GOVGUAM PAYROLL DEDUCTION AGREEMENT

This memo will explain how GovGuam employees can use a Payroll Deduction Agreement (“PDA”) for paying the balance(s) due GMHA for clinical and professional services provided to you or for patients (e.g., a family member) for whom you are the guarantor.

Your payment options:

1. Pay the entire balance due GMHA
2. Set up a payment plan whereby you make payments to GMHA
3. Complete and submit a Payroll Deduction Agreement (PDA) to make payments via payroll deduction

GMHA encourages you to select one of the three options. A GMHA staff member will contact you within the next month to discuss the account balances for which you are responsible and your desired option for paying GMHA. If you don’t select an option, GMHA will follow its collection policies including but not limited to: A. Tax garnishment from DRT; B. Transfer of account(s) to a collection agency; or, C. Other collection processes.

GMHA’s recommended payment plan:

<table>
<thead>
<tr>
<th>Combined Balance Due GMHA</th>
<th>Preferred Payment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $500</td>
<td>PDA not used. Please pay balance in 60 days.</td>
</tr>
<tr>
<td>$500 to $3,000</td>
<td>Twelve months (24/26 payrolls)</td>
</tr>
<tr>
<td>Balance $3,001 to $6,000</td>
<td>Twenty four months (48/52 payrolls)</td>
</tr>
<tr>
<td>Balance &gt; $6,000</td>
<td>Thirty six months (72/78 payrolls)</td>
</tr>
</tbody>
</table>

If you use the PDA to make a payment, the following process must be completed within 20 calendar days:

1. After you sign the PDA, GMHA will make two (2) copies of the PDA. You will be given the original and one copy. GMHA will retain the 2nd copy.

2. You will present the signed PDA to your Agency’s Payroll or Human Resources Department and keep the first copy. Your Agency’s Payroll/Human Resources representative will:
   - Sign and date the PDA
   - Process the paper work in your personnel record
   - Ensure your Agency makes the required deductions
   - Fax the signed and dated PDA to GMHA’s Business Office (671-646-4960)

If you terminate your employment with GovGuam, GMHA will pursue collections per its policies.

If you have any questions, please call 647-2126, 647-2127 or 647-2231. Staff members are available 7:00 am through 6:00 pm to answer questions. Thank you!