

Most health plans work only when you are sick. Hometown Health works to keep you well. When you choose Hometown Health, you receive coverage for medical treatment when you're sick and you are also covered for those important wellness check-ups. Unlike many other plans, Hometown Health is directed by local Nevada health professionals: doctors, hospitals, pharmacies and a Board of Directors made up of Nevada residents. Hometown Health is a part of Renown Health, one of Nevada's most trusted names in health care.

Important Plan Information

What is a PPO?

PPO stands for a Preferred Provider Organization. Hometown Health give members the option of receiving medical care from participating providers (those listed in our Hometown Health Provider Directory) or non-participating providers (those not listed in our Provider Directory) or a combination of both. When receiving care from a participating provider, there is generally a copayment for an office visit. For services other than an office visit you could pay a deductible and/or coinsurance, depending on the type of facility and treatment. You must identify yourself to a participating provider by presenting your Hometown Health Providers identification card.

What is the advantage of using a preferred versus a non-preferred provider?

With a preferred provider, you enjoy:

- Less out-of-pocket expenses
- No claim forms
- No bills for services that are above and beyond usual and customary charges (balance billing by providers)
- A copayment for many services.

Do I need prior authorization for services?

Yes, certain services such as procedures and hospitalization require prior authorization. If prior authorization is not obtained your benefits will be reduced.

What is my deductible?

Your deductible is a set amount of charges that must be paid by you before Hometown Health covers the remainder.

What is my coinsurance amount?

Your coinsurance is a set percentage of certain covered charges you must pay.

Do my copayments apply toward my deductibles or co-insurance?

No. You are always responsible for your copayments.

How do I receive medical care?

For routine medical care, select a Primary Care Physician (PCP) from Hometown Health's Provider Directory or log-on to www.hometownhealth.com.

After normal business hours

To obtain medical care after normal business hours, you may:

- Call your PCP
- Call a Hometown Health Hotline Registered Nurse at 775-982-5757 or 888-324-3243.
This service is available 24-hours a day, 7-days a week.

PPO



Emergency Care

An emergency is defined as the sudden and unexpected onset of a condition which requires immediate medical attention. If such condition is not treated, it could reasonably be expected to result in serious bodily injury or death.

Urgent Care

Urgent Care is defined as a sudden and unforeseen, medically necessary treatment normally received in a doctor's office, but because of the time of day or due to PCP's advice, is obtained at an Urgent Care Center. When you or your family needs Urgent Care, visit one of these locations:

Renown Medical Group Ryland

Urgent Care

975 Ryland Street
Reno 775-982-5000
Mon - Fri 9am - 8pm*
Sat/Sun/Hol 9am - 6pm*

Renown Medical Group Vista

Urgent Care

910 Vista Boulevard
Sparks 775-982-5000
Mon - Fri 9am - 8pm*
Saturday only 9am - 6pm*

Renown Medical Group Fernley

Urgent Care

1320 W Newlands Drive
Fernley 775-575-3600
Mon - Fri 9am - 7pm*
Saturday only 9am - 3pm*

Renown Medical

Urgent Care

1155 West 4th Street #108
Reno 775-982-5000
Mon - Fri 9am - 5pm*

Renown Medical

Urgent Care

1075 North Hills Blvd., Suite 170
(Near Raley's in the North Hills Shopping Center)
Reno 775-982-5000
Mon - Fri 9am - 5pm*

Walk-in Visits are welcome at:

Renown Medical Group

South Meadows

10085 Double R Boulevard
Reno 775-982-5000
Mon - Fri 9am - 7pm*

Renown Health

Urgent Care

202 Los Altos Pkwy
Sparks 775-982-5000
Mon - Fri 9am - 5pm*

Carson Tahoe Emergency Care

925 Ironwood Drive
Minden 775-783-7800
Sun - Sat 8am - 8pm*

MedDirect has three locations:

1201 South Carson Street
Carson City 775-267-6394
Sun - Sat 8am - 8pm*

961 Mica Drive #A

Carson City 775-267-6394
Mon - Fri 9am - 5pm*

2450 Hwy 50 East

Dayton 775-246-9001
Mon - Fri 8am - 6pm*
Saturday only 9am - 5pm*

Incline Village

Urgent Care

995 Tahoe Boulevard #301
Incline Village 775-833-2929
Mon - Fri 8:30am - 5:00pm*
Saturday only 9am - 5pm*

Family Medical Center

155 N Ada St
Fallon 775-423-8851
Walk in Clinic - Call for hours

Pioneer Urgent Care

674 N Cedar St
Elko 775-738-2034
Mon - Fri 2:30 - 4:30*
Saturday only 9am - 3pm*

PPO PLAN ONLY

Tahoe Urgent Care

Medical Clinic

2130 Lake Tahoe Boulevard
South Lake Tahoe 530-541-3277
Sat - Sun 8am - 6pm
(closed 12-1:30)*

*Hours subject to change. For the latest list of providers, visit www.hometownhealth.com.

What to do for Emergency/Urgent Care

- First contact your PCP, if possible.
- Call our Health Hotline Registered Nurses at 775-982-5757 or 888-324-3243. This free service is available 24-hours a day, 7-days a week.

What to do for Emergency/Urgent Care while traveling

- First contact your PCP, if possible.
- Call our Health Hotline Registered Nurses at 775-982-5757 or 888-324-3243. This free service is available 24-hours a day, 7-days a week.
- If urgent care is required, see a local physician in their office or go to a local Urgent Care Center.
- If an emergency, go to any Emergency Room and notify Hometown Health within 24 hours of the Emergency Room treatment
- If hospitalized, contact or have someone contact Hometown Health within 48 hours or by the next working day after admission for authorization review.

If either facility requires payment at time of service, you may submit receipts, an explanation of events and claim form to Hometown Health. Claim processing is expedited when medical notes from the healthcare provider accompany your request for reimbursement. Upon approval, the applicable copayment and/or deductible and coinsurance will be deducted from your reimbursement.



Follow your mouse to a healthier home.

My Hometown Benefits™ at HometownHealth.com, your personal health-benefits and claims-information center. With My Hometown Benefits, you can get personalized, real-time information on:

- Claims and pre-authorizations
- Benefit status
- Deductibles
- Prescription-drug benefits

You can even get directions to one of more than 1,300 providers or explore your community's leading medical facilities, Renown Regional Medical Center and Renown South Meadows Medical Center, as quick as a click of your mouse.

HometownHealth.com also has a wealth of information on healthcare-related topics including self help tools for asthma and diabetes provided by My Health Zone, a leading health information site.

How are prescriptions covered?

If Hometown Health provides your prescription benefit, all you need to do is provide the prescription to a participating retail pharmacy (see list of participating pharmacies in the Rider section of this booklet) to fill your prescription. The pharmacy will fill prescriptions up to a 30-day supply. For prescriptions that you need to take for more than 30-days, Hometown Health offers a mail-order prescription drug program. The mail-order drug program is for maintenance medications that you will need to take for more than a 90-day period. When using this benefit for new prescriptions—request your Physician to write 2 prescriptions, one for a 30-day supply to take to the retail pharmacy, and one for a 90-day supply with refills for the mail order provider. If you are already taking a maintenance medication, and obtaining refills at a retail pharmacy, simply request a 90-day prescription with refills from your physician. Please contact our Customer Service Department at 775-982-3232 or 800-336-0123 or your Benefits Representative for a mail order form. You may also download an order form at www.walgreens.com.

Hometown Health uses a Preferred Medication Listing as part of your prescription drug coverage. A Preferred medication listing is a comprehensive list of covered drugs maintained by Hometown Health, that contains FDA approved brand name and generic medications. These medications were selected to give you the highest standard of quality and the greatest potential value for your prescription costs. In other words, not every generic or brand name medication that is manufactured is on the Preferred Medication List, however every medical condition does have a generic or brand name medication available on the Preferred Medication List. This list is subject to periodic review and modifications by a team including Hometown Health's Medical Director, Physicians, and Pharmacists in the Northern Nevada medical community.

All Hometown Health's preferred providers have a copy of the Preferred Medication List. It is important to remember that Hometown Health's preferred providers also contract with many other health plans, so when your Physician is prescribing a new medication remind them that you are a member of Hometown Health, and that you would like a preferred medication prescribed. If you are currently taking a medication that is not on the Preferred Medication listing, you may contact your Physician to discuss alternative medications that are covered under the Preferred Medication List.

For Preferred generic drugs, you will pay a lower out-of-pocket cost per prescription for up to a 30-day supply, or course of treatment. Furthermore, a Preferred brand name drug that does not have a generic drug equivalent will be a slightly higher out-of-pocket cost per prescription up to a 30-day supply, or course of treatment. If you choose to take a medication that is not on the Preferred Medication List, your out-of-pocket costs may be higher than the generic or brand name drugs on the Preferred Medication Listing.

Please refer to the Prescription Drug Summary for more information regarding the benefit available to you and your out-of-pocket costs.

The Preferred Medication Listing is available by contacting our Customer Service Department. The list is also available at www.hometownhealth.com.

Again, thank you for choosing Hometown Health. If you have further questions, please contact our Customer Service Department at 775-982-3232 or 1-800-336-0123, Monday – Friday, 7:30 a.m. – 5:30 p.m. You may also email our Customer Service Department at www.hometownhealth.com.



Important Notice from Hometown Health About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Hometown Health and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Hometown Health has determined that the prescription drug coverage offered to you is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Hometown Health coverage will not be affected. Your current coverage pays for other expenses in addition to prescription drugs. If you enroll in a Medicare prescription drug plan, you and your eligible dependents will still be eligible to receive all of your current health and prescription drug benefits. Hometown Health will coordinate with the Medicare drug plan for those individuals who elected this coverage. If you do decide to join a Medicare drug plan and drop your current Hometown Health coverage, be aware that you and your dependents may be able to get this coverage back only during open enrollment or due to a qualifying event.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Hometown Health and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the office listed below for further information. You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Hometown Health changes. You also may request a copy of this notice at any time.



For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: June 15, 2008
Name of Entity/Sender: Hometown Health
Contact Office: Customer Service
Address: 830 Harvard Way, Reno, NV 89502
Phone Number: 775-982-3232 or 800-336-0123