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2020 ENDORSEMENT

To the Hometown Health Evidence of Coverage

(All Applicable Commercial Products)

This endorsement is an amendment to an existing insurance contract which changes the terms or scope of the original policy.

In response to medical conditions associated with COVID-19 (coronavirus), the Nevada Division of Insurance issued an emergency regulation on March 5, 2020 to address public concerns regarding the virus. If you have been exposed to, or are experiencing symptoms of the virus, it is essential to know as soon as possible whether you have the virus to limit exposure to others and to obtain any needed medical attention or treatment.

Accordingly, the endorsement changes the terms of the original policy in the following manner:

1. Members will not be required to pay a Deductible, Coinsurance or Copayment for a provider office visit, urgent care center, or emergency room visit when the purpose of the visit is to be tested for COVID-19 in accordance with CDC guidelines. Please notify Hometown Health as soon as possible if you receive services from an out-of-network provider.
2. Members will not be required to pay a Deductible, Coinsurance or Copayment for COVID-19 testing.
3. Members will not be required to pay a Deductible, Coinsurance or Copayment for the COVID-19 immunization (vaccine) when it becomes available.
4. Members may receive non-formulary prescription drugs when a formulary drug is not available to treat the medical condition; this does not apply when a therapeutic alternative is available; non-formulary prescription drugs require prior authorization in order to cover the medication; standard prescription drug cost sharing applies based on plan design.

This endorsement remains in effect until the Nevada Division of Insurance withdraws or rescinds the emergency regulation governing COVID-19 (or it expires).

Making a genuine difference in the health and well-being of the people and communities we serve