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## AMENDMENT

To the Hometown Health Evidence of Coverage

Individual and Family, Small Groups,  
Association Health Plans,  
And Large Groups

HMO, EPO and PPO Plans

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

Hometown Health is amending the language in section – Emergencies or Urgent Care Outside of the United States, effective January 1, 2025. This amendment will make effective the following coverage:

*Outside the Hometown Health Service Area outside the United States. Benefits for Covered Services received while outside the Hometown Health Service Area outside the United States are limited to Emergency Services and Urgently Needed Services when care is required immediately and unexpectedly. The Member should notify Hometown Health as soon as reasonably possible after the onset of the emergency medical condition. Elective or specialized care will not be covered if the circumstances leading to the need for such care could have been foreseen before leaving Hometown Health's Service Area outside the United States.*

*Payment. Benefits are limited to the Eligible Medical Expenses for such Covered Services. In addition, benefits for such Covered Services are not payable unless the services are determined to be Urgently Needed Services or Emergency Services as defined in the EOC.*

*Follow-Up Care. Continuing or follow-up treatment for Injury or Illness is limited to care required before the Member can safely return to Hometown Health's Service Area. Once the patient is stabilized, benefits for continuing or follow-up treatment are provided only in Hometown Health's Service Area, subject to all provisions of this EOC.*

*Hometown Health will reimburse at the Medicare allowable amount (less applicable member cost share) closest to the site of the incident, either Los Angeles, California rates or New York, New York rates. Reimbursement will be available through Direct Member Reimbursement forms and must have medical records, and an itemized superbill included. The Member Reimbursement form can be found at [hometownhealth.com/customer-service-support/member-forms](http://hometownhealth.com/customer-service-support/member-forms) (Medical Claim Form). Once the form is completed you can fax it to our Reimbursement Services Department at 775-982-3751, email it to [customer\\_service@hometownhealth.com](mailto:customer_service@hometownhealth.com) or mail it to our office located at:*

Hometown Health  
10315 Professional Circle  
Reno, NV 89521

*Please note: Hometown Health will translate your documents that are submitted for reimbursement.*

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

1. Hometown Health is providing more detailed information regarding coverage for Emergency Services outside the Hometown Health Service Area and the process in which a member is reimbursed for claims incurred outside the United States for Emergency treatment of a member.
2. This will impact Individual and Family, Small, Association, and Large Group Policies with HMO, EPO and PPO products.
3. There is no incremental cost, charges, or rebates to groups already enrolled in existing plans.

This amendment remains in effect until future Explanation of Benefits documents are filed and approved by the Nevada Division of Insurance.

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