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## AMENDMENT

To the Hometown Health Schedule of Benefits

Individual and Family, Small Group, Large  
Group and Association Health Plan HSA Plans  
HMO, EPO and PPO

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

Hometown Health is amending benefit coverage for our HSA-qualified High Deductible Health Plans in accordance with recent federal regulatory changes enacted under the One Big Beautiful Bill Act, which permanently reinstated the telehealth safe harbor for HDHPs beginning with plan years on or after January 1, 2025.

Effective January 1, 2026, Hometown Health will amend coverage under all affected HSA-compatible HDHPs to allow the following in network services to be covered prior to satisfaction of the plan deductible, without impacting the member's HSA eligibility:

1. Teladoc telehealth services
  - a. Urgent care telehealth visits
  - b. Behavioral health and mental health telehealth visits
  - c. Dermatology telehealth visits
2. In network virtual primary care visits

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

1. This will impact Individual and Family, Small Group, Large Group and Association Health Plan HSA Policies with HMO, EPO and PPO products.
2. 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.