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689A.070

## INDIVIDUAL HEALTH INSURANCE

such policy shall be used to void the policy or to deny a claim for loss incurred or disability (as defined in the policy) commencing after the expiration of such 3-year period.

The foregoing policy provision shall not be so construed as to affect any legal requirement for avoidance of a policy or denial of a claim during such initial 3-year period, nor to limit the application of NRS 689A.200 to 689A.230, inclusive, in the event of misstatement with respect to age or occupation or other insurance. A policy which the insured has the right to continue in force subject to its terms by the timely payment of the premium until at least age 50 or, in the case of a policy issued after age 44, for at least 5 years from its date of issue, may contain in lieu of the foregoing the following provision (from which the clause in parentheses may be omitted at the insurer's option): "Incontestable: After this policy has been in force for a period of three years during the lifetime of the insured (excluding any period during which the insured is disabled), it shall become incontestable as to the statements contained in the application."

2. No claim for loss incurred or disability (as defined in the policy) commencing after 3 years from the date of issue of this policy shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the effective date of coverage of this policy.

(Added to NRS by 1971, 1753)

**NRS 689A.070 Grace period.** There shall be a provision as follows:

Grace Period: A grace period of ..... (insert a number not less than "7" for weekly premium policies, "10" for monthly premium policies and "31" for all other policies) days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force.

A policy in which the insurer reserves the right to refuse any renewal shall have, at the beginning of the above provision:

Unless not less than 30 days prior to the premium due date the company has delivered to the insured or has mailed to his last address as shown by the records of the insurer written notice of its intention not to renew this policy beyond the period for which the premium has been accepted.

(Added to NRS by 1971, 1754)

**NRS 689A.080 Reinstatement.**

1. There shall be a provision as follows:

Reinstatement: If any renewal premium be not paid within the time granted the insured for payment, a subsequent acceptance of premium by the insurer or by any agent duly authorized by the insurer to accept such premium, without requiring in connection therewith an application for reinstatement, shall reinstate the policy; provided, however, that if the insurer or such

2. The monetary limitations on the value of meals, contained in subsection 1, do not apply to agricultural employees.  
(Added to NRS by 1975, 1582)

WEST PUBLISHING CO.  
Labor Relations ⇌ 1292.  
Master and Servant ⇌ 76.

WESTLAW Topic Nos. 232A, 255.  
C.J.S. Labor Relations § 1163.  
C.J.S. Master and Servant § 99.

**NRS 608.1555 Benefits for health care: Provision in same manner as policy of insurance.** Any employer who provides benefits for health care to his employees shall provide the same benefits and pay providers of health care in the same manner as a policy of insurance pursuant to chapters 689A and 689B of NRS.  
(Added to NRS by 1985, 2097)

WEST PUBLISHING CO.  
Master and Servant ⇌ 77.

WESTLAW Topic No. 255.  
C.J.S. Master and Servant §§ 161 to 166.

**NRS 608.156 Benefits for health care: Expenses for treatment of abuse of alcohol and drugs.**

1. If an employer provides health benefits for his employees, he shall provide benefits for the expenses for the treatment of abuse of alcohol and drugs. The annual benefits provided by the employer must consist of:

The next page is 608-21