INTERCOMPANY JOINDER AGREEMENT

This INTERCOMPANY JOINDER AGREEMENT (this "Agreement"), dated as of $\frac{10/25/2018}{10/25/2018}$ (the "Effective Date"), is entered into by Clover Insurance Company ("Clover") and Clover HMO of New Jersey Inc. ("Clover HMO") (each referred to as a "Health Plan" and collectively as the "Parties").

RECITALS

WHEREAS, both Clover and Clover HMO offer health care benefits coverage to individuals enrolled in health benefit plans;

WHEREAS, Clover is a party to certain contracts with health care providers for the provision of health care services to Clover members (the "Clover Provider Contracts");

WHEREAS, the Clover Provider Contracts provide Clover with the right to assign the contracts to any third party and/or join a third party to such contracts upon thirty (30) days prior written notice to the contracted provider;

WHEREAS, the Parties desire to join Clover's affiliate Clover HMO as a party to the Clover Provider Contracts in connection with health benefit plans offered by Clover HMO.

NOW THEREFORE, the Parties agree as follows:

- 1. As of the Effective Date, Clover HMO shall be joined to and become a party to all Clover Provider Contracts and shall be fully bound by, and subject to, all of the covenants, terms and conditions of the Clover Provider Contracts as though an original party thereto.
- 2. Clover HMO shall be considered a Health Plan under the Clover Provider Contracts, with all of the rights, powers and obligations of a Health Plan thereunder.
- 3. Each Health Plan shall only incur liability to contracted providers in connection with the health benefit plans issued by that Health Plan, and there shall be no joint liability or cross guarantee between or among Health Plans in connection with the Clover Provider Contracts.
- 4. Clover shall provide any notices required under the Clover Provider Contracts in connection with this joinder.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement on the date first set forth above.

CLOVER INSURANCE COMPANY

Signature

Ethan Lipkind

10/25/2018

Date

30 Montgomery St. Jersey City, NJ, 07302

Address

CLOVER HMO OF NEW JERSEY INC.

Vivek Garipalli

Signature

Vivek Garipalli

10/25/2018

Date

30 Montgomery St, Jersey City, NJ 07302

Address