No purchase or payment of any kind is necessary to enter or win this contest. The "How Has COVID Changed Caregiving?" Contest begins on November 2, 2020 at 12:00 P.M. PST and ends at 11:59 P.M. PST on January 31, 2021.

To enter a written entry: submit your advice online at shieldhealthcare.com/caring, email your advice to caring@shieldhealthcare.com, or mail your advice to Caregiver Contest, 27911 Franklin Parkway, Valencia, CA 91355. Submissions must be 150 words or more. Mailed-in entries may be typed or handwritten.

All entries, including mailed entries, must include your first and last name, mailing address and phone number with area code to qualify. Do not include confidential or protected healthcare information or actual names of patients in your entry.

For any winning submission, Shield HealthCare will provide a Publicity Release Form that must be completed and returned to Shield HealthCare. Written entries must be postmarked or emailed with confirmed receipt by 1/31/2021 at 11:59 P.M. PST. Entry times will be determined using Sponsor's computer, which will be the official clock for the Contest. There is a limit of one (1) entry per person or email address or mailing address. Any legal resident of the 50 United States who is age 18 or over can enter, except employees, agents, or representatives of Shield HealthCare (the "Sponsor") or any of its affiliates.

Entries that are lost, late, misdirected, garbled, or incompletely received, for any reason, including by reason of hardware, software, browser, or network failure, malfunction, congestion, or incompatibility elsewhere, will not be eligible. The Sponsor, in its sole discretion, reserves the right to disqualify any person tampering with the entry process; tampering with the operation of email or mail delivery; or otherwise violating the rules. It further reserves the right to cancel, terminate, or modify the "How Has COVID Changed Caregiving?" Contest if the contest is not capable of completion as planned, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, force majeure, or technical failures of any sort.

Entrants represent and warrant that their submission is their original work, has not been copied from others, and does not violate the rights of any other person or entry.

All entry materials will become the property of the Sponsor and will not be acknowledged or returned. The copyright, where applicable, in any submission shall remain the property of the entrant, but entry in this contest constitutes entrant's permission and consent, without compensation or attribution, to use the submission and the entrant's name and likeness, photograph, and city and state for editorial, advertising, commercial, and publicity purposes by the Sponsor and/or others authorized by the Sponsor, in any and all media, including without limitation the internet, in perpetuity. The Sponsor and/or others authorized by the Sponsor shall have the right to edit, adapt, and modify the submission and no such person or entity shall be liable for any unauthorized reproductions of submissions on the internet or otherwise. Each entrant releases and discharges the Sponsor, the judges, any party associated with the development or administration of the contest, their employees, agents or representatives, or affiliates from any and all liability in connection with the contest, including without limitation, legal claims, costs, injuries, losses or damages, demand or actions of any kind. Each entrant shall indemnify and defend the Sponsor, its employees, agents, and representatives from and against any claim or damage relating to the entrant's breach of any representation or warranty herein by the entrant.

Finalists will be selected from each written entry by a member or members of the Shield HealthCare staff (the "Judge(s)"). Some winner's captions will be published on the Caregiver Contest web page, along with the name, photograph and city and state of each winner.

For the contest, an outside Judge or panel of judges will make the final determination of the five runners up and the three grand prize winners.

All decisions of the Judge(s) will be final and binding. The top three (3) Qualified Winners of the Caregiver Contest, ending on January 31, 2021 will each receive \$250 in Visa gift cards and a commemorative engraved wall plaque. Each of the five (5) runners--up for the written contest will receive \$100 in Visa gift cards and a personalized award certificate. Winners will be contacted by a representative of the Sponsor. The Sponsor will make every viable attempt to deliver the contest prize to the address supplied by the winners. At least two (2) attempts to contact the winners will be made in the month of February 2021. Winner failure to respond after two (2) attempts shall mean that the winner forfeits the prize.

The Sponsor is not required to award elsewhere any prizes forfeited by the chosen winner(s). The approximate retail value of all Prizes is \$1,430. Income and other taxes, if any, are the sole responsibility of each winner. Such benefits are subject to all federal, state, and local laws and regulations. This contest is void outside the 50 United States and the District of Columbia, and where prohibited.

No Prize is transferable. There will be no substitutions for the Prize(s) except by the Sponsor in its sole discretion. The Sponsor may substitute a prize of equal or greater value.