COLUMBIA COUNTY AMBULANCE SERVICE, INC. MEMBERSHIP PROGRAM TERMS AND CONDITIONS

- 1) Purpose: A Membership program is designed to provide Columbia County Ambulance Service, Inc. with financial support from you in exchange for a reliable and available ambulance service. In exchange for your Membership payment, Columbia County Ambulance Service will not charge any member for co-payment and deductible amounts that are otherwise billable on a per-transport basis, as allowed by law, and provide the other benefits discussed in these Terms and Conditions. This Membership is not an insurance contract of any type.
- **Membership**: Members are entitled to use of Columbia County Ambulance Service for emergency ambulance transport, whenever necessary, and based upon availability of resources, without being responsible for co-payment and deductible amounts that are typically charged as patient cost-sharing obligations. This coverage of patient cost-sharing obligations applies only to persons listed on the Membership application. Memberships are non-refundable and non-transferable. This Membership program does not apply to persons receiving medical assistance (Medicaid) benefits. Becoming a member does not grant any voting or participation rights in Columbia County Ambulance Service corporate activities.
- <u>Available Membership Plans</u>: Membership is effective upon January 1st and expires on December 31st of the same year. New memberships purchased during the Annual Membership Drive are effective upon acceptance of the Membership application and fee. New memberships that are purchased outside of the annual membership drive have a 14 day waiting period from the time of the acceptance of membership application and fee until the membership is effective. The following types of Membership plans exist:
 - **a.** Family Plan: Covers husband, wife and unmarried children living at home under 18, as well as full time college students through the age of 25. All persons must be listed on the Membership application.
 - **b.** Individual Plan: Covers the person listed in the Membership application only.
 - **c.** Nursing Home Resident: Covers individuals residing in a nursing home only.
- 4) Payment: Members are responsible for initial payment of the Membership fee as outlined in these Membership application materials. Except for some additional payment obligations outlined in Paragraphs 5 and 6, the member will not be responsible for any other payments for covered ambulance services and will receive a discount on non-covered ambulance services and excess mileage. Columbia County Ambulance Service, Inc. will submit bills directly to your insurance for payment of ambulance services that are provided. If a member receives payment for ambulance services directly from an insurance company, such payment must be turned over to Columbia County Ambulance Service. It is a violation of the Membership program to keep reimbursement received for ambulance services provided by Columbia County Ambulance Service. Members are expected to cooperate with Columbia County Ambulance Service in all collection efforts, and recognize that Columbia County Ambulance Service may initiate legal action for failure to pay Columbia County Ambulance Service for amounts they may be responsible to pay. If you receive a bill from Columbia County Ambulance Service in error and have insurance that will cover the cost, please forward your insurance information to Columbia County Ambulance Service so that your insurance can be billed directly. If you ever feel that you are billed inappropriately please contact Columbia County Ambulance Service so that it can resolve the problem.

5) Transportation that is covered as part of this Membership:

- a. Emergency Ground Ambulance Transportation: I understand that emergency ambulance transportation covered by this Membership is limited to medically necessary and reasonable emergency ground ambulance transportation by Columbia County Ambulance Service to the nearest appropriate facility. This means that patient cost-sharing obligations for medically necessary and reasonable emergency ground ambulance transportation by Columbia County Ambulance Service to the nearest appropriate facility will be covered by your Membership programs fee without you incurring any additional out of pocket expenses. (Determinations of medical necessity, reasonableness and closest appropriate facility shall be made by Columbia County Ambulance Service.)
- b. Non-Emergency Ambulance Transportation: I understand that in addition to emergency ambulance services, membership includes access to pre-scheduled, non-emergency ground ambulance service that is medically necessary (as determined by Columbia County Ambulance Service). Non-emergency ground ambulance service is subject to the availability of Columbia County Ambulance Service staff and equipment, and emergency ambulance transports always have priority. 24-hour advance notice and physician authorization may be required for non-emergency services. This is an additional service that is available but not guaranteed. As with emergency ambulance services, members will not be responsible for co-payments and deductibles, but may be responsible for additional mileage costs, or other services that are not covered under insurance. Pre-authorization and/or physician certification may be required to demonstrate that ambulance transport is warranted. In the event that non-emergency ambulance transport is not medically necessary, warranted, or properly authorized (as required by insurance), I understand that I may be responsible for the cost of the transport at the discounted Member rates set forth in Paragraph 6(b), below.

6) Payment Liabilities Not Covered under the Membership:

- a. Transports Beyond the Closest Appropriate Facility: I understand that insurance pays for transport only to the closest appropriate facility. Any transportation beyond the closest appropriate facility at the request of me, my family, or my doctor, may make me responsible for additional payments that are *not covered* under my membership. I understand that in these situations, I am responsible for such additional charges, and may or may not be advised of additional charges at the time of the transport. As an additional benefit to our members, members will receive a 50% discount on Columbia County Ambulance Service's regular mileage charges.
- <u>b. Non-Covered Services</u>: In cases where transport by ambulance is not medically necessary, or where there is the ability to take another form of transportation, or for non-transport or other non-covered services or for services rendered to uninsured members, I understand that I may be responsible for charges that are not covered by this membership. As an additional benefit to our members, members will receive a 50% discount on Columbia County Ambulance Service's regular charges.

c. Transports by Other Ambulance Services: I understand that this Membership only applies to transport provided by Columbia County Ambulance Service, Inc. vehicles. In the event that another ambulance service with which I do not have a Membership conducts the transport, I will be responsible for co-payment and deductible amounts, and (if not covered by insurance) the full cost of the service.

Disclaimers:

- This Membership program is not a contract for the provision of ambulance services.
- Another ambulance service may respond when our ambulance service is unavailable.
- This is not a solicitation for the offer or sale of an insurance product.
- The terms and provisions of this Membership program are subject to change without prior notice.
- All Memberships are subject to acceptance by the ambulance service and may be cancelled or revoked in the ambulance service's sole discretion.
- The member acknowledges that Columbia County Ambulance Service will bill available third party insurance for services rendered and agrees to remit any third party insurance payments received directly by the member to Columbia County Ambulance Service, Inc.
- By submitting an application or renewing an existing membership, the Member agrees to these Terms and Conditions.