

MCCANDLESS-FRANKLIN PARK AMBULANCE AUTHORITY

SUBSCRIPTION PROGRAM TERMS AND CONDITIONS

The subscription program offered by McCandless-Franklin Park Ambulance Authority, a non-profit organization, is designed to help provide funding to ensure the 24-hour availability and delivery of high-quality emergency medical services and other medical transportation services.

The funds collected from the subscription program are used by McCandless-Franklin Park Ambulance Authority to offset costs associated with purchasing and equipping emergency vehicles, staffing, and training of emergency medical providers and other related administrative and system costs.

Residents of the following municipalities are eligible to subscribe: McCandless, Franklin Park, Pine Twp, Bradford Woods and Marshall Twp.

Subscribers receive the benefit of unlimited access to basic and advanced life support emergency ambulance service, throughout the coverage area, during the term of the subscription year.

The subscription program is neither an insurance contract nor a solicitation of insurance premiums. This is also not a solicitation to persons receiving medical assistance benefits.

Subscribers agree and understand that McCandless-Franklin Park Ambulance Authority reserves the right to bill its reasonable and customary charges relating to all services rendered to subscribers of McCandless-Franklin Park Ambulance Authority to all available reimbursement sources. The payors of ambulance service may include the subscriber and/or their primary and secondary insurance carriers including state and federal health care programs (excluding Medicaid) and other commercial insurance carriers, as permitted by law, and are responsible for all charges associated with services provided under this subscription program.

Insurance payments, if any, are applied to the subscriber's balance. Once all insurance payments are applied, subscribers receive a 100% discount on any remaining out-of-pocket expenses (including deductibles, co-payments, etc.) related to medically necessary emergency ambulance services, provided by McCandless-Franklin Park Ambulance Authority, to the closest appropriate medical facility.

The **FAMILY SUBSCRIPTION PLAN** is designed for households which contain two or more individuals. Family coverage encompasses all residents including legally defined dependents of the household. The family plan also provides coverage for certain guests or visitors who may become ill or injured at the address listed on the subscription application. Subscribers must maintain a primary residence within the ambulance coverage area.

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The **INDIVIDUAL SUBSCRIPTION PLAN** covers only the individual named on the subscription application. Subscribers must maintain a primary residence within the ambulance coverage area.

Emergency subscription coverage becomes effective upon receipt and acceptance of the subscription application by McCandless-Franklin Park Ambulance Authority.

McCandless-Franklin Park Ambulance Authority, in consultation with Medical Command Physicians, reserves the exclusive right to make all decisions regarding medical transportation services and the destination provided to all patients, including subscribers. These decisions will be made based primarily upon the patient's medical condition at the time of service and applicable laws of the Commonwealth of Pennsylvania and other regulations as promulgated by the Pennsylvania Department of Health.

Secondary considerations include but are not limited to patient or family requests, the capability and availability of relevant medical services at a receiving medical facility, current policies and procedures and the availability of EMS system and hospital resources.

During limited times, when all available McCandless-Franklin Park Ambulance Authority resources are in use, McCandless-Franklin Park Ambulance Authority may be unable to respond and provide complete emergency services to a subscriber or 911 request, within its primary ambulance coverage area. Examples of these circumstances include basic or advanced life support treatment when all available McCandless-Franklin Park Ambulance Authority resources are already in use. During these limited time periods, another ambulance service may be called upon by McCandless-Franklin Park Ambulance Authority and/or Allegheny County 911 Center to provide "mutual aid" assistance including basic or advanced life support.

McCandless-Franklin Park Ambulance Authority will make every effort to have the mutual aid service honor the terms of the McCandless-Franklin Park Ambulance Authority subscription plan. However, we cannot guarantee such. To help reduce subscriber payment liability for mutual aid services, McCandless-Franklin Park Ambulance Authority has entered into reciprocity agreements with other local mutual aid organizations. However, please note that subscription reciprocity coverage is not available from **all** local mutual aid services.

Subscribers are also required to fully cooperate with designated billing representatives authorized by McCandless-Franklin Park Ambulance Authority in their efforts to collect any and all lawful reimbursement associated with the provision of emergency medical services, non-emergency ambulance services or other applicable services rendered by the ambulance service to subscribers.

Subscribers are required to furnish all insurance numbers, authorizations and other information needed by McCandless-Franklin Park Ambulance Authority to submit an insurance claim to all applicable insurance carriers.

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Subscribers are required to immediately remit to McCandless-Franklin Park Ambulance Authority all reimbursement received from any source including commercial or governmental agencies or any other third-party insurance carrier or program for services provided under the terms and conditions of the subscription program. Subscribers agree to forward to the ambulance service within 5 days of receipt, all payments received for services rendered by the ambulance service during the subscription year.

Subscribers who fail to forward payments received from other sources further agree to be responsible for all legal or collection fees incurred by the ambulance service in order to recover all reimbursement received by the subscriber related to the provision of subscription related services including all related costs, fees and interest.

Subscribers may also be required to notify their insurance carrier(s), their primary care physician or other applicable parties about services rendered by McCandless-Franklin Park Ambulance Authority in order to obtain authorization for payment of benefits directly to McCandless-Franklin Park Ambulance Authority. Whenever possible McCandless-Franklin Park Ambulance Authority will send invoices directly to the insurer or other medical benefits provider.

Subscribers receiving ambulance and other related services will be asked to assign all rights and benefits from any applicable insurance program or medical benefits to McCandless-Franklin Park Ambulance Authority for services rendered throughout the term of the subscription year.

Whenever possible, Subscribers will be asked to authorize and direct all reimbursement including all reimbursement received from any applicable insurer(s) or medical benefits provider(s) to be paid directly to McCandless-Franklin Park Ambulance Authority.

Subscriptions become null and void if any subscriber relocates their primary residence to an area which is located outside of the McCandless-Franklin Park Ambulance Authority coverage area.

Subscription fees, along with usual and customary fees for ambulance and other services provided by McCandless-Franklin Park Ambulance Authority are established exclusively by McCandless-Franklin Park Ambulance Authority and are subject to change without written notice.

Subscription coverage applies only to persons who accept and comply with the terms and conditions outlined in this agreement.

Subscriptions are non-refundable, non-transferable and may be revoked at the sole and exclusive discretion of McCandless-Franklin Park Ambulance Authority.

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McCandless-Franklin Park Ambulance Authority exclusively reserves the right to change all subscription and/or service fees, and the content of these subscription terms and conditions, at any time, without prior written notice or approval by subscribers.