

**AREA AMBULANCE SERVICES**  
**SUBSCRIPTION TERMS AND CONDITIONS**

The subscription program offered by AREA Services is primarily designed to help assure the 24-hour availability and delivery of high quality, emergency medical services and other medical transportation services.

Subscribers receive the benefit of unlimited access to basic and advanced life support, ambulance and other medical transportation services, throughout the coverage area, when AREA Services is available to respond, throughout the term of the subscription year. All subscriptions expire on March 31<sup>st</sup> of each respective calendar year regardless of the date when the subscription is paid.

The funds collected from the subscription program are used by AREA Services to offset costs associated with purchasing and equipping emergency vehicles, staffing and training of emergency medical providers and other related administrative, overhead and system costs.

*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.*

The FAMILY SUBSCRIPTION PLAN is designed for households which contain more than one individual. Subscribers must maintain a primary residence within the ambulance coverage area. Family coverage encompasses all residents 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.

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

A valid subscription provides protection against any unnecessary fees related to medical transportation services provided by AREA Services Inc. Subscription fees are applied to all available co-payments and deductibles which can save certain subscribers hundreds of dollars each year. Subscribers are not responsible for any "out of pocket" expenses or fees except as required by law or regulation or otherwise outlined in this document.

Emergency subscription coverage becomes effective, upon receipt and acceptance of the subscription application by AREA Services. However, a 30 day waiting period may be imposed on subscribers who request certain types of non-emergency services within the initial 30 day period.

Subscribers are entitled to unlimited emergency medical services within the ambulance service coverage area, which includes the following municipalities: Shamokin, Coal Township, Northumberland and Point Township.

**AREA AMBULANCE SERVICES**  
**SUBSCRIPTION TERMS AND CONDITIONS**

All ambulance and other types of services offered are subject to vehicle availability, staffing, scheduling, equipment and other system constraints.

In the limited times when AREA Services may be ***unable to provide services*** to a subscriber, within its primary ambulance coverage area, and in the event that another ambulance service is called to provide emergency “mutual aid” assistance, AREA Services may elect, at its sole discretion, to pay certain fees and charges which may be assessed by the mutual aid ambulance service.

Emergency responses always have priority over other types of non-emergency transportation services. The ambulance service, in conjunction with policies and procedures approved by its designated Medical Director, reserve the exclusive right to make all decisions regarding medical transportation services 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 regulations as promulgated by the Pa. 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 and EMS system resources.

Subscribers agree and understand that AREA Services reserves the sole right to establish and adjust its reasonable and customary charges for any and all services rendered to subscribers and non-subscribers and to any and all available reimbursement sources. Fees are subject to change without advance written notice. The payers of ambulance service may include the subscriber and/or their primary and secondary insurance carriers including federal health care programs (excluding Medicaid) and other commercial insurance carriers, as permitted by law, are responsible for all charges associated with services provided under this subscription program.

In the event, that a patient (subscriber/non-subscriber) uses any services provided by AREA Services and has no available insurance coverage in effect at the time that services are rendered, the patient may be responsible to pay AREA Ambulance a reduced or discounted fee for services associated with the cost of pre-hospital treatment and/or transport services. The applications of these discounted payment conditions remain at the sole discretion of AREA Ambulance and will be reviewed on a case by case basis. A schedule of discounted rates will be made available, upon written request.

Subscribers are also required to fully cooperate with designated billing representatives authorized by the ambulance service in their effort to collect any and all lawful reimbursement associated with the provision of emergency medical services, non-emergency ambulance services or alternative medical transportation services rendered by the ambulance service to subscribers.

Subscribers are required to furnish any and all insurance numbers, authorizations and other information needed by AREA Services to submit an insurance claim to any and all applicable insurance carriers.

**AREA AMBULANCE SERVICES**  
**SUBSCRIPTION TERMS AND CONDITIONS**

Subscribers are required to immediately remit to the ambulance service any and all reimbursement immediately upon receipt 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, any and 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 any and all legal or collection fees incurred by the ambulance service in order to recover any and 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 AREA Services in order to obtain authorization for payment of benefits directly to AREA Services. AREA Services, when possible, 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 AREA Services for services rendered throughout the term of the subscription year.

Subscribers will be asked to authorize and direct all reimbursement including any and all reimbursement received from any applicable insurer(s) or medical benefits provider(s) to be paid directly to AREA Services.

Subscribers are responsible for payment of any and all charges for services rendered in good faith by AREA Services but are later determined to be a non-covered service or denied by the subscriber's insurance carriers' for any reason.

Subscriptions are non-refundable and non-transferable. The subscription becomes null and void if the subscriber relocates their residence to an area which is located outside of the ambulance service coverage area.

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

Subscriptions are null and void during while an in-patient at an extended care facility.

The subscription will continue if the subscriber moves within our response area. If the subscriber moved beyond the response area, the membership is null and void.