

**TOWN OF EMERALD ISLE'S FIRE DEPARTMENT
SUBSCRIPTION PROGRAM TERMS AND CONDITIONS**

- 1) **Purpose:** A subscription program is designed to provide the Town of Emerald Isle's Fire Department with immediate financial support from you in exchange for a reliable and available ground ambulance service. In thanks for your subscription payment, the Town of Emerald Isle's Fire Department, will not charge any subscriber for medically necessary emergency ground ambulance co-payment and deductible amounts that are otherwise billable on a per-transport basis, as allowed by law. Because insurance does not always cover the full cost of ambulance service, you could still be responsible for outstanding balances that insurance does not cover above and beyond co-payments and deductibles, and your subscription covers most of those balances. Your participation in this program will not completely discharge all financial liability incurred by use of the Town of Emerald Isle's Fire Department's ground ambulances but is designed to help discharge part of the financial liability that may otherwise apply. Please note that this subscription is not designed to be an insurance contract of any type and does not guarantee ground ambulance service will be provided by the Town of Emerald Isle's Fire Department.

- 2) **Subscription:** Subscribers are entitled to unlimited use of the Town of Emerald Isle's Fire Department's emergency ground ambulance transport, provided that the transport is reasonable and medically necessary and all other coverage requirements are met, and based upon availability of resources, *without* being responsible for co-payment and deductible amounts that are typically charged to cover amounts that are not paid by insurance. This waiver of co-payment and deductible obligation only applies to persons listed on the subscription application. This subscription is non-refundable and non-transferable. This subscription program *does not* apply to persons without insurance coverage or to persons receiving medical assistance (Medicaid) benefits. Becoming a "subscriber" does not grant any voting or participation rights in the Town of Emerald Isle's corporate activities.

- 3) **Subscription Plans:** Subscriptions are effective two days after receipt of the subscription application and fee and acceptance by the Town of Emerald Isle's Fire Department and expires on June 30th. Subscriptions cost \$50 per year and covers two persons living in the house who are listed on the Application, and for an additional \$10 per year per person it will cover all other persons living in the house who are listed on the Application as well. All persons to be covered by the subscription plan must be listed on the subscription application.

- 4) **Payment:** Subscribers are responsible for payment of the subscription fee as outlined in these subscription application materials. Except for some additional payment obligations outlined in Paragraph 6, the subscriber will not be responsible for any other payments for covered ground ambulance services provided by the Town of Emerald Isle's Fire Department. The Town of Emerald Isle's Fire Department will submit bills, through a third party billing agency, directly to your insurance for payment of ambulance services that are provided. If a subscriber receives payment for ambulance services directly from an insurance company, such payment must be turned over to the Town of Emerald Isle's Fire Department. It is improper and illegal to keep reimbursement received for ambulance services provided by the Town of Emerald Isle's Fire Department. Subscribers are expected to cooperate with the Town of Emerald Isle's Fire Department in all collection efforts and recognize that the Town of Emerald Isle's Fire

Department may initiate legal action against a patient/subscriber for failure to pay the Town of Emerald Isle's Fire Department for amounts he or she may be responsible to pay. If you receive a bill from the Town of Emerald Isle's Fire Department in error and have insurance that will cover the cost, please forward your insurance information to the Town of Emerald Isle's Fire Departments billing company so that your insurance can be billed directly. If you ever feel that you are billed inappropriately, please contact the Town of Emerald Isle's Fire Department so that it can resolve the problem.

5) **Transportation That is Covered as Part of This Subscription:**

a. **Emergency Ground Ambulance Transportation:** I understand that emergency ground ambulance transportation covered in this subscription is limited to medically necessary and reasonable emergency ground ambulance transportation to the closest appropriate medical facility. This means that patient cost-sharing obligations for medically necessary and reasonable emergency ground ambulance transportation by the Town of Emerald Isle's Fire Department will be covered by your subscription fee without you incurring any additional out of pocket expenses. (Determinations of medical necessity, reasonableness and closest appropriate facility shall be made by the Town of Emerald Isle's Fire Department.)

6) **Payment Liabilities Not Covered under the Subscription:**

a. **Non-Emergency Ground Ambulance/Wheelchair Van Services:** I understand that this subscription does not include non-emergency ground ambulance or wheelchair van services.

b. **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 Subscription. 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.

c. **Ground Ambulance Services Provided by Another Entity:** I understand that this subscription does not include ground ambulance services provided by any entity other than the Town of Emerald Isle's Fire Department.

d. **Air Ambulance Services:** I understand that this subscription does not include air ambulance services.

e. **Non-Medically Necessary/Non-Covered Services:** In cases where ground ambulance transport is not medically necessary, or where the patient has the ability to take another form of transportation, or for non-transport or other non-covered services or where I am uninsured, I understand that I may be responsible for charges that are not covered as part of this subscription.

Disclaimers:

- This subscription program is not a contract for the provision of ambulance services.
- Another ambulance service may respond when none of the the Town of Emerald Isle's Fire Department's ambulances are available.
- This is not a solicitation for the offer or sale of an insurance product. The Town of Emerald Isle's Fire Department subscription is not an insurance policy and cannot be considered as secondary insurance coverage or as supplemental coverage to any insurance policy. Subscription provides pre-paid protection against the Town of Emerald Isle's Fire Department's ground ambulance transportation costs that exceed a subscriber's health insurance or medical benefits.
- This subscription program does not cover the provision of air ambulance services.
- This subscription program does not cover non-emergency ground ambulance service.
- This subscription program does not cover transportation beyond the closest appropriate facility.
- This subscription program only covers those ground ambulance transports for which transport by ground ambulance is medically necessary and reasonable.
- The terms and provisions of this Subscription program are subject to change without prior notice.
- Medicare beneficiaries may be billed for copayments or deductibles if required by law.
- All subscriptions are subject to acceptance by the Town of Emerald Isle's Fire Department and may be cancelled or revoked in the Town's sole discretion.
- The subscriber acknowledges that the Town of Emerald Isle will bill available third-party insurance for services rendered and agrees to remit any third-party insurance payments received directly by the Subscriber to the Town's Fire Department.
- By submitting an application or renewing an existing subscription, the Subscriber and all persons covered by the subscription all agree to these Terms and Conditions.
- Persons on Medical Assistance (Medicaid) and persons without health insurance coverage are not eligible to participate in the Town of Emerald Isle's Fire Department's subscription program.