

Statement of Understanding

Terms of Membership

A Paramedic Professionals Incorporated Membership relieves you from liability for out-of-pocket costs of emergent medically necessary transports completed and billed by Paramedic Professionals Incorporated. Your Membership is not an insurance policy but secondary to insurance carriers and health care cost-sharing programs. All available insurances will be billed first, including health, auto, workers compensation, and third-party insurance. Paramedic Professionals Incorporated will accept payment from insurance carriers and other third-party payers as payment in full.

Membership benefits are available for those eligible household members listed on the member record at the time of transport if the transport is an emergent, medically necessary transport to the closest, most appropriate facility, performed by Paramedic Professionals Incorporated, its contracted agents, or reciprocal partners (subject to the reciprocal program's rules).

Membership benefits are extended to the primary member, their spouse or domestic partner, and family members living at the same residence who are: age 24 years old or younger, disabled, or age 65 years old or older.

Children must be added to the member record within 30 days of birth or adoption. Paramedic Professionals Incorporated may require documentation or other verification of membership eligibility.

Emergency medical transports are based on medical need, not membership status. Medical need can only be determined by a physician, EMS provider, hospital or another qualified third-party recognized by Medicare, and is in all cases subject to the final determination of the health insurance carrier, if any. Non-emergent transports are not eligible for Paramedic Professionals Incorporated Membership benefits.

Availability of service cannot be guaranteed due to weather conditions, maintenance, commitment to another transport, out-of-service equipment, and other reasons.

New and lapsed membership benefits take effect 72 hours after receipt of a completed enrollment with payment. Membership must be purchased prior to the start of a transport for new membership benefits to be applied.

Membership fees are non-refundable, non-transferable, and are not tax-deductible. Paramedic Professionals Incorporated may cease selling and servicing memberships should any

governmental body, now or in the future, determine memberships can no longer be offered within their jurisdiction. No refunds will be made for any memberships already purchased.

I transfer directly to Paramedic Professionals Incorporated my rights to insurance payments due to me for services provided by Paramedic Professionals Incorporated.

Such payments shall not exceed Paramedic Professionals Incorporated's regular charges. Denial of a claim by an insurance provider must be received by Paramedic Professionals Incorporated in writing. Membership benefits do not extend to transports deemed not medically necessary or when insurers deny payments due to coordination of benefit issues. Per government regulations, individuals covered by Medicaid are not eligible for Paramedic Professionals Incorporated membership and should not apply.

I specifically release and waive any and all rights, claims or causes of action against Paramedic Professionals Incorporated and its employees and agents with respect to my Paramedic Professionals Incorporated Membership.

The Membership Program may be canceled at any time for any reason, including financial feasibility and governmental regulation of such programs. Terms and conditions are subject to change.

