

**SUSQUEHANNA VALLEY EMS
SUBSCRIPTION TERMS AND CONDITIONS**

The subscription program offered by Susquehanna Valley Emergency Medical Services Inc. ("SVEMS"), a non profit corporation, is primarily designed to help assure 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 SVEMS 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.

Subscribers receive the benefit of unlimited access to basic and advanced life support, emergency ambulance service, throughout the coverage area, when SVEMS is available to respond throughout the term of the subscription year. All subscriptions expire on April 30th (or other designated date) of each respective calendar year regardless of the date when the subscription is paid.

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.

A valid subscription provides protection against any unnecessary fees related to the certain medical transportation services provided by SVEMS, as outlined in this document.

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.

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Subscribers are entitled to emergency medical services, as described herein, within the SVEMS coverage area, which currently includes:

SVEMS is the primary EMS provider for ALL geographical areas located in the following municipalities :

Bart Township, Columbia Borough, East Drumore Twp.; East Hempfield Twp.; East Petersburg Borough; Eden Twp.; Marietta Borough; Mount Joy Borough; Mountville Borough; Quarryville Borough; West Hempfield Twp.; and West Lampeter Twp.

SVEMS provides coverage for CERTAIN areas of the following municipalities::

Conestoga Twp.; East Donegal Twp; Fulton Twp.; Manor Township; Mount Joy Twp., Pequea Twp.; Providence Twp.; Rapho Twp.; and West Donegal Twp. Also other areas as indicated on our website and also on the subscription card.

Subscription coverage also extends to certain types of pre-scheduled NON-EMERGENCY AMBULANCE SERVICE which is determined to be medically necessary by SVEMS. Non-emergency ambulance service is subject to availability, staffing, scheduling, equipment and other system constraints. 24-hour notice and prior physician authorization may be required.

Alternative medical transportation including wheelchair van and invalid coach transports **are not included** in the subscription benefit package. However, subscribers may be offered discounted rates, as permitted by law, for alternative medical transportation including medical related wheelchair van and invalid coach services.

The FAMILY SUBSCRIPTION PLAN is designed for households which contain more than two or more individuals. 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.

Subscribers must maintain a primary residence within the ambulance coverage area.

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The COUPLE'S SUBSCRIPTION PLAN is designed to cover a household which contains only two individuals, whose names are listed on the subscription application. Subscribers must maintain a primary residence within the ambulance coverage area.

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 SVEMS. 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.

Emergency responses always have priority over other types of non-emergency transportation services. Emergency ambulance services are subject to emergency vehicle availability, staffing, scheduling, equipment and other system constraints.

SVEMS in consultation with Medical Command Physicians, reserve 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 regulation 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, current policies and procedures and the availability of EMS system and hospital resources.

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During limited times, when all available resources are in use, SVEMS 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 basic or advanced life support treatment (including paramedic assists) and/or other emergency transport related services - when all available SVEMS resources are already in use. During these limited time periods, another ambulance service may be called upon by the Lancaster County 911 Center to provide “mutual aid” assistance including basic; advanced life support; or other EMS related services including paramedic assists. (Paramedic assist services are defined as an incident in which SVEMS provides basic life support and or transport services and another mutual aid organization provides the necessary advanced life support components of care including paramedic assessment and ALS treatments.

As SVEMS has no direct control over which mutual aid service will be sent as mutual aid resources, the subscriber may be responsible for payment of certain charges set forth by mutual aid organizations.

In order to help reduce subscriber payment liability for mutual aid services, SVEMS has entered into **reciprocity agreements** with a certain number of local mutual aid organizations. However, please note that subscription reciprocity coverage is not be available from **all** local mutual aid services.

Based upon the circumstances of each case, SVEMS may elect, at its sole discretion, to pay up to 50% of certain mutual aid fees and charges.

Subscribers agree and understand that SVEMS reserves the right to bill its reasonable and customary charges relating to any and all services rendered to subscribers by SVEMS - to any and all available reimbursement sources. The payors of ambulance service may include the subscriber and/or their primary and secondary insurance carriers including federal health care programs (excluding Medicaid) and other

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commercial insurance carriers, as permitted by law, and are responsible for all charges associated with services provided under this subscription program.

Subscribers are also required to fully cooperate with designated billing representatives authorized by SVEMS 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 any and all insurance numbers, authorizations and other information needed by SVEMS to submit an insurance claim to any and all applicable insurance carriers.

Subscribers are required to immediately remit to SVEMS 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 SVEMS in order to obtain authorization for payment of benefits directly to SVEMS. Whenever possible SVEMS will send invoices directly to the insurer or other medical benefits provider.

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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 SVEMS 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 SVEMS.

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

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

Subscriptions are non-refundable, non-transferable and may be revoked at the sole discretion of SVEMS. 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. SVEMS reserves the right to change the content of its subscription terms and conditions, at any time, without prior written notice to current subscribers.