

LYONS FIREMED MEMBERSHIP TERMS OF AGREEMENT

By joining FireMed, Members agree to abide by the Terms of Agreement Below.

Definition: FireMed is a voluntary ambulance membership program operated by the Lyons Rural Fire District & Ambulance Service (hereinafter referred to as LRFD), in which members receive a **50% reduction in their patient responsibility balance** for ambulance service provided by LRFD. FireMed is not insurance. LRFD will bill insurance for ambulance services that members may have and LRFD is entitled to all benefits paid for ambulance services rendered, up to the total dollar amount of services incurred.

Membership Benefits: FireMed membership provides emergency pre-hospital medical care and ambulance transportation. **FireMed membership provided you with a 50% benefit of your patient responsibility for ambulance transport.** All emergency service must originate within the boundaries of the Lyons Fire District Ambulance Service Areas. Emergency transportation will be to the nearest medically appropriate hospital as determined by medical control physicians. Non-emergency ambulance transportation from hospital to hospital is covered when medically necessary and with prior authorization by a physician.

Specifically Not Covered: is non-emergent/non-medically necessary transportation where means other than ambulance should be used, including private vehicle, taxi, or wheelchair and stretcher van services. Other examples of such uncovered services may include transportation to and from doctors' offices or clinics, transportation from nursing homes for treatment normally provided in the nursing home, transport back home from a medical facility when patient condition does not warrant an ambulance or transport from hospital to hospital care by a patient's primary physician.

Definition of Emergency Medical Necessity: Any patient who needs oxygen, IV fluids, cardiac monitoring, and/or continuous medical observation and evaluation due to acute onset of illness or injury requiring ambulance transport.

Membership Benefits Outside of Local Service Area: Other participating reciprocal agencies may extend member benefits to areas outside the LRFD ambulance service area. These benefits are limited to the terms of agreement in effect by the participating agency providing services at the time benefits are used. Members who receive ambulance service from any other participating agency are eligible for benefits offered by that agency. A current list of participating agencies is available at the Lyons Rural Fire District office. LRFD is not responsible for the type, level, or quality of services provided by a participating agency nor is LRFD financially responsible for any costs or charges incurred by a member from any other ambulance provider. LRFD is not responsible for the withdrawal of participating reciprocal agencies. Participating agencies are subject to change without notice.

Member Responsibilities: Members pay an annual membership fee and will assign and transfer to LRFD all rights and benefits for ambulance services from all insurance policies, plans, or other benefit programs members may have, including all rights in any claim or third-party recovery, up to the total dollar amount of services incurred, where ambulance services were provided by LRFD. Should any person covered under this membership receive any payment for ambulance

services rendered by LRFD, they will immediately forward such payment to LRFD. Members are responsible for payment of balance due after membership benefits are applied. Members authorize the release of medical and other information by or to LRFD as necessary for ambulance billing. Members agree to provide, when requested, any or all information concerning insurance policies, plans, third party recovery, or other benefits programs they may have, and will cooperate and assist as necessary in any efforts to bill and collect such ambulance reimbursements, including the completion and submission of documents or claim forms.

Membership Eligibility: Residents of LRFD's ambulance service areas are eligible to join by properly completing an enrollment application available from LRFD and by paying the appropriate annual membership fee. FireMed household membership includes all persons who are permanent residents of the same single-family occupancy, non-commercial residence, within the LRFD ambulance service area, living together as part of a family unit, including domestic partners, but not to include mere roomers or boarders. Membership benefits include a spouse or dependent living in substitute care (e.g. nursing homes). Others not included in this definition are required to obtain their own separate membership. The first person listed on the application form is called the "Primary Member." New qualifying household members may be added to your membership at any time by calling LRFD. They will become effective the following business day. Only those persons who meet the membership eligibility requirement AND are listed in the membership record at the time services are rendered are eligible for benefits.

Duration: Membership coverage begins July 1st upon acceptance of a properly completed application form with payment and extends to June 30th. Open Enrollment runs from May – June 30th. FireMed enrollment after August 1st, membership coverage begins two business days after the application form with payment is received in the office.

To the Member's Insurance Carrier (for members with insurance): As a FireMed member, I authorize a copy of this agreement to be used in place of the original on file at the FireMed office. I assign and authorize payment of benefits for ambulance services directly to LRFD, according to the FireMed terms of agreement and as itemized on claim forms. I expect the usual and customary ambulance reimbursement on my behalf to be sent directly to LRFD.

Disclaimer: LRFD reserve the right to add, modify, or delete any of the program terms and conditions completely or in part. All interpretations of the membership terms and conditions shall be at the sole discretion of LRFD. Membership is non-transferable and non-refundable. Persons who receive welfare, Medicaid, Department of Medical Assistance Programs, or Oregon Health Plan medical benefits need not be members in order to have full coverage for services covered under these programs. Any such membership constitutes a voluntary contribution only. Violations of the terms of agreement may result in membership revocation, forfeiture of benefits associated with membership and an obligation to pay all balances in full.