

AIR AMBULANCE MEMBERSHIP PROGRAMS

Features:

- ◆ It is a limited discount program.
- ◆ Coverage only for participating provider member air ambulance companies.
- ◆ No guarantee of available participating air ambulance.
- ◆ Membership has a waiting period of 15 to 30 days.
- ◆ Memberships are non-refundable.
- ◆ Limitations on types of medical conditions covered under membership.
- ◆ Responsible for payment to participating provider member air ambulance companies only after any insurance, benefits or third party have fully paid.
- ◆ May leave you responsible for any balance due.

If you have questions or concerns,
please contact:
WV Insurance Commissioner's
Consumer Services Division
1-888-879-9842



Facebook.com/wvoic



@wv_oic

Offices of the Insurance Commissioner

900 Pennsylvania Avenue
PO Box 50540
Charleston, WV 25305-0540

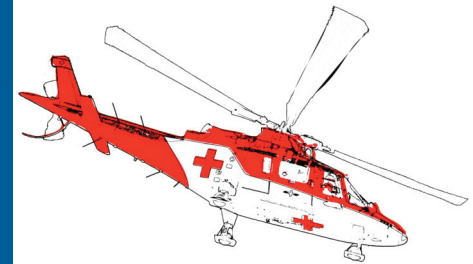
1-888-879-9842

www.wvinsurance.gov



State of West Virginia
Offices of the
Insurance Commissioner

A CONSUMER'S GUIDE TO UNDERSTANDING AIR AMBULANCE MEMBERSHIP PROGRAMS



QUESTIONS TO ASK WHEN PURCHASING AN AIR AMBULANCE MEMBERSHIP

What does assignment of benefits to the air ambulance company mean?

As a condition of membership, you sign over all rights and benefits you may receive from other sources or payers for the air ambulance service to your ambulance membership company.

By purchasing a membership in an Air Ambulance Program, will all emergency transports be paid?

No. Read your membership agreement thoroughly. There are limitations on what is covered and the amount that may be paid for transport.

Is availability of participating provider air ambulance service guaranteed?

No. Services may not be available when requested due to circumstances beyond the providers' control. For example, manufacturer limitations, governmental regulations, aircraft location or availability, maintenance requirements, patient condition, age or size, or weather conditions.

Does membership allow choice of medical facility?

No. The patient will be transported to the closest appropriate medical facility for the medical conditions that are determined by the attending medical professionals.

Is coverage provided everywhere?

No. Most memberships provide a limited geographic area. However, some memberships may provide optional areas for an additional fee.

Is the medical provider required to call my membership network, before contacting a different provider?

No. You may be provided ID cards, car stickers and other items to identify you as a member and you may request your membership network be called, but this is not guaranteed and usually the closest air ambulance will be dispatched without regard to whether it is in your network.