

April 27, 2009

Cal-Ore Life Flight is the only locally based air ambulance company in Humboldt County. Our company has a membership program that provides financial assistance if you or one of your dependant family members uses our service. For example:

1. If a member is a patient aboard our aircraft, we accept the member patient's insurance reimbursement as payment in full once the patient's insurance deductible has been met. This benefit typically saves the patient air and ground fees of \$500 to \$4,000. If you do not have insurance, we will apply a substantial discount, along with an interest free, payment plan if needed. *(Due to Medicare guidelines, this reimbursement must be at or above 80% of the Medicare allowable reimbursement amounts.)*
2. Through a local partnership agreement with **City Ambulance of Eureka** and **Arcata-Mad River Ambulance**, both services will accept all Cal-Ore members insurance as full payment for the hospital to airport ground ambulance transfers (once deductibles have been met).
3. Through partnership agreements with other out-of-area ground ambulance services, the following destination and pick-up locations also accept member's insurance as payment in full:

San Francisco  
Oakland  
Yreka  
Crescent City

Coos Bay/North Bend  
Bandon  
Hillsboro  
Brookings

Roseburg  
Gold Beach  
Portland

As the only local air ambulance company in Humboldt County, and with local pilots, nurses, and paramedics making up our flight crews, Cal-Ore performs the majority of flights from Humboldt County to higher-level care. Last year, we flew 287 patients from St. Joseph's, Mad River, Redwood Memorial, and Phelps hospitals.

We now have over 17,000 members who enjoy the peace of mind that comes with belonging to our program. Becoming a Cal-Ore member is easy! Just complete an application then return it with payment to the address listed. Our Membership Coordinator will send you a new membership packet, including wallet cards identifying you and your family as Cal-Ore Life Flight members.

We look forward to welcoming you to our membership program.

I am always happy to answer any questions; my phone number is 541-469-7911, ext. 110.

Sincerely,  
Darryn Ballance, Community Relations  
Cal-Ore Life Flight

# CAL-ORE LIFE FLIGHT

## Membership Application

for



Special Group rate for North Coast Schools' Medical Insurance Group  
**\$20 per family per year**

Applicant \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_

Insurance Company: \_\_\_\_\_ Policy #: \_\_\_\_\_

Spouse \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

### Dependent Family Members (age 23 and under):

1. \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

2. \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

3. \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

4. \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

5. \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

6. \_\_\_\_\_ Gender \_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

\*See dependent qualifications outlined under membership rules. Please attach separate sheet of paper for additional dependents.

For more information, visit our website

**cal-ore.com** or call 800-761-5183

Payment: Check Credit/Debit Card

Card # \_\_\_\_\_ Exp \_\_\_\_\_

Checks payable to: Cal-Ore Life Flight, PO Box 1986, Brookings, OR 97415

## MEMBERSHIP RULES

- I hereby apply for membership for myself and my dependent family members listed on this application. Cal-Ore Life Flight covers husband and wife and unmarried, dependent children under the age of 23. Your child is a dependent if you claim him/her on your income tax return.
- I agree to transfer/assign, directly to Cal-Ore, my rights to all insurance payments or other applicable coverage due me for Cal-Ore services.
- Provided I have insurance coverage, Cal-Ore will accept payment from insurance carriers as payment in full, after I satisfy applicable deductibles. I also understand that I will be responsible for any denied, non-covered or non-medically necessary transports as determined by my insurance company or third party payer.
- If I have no insurance, or if my insurance pays Cal-Ore at an amount less than the established Medicare allowable amount, I will receive a billing reduction equal to the established Medicare allowable amount.
- I understand that this membership applies to emergency medical care and transportation. I also understand that Cal-Ore membership **is not insurance**, but is in addition to, and secondary to, any insurance or medical benefits I may have.
- No refunds will be issued on membership purchases.
- Cal-Ore transports patients based on medical necessity, not membership status, and airlifts patients to the closest, medically appropriate facility, ordered by a licensed physician.
- There may be times, due to weather, commitments to other patients, acts of God, or other circumstances, that Cal-Ore cannot guarantee availability of services.
- I understand that in some areas, our flight benefits may not include the ground transport to/from the hospital/airport, but currently the hospital/ground transport is included in Humboldt County, in addition to other specified locations.
- I understand that to receive membership benefits, Cal-Ore Life Flight must receive a signed application and payment at least 2 calendar days prior to services being rendered.
- Membership rules and information contained herein subject to change without notice/
- End

*I have read and agree to the benefits, terms and conditions of the Cal-Ore Life Flight Membership Plan as described above.*

Sign: \_\_\_\_\_ Date: \_\_\_\_\_

### CALIFORNIA RESIDENTS

“A Word from the California Department of Managed Health Care”

#### (A) BEFORE YOU PURCHASE:

If you are currently enrolled in a health maintenance organization (HMO) or other health insurance, the benefits provided by an Ambulance Plan may duplicate the benefits provided by your HMO or other health insurance. If you have a question regarding whether your HMO or other health insurance offers benefits for ambulance services, you should contact that other company directly.

(B) WARNING: This Ambulance Plan is not an insurance program. It will not compensate or reimburse another ambulance company that provides emergency transportation to you or your family. This may occur when the 911 Emergency System has independently determined that another company could provide more expeditious service or is next in the rotations to receive a call. This might also occur when this Ambulance Plan is unable to perform within a medically appropriate time frame due to a mechanical or maintenance problem or being on another call.

Sign or initial here: \_\_\_\_\_

(C) COMPLAINTS: For complaints regarding Cal-Ore Life Flight, first attempt to call the plan at 1-800-761-5183. If Cal-Ore Life Flight fails to resolve the complaint to your satisfaction, contact the Department of Managed Health Care at 1-800-400-0815. The Department's website is <http://www.dmhc.ca.gov>. You may obtain complaint forms and instructions online.

(D) OPERATING UNDER CONDITIONAL EXEMPTION: Cal-Ore Life Flight is operating pursuant to an exemption from the Knox-Keene Health Care Service Plan Act of 1975 (Health and Safety Code section 1340 et seq.)

“The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan’s grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that maybe available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR) if you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number (1-888-HMO-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired.

The department’s Internet Web site <http://www.hmohelp.ca.gov> has complaint forms, IMR application forms and instructions online.”

***Some points about Air Ambulance service in Humboldt County:***

- **Over 300 patients per year are flown out of Humboldt County hospitals.** The most common reasons for transports are serious fractures and neurological complications, such as stroke. Patients with OB complications, infectious conditions, and internal bleeding are also frequently transported to higher-level care.
- **Coastal weather conditions and terrain make it difficult for helicopters to operate in Humboldt County.** In fact, helicopters are rarely used for inter-facility transports because of the long distances traveled (San Francisco, Sacramento, etc.) and their limited weather and night operation capabilities.
- **Most air ambulance providers are not located in Humboldt County.** PHI, Inc. (*who took over the Mercy Air program in May 2005*) is based in Redding, CA., approximately 30-40 minutes away when departing from Redding. PHI /Mercy operates one airplane and one helicopter, serving 14 counties in Northern California. Other providers are based even greater distances away, such as Sacramento, Ukiah, Santa Rosa, Lakeport and San Francisco.
- **Most insurance companies do not cover 100% of air ambulance transport charges.** With flights costing between \$8,000-\$25,000, you can be left with a very large bill after your insurance company pays their allowables and percentages.
- **If flown to another hospital, you will also need two ground ambulance transfers, (hospital to airport & airport to hospital).** This can add up to an additional \$2,500 to your total ambulance bill.

**Cal-Ore Life Flight fulfills Humboldt County resident's needs for  
Air Ambulance service.**

- **Cal-Ore Life Flight performs the majority of Humboldt County air ambulance flights.** We provide air ambulance transports from hospital to hospital, to higher-level care, for the majority of Humboldt County patients. We also transport organ transplant recipients, due to the time sensitive nature of receiving these organs. We have flown patients as young as 3 months and as old as 103 years, with numerous medical conditions.
- **Cal-Ore Life Flight operates six pressurized aircraft, including five, 300 mph, jet-props.** We utilize pressurized twin-engine airplanes rather than helicopters due to the airplane's ability to fly above the weather at over twice the speed. Our aircraft transport patients to San Francisco or Sacramento in less than an hour.
- **Cal-Ore Life Flight is the closest air ambulance company to Humboldt County.** Cal-Ore Life Flight has a plane at Eureka's Murray Field, making us the only local air ambulance company in Humboldt County. Our other five aircraft are based in Crescent City, CA, approximately 15-20 minutes flying time from the Eureka area. We employ nine experienced pilots (two who live in Humboldt Co.) and over twenty-five Critical Care Flight Nurses. We have over 25 years of local aircraft ownership and operational experience. Our **award winning** flight teams are standing by 24/7 to serve you.
- **Cal-Ore Life Flight helps individuals and families reduce the cost of emergency medical transportation.** For members with insurance other than Medicare or Medicaid, Cal-Ore **will write off all remaining balances**, provided the reimbursement received is above the established Medicare allowable amount, and yearly deductibles have been met. This benefit can save patients with insurance co-pays air ambulance fees of \$500 to \$5,000. If the reimbursement is below the established Medicare allowable amount or the patient has met their maximum benefit with their insurance company, the remaining balance will be discounted to the Medicare allowable amount.
- **Cal-Ore Life Flight's exclusive agreements with Arcata Mad River Ambulance and City Ambulance of Eureka/Fortuna/Garberville save members money as well.** Because they honor Cal-Ore Life Flight members for the hospital to airport ground transfers, they will bill the patients insurance and once deductibles have been met, write off the balance. Our membership benefits are also honored by ground ambulance services in many other communities (San Francisco, Oakland, Portland, Roseburg, Coos Bay, Bandon, Port Orford, Yreka, Crescent City, Brookings, Gold Beach & Hillsboro).