Terms and Conditions: Mercy Hospital Springfield, d/b/a Mercy Life Line Air Medical Services ("Company") membership provides prepaid protection against Company air ambulance costs that are not covered by a member's insurance or other benefits or third-party responsibility, subject to the following terms and conditions:

Patient transport will be to the closest appropriate medical facility for medical conditions that are deemed by attending medical professionals to be life- or limb-threatening, or that could lead to permanent disability, and which require emergency air ambulance transport. A patient's medical condition, not membership status, will dictate whether or not air transportation is appropriate and required. Under all circumstances, the Company retains the sole right and responsibility to determine whether or not a patient is flown.

Company air ambulance services may not be available when requested due to factors beyond Company's control, such as use of the appropriate aircraft by another patient or other circumstances governed by operational requirements or restrictions including, but not limited to, equipment manufacturer limitations, governmental regulations, maintenance requirements, patient condition, age or size, or weather conditions. FAA restrictions prohibit most Company aircraft from flying in inclement weather conditions. The primary determinant of whether to accept a flight is always the safety of the patient and medical flight crews.

Members who have insurance or other benefits, or third-party responsibility claims that cover the cost of ambulance services are financially liable for the cost of Mercy Life Line services up to the limit of any such available coverage. In return for payment of the membership fee, Company will consider its air ambulance costs that are not covered by any insurance, benefits or third-party responsibility available to the member to have been fully prepaid. Mercy Life Line Air Medical Services reserves the right to bill directly any appropriate insurance, benefits provider or third party for services rendered, and members authorize their insurers, benefits providers and responsible third parties to pay any covered amounts directly to Company. Members agree to remit to Company any payment received from insurance or benefit providers or any third party for air medical services provided by Company, not to exceed regular charges. Company is not an insurance company. Membership is not an insurance policy and cannot be considered as a secondary insurance coverage or a supplement to any insurance coverage. Company will not be responsible for payment for services provided by another ambulance service.

Membership starts five days after the Company receives a complete application with full payment; however, the waiting period will be waived for unforeseen events occurring during such time. Members must be natural persons. Memberships are non-refundable and non-transferable. Some state laws prohibit Medicaid beneficiaries from being offered membership or being accepted into membership programs. By applying, members certify to the Company that they are not Medicaid beneficiaries.

These terms and conditions supersede all previous terms and conditions between a member and the Company.

Membership is a prepayment of transportation fees and is not insurance.