



## How Ambulance Bills are Processed by POMCO

There are basically 3 different ways ambulance charges are considered under the plan. See 3 examples.

**Professional or Hospital Owned Ambulance** – A flat \$50.00 allowance is considered, and then the amount allowed less the deductible (if applicable) balance is paid at 80%.  
(See below re **Annual Deductible**).

**Volunteer Ambulance** -There is a maximum payment from POMCO of \$50.00 for a trip under 50 miles and a maximum payment of \$75.00 for a trip over 50 miles not subject to the annual deductible.

<b>Example 1: Professional Ambulance-</b>	Bill Total Allowed	\$500.00
	Flat allowance POMCO pays	<u>(\$50.00)</u>
	Balance	\$450.00
	<b>*Deductible not yet met</b>	<b><u>(\$100.00)</u></b>
	Allowed Balance	\$350.00
	POMCO pay 80%	\$280.00
	<b>*Employee pay 20%</b>	<b>\$70.00</b>

POMCO pays flat allowance \$50.00 + 80% (\$280.00) = \$330.00  
**Employee pays deductible \$100.00 + 20% (\$70.00) = \$170.00**

**Example 2: Hospital Owned Ambulance-** When a patient is admitted to a hospital that owns the ambulance – The patient has no out of pocket cost with medically necessary hospital admission.

**Example 3: Volunteer Ambulance** – With a volunteer ambulance there is a maximum payment from POMCO of \$50.00 for a trip under 50 miles and a maximum payment of \$75.00 for a trip over 50 miles not subject to the annual deductible.

Volunteer Ambulance Bill =	\$100.00
Maximum POMCO allowance =	<u>(\$50.00)</u>
<b>Balance Employee responsibility =</b>	<b>\$50.00</b>

**“Major Medical Coverage”** is the term used for medical bills incurred using **“Out Of Network”** Medical Providers (Providers that are not in POMCO’s PPO Network).

Under major medical, there is an **Annual Deductible** in the amount of \$300 for you, your spouse or domestic partner, and your children. The family maximum deductible is \$900. It is a calendar year deductible beginning January 1<sup>st</sup> and ending December 31<sup>st</sup> of each year.

Employee	\$300
Spouse/Partner	\$300
Children Maximum	\$300 * No matter how many children you have
Family Maximum	\$900