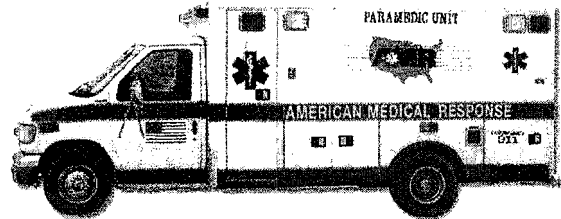


AS AN AMBU-CARE MEMBER:

- You can avoid the financial hardship of unexpected healthcare bills.
- You'll get protection that goes beyond insurance and Medicare coverage.
- If you have an HSA, or if you haven't met your insurance deductible, you'll receive a 20% discount.
- Receive reduced rates when you use AMR's wheelchair van service.
- We will bill Medicare or your insurance company directly.
- One membership covers you, your spouse and any dependants covered by your health insurance.
- The current protection period runs from April 2011 through April 2012.

**Application deadline for
1 full year of coverage: April 30**



**Ambu-Care from
American Medical Response.
2011-2012**

**The emergency
protection plan you can't
afford to be without.**

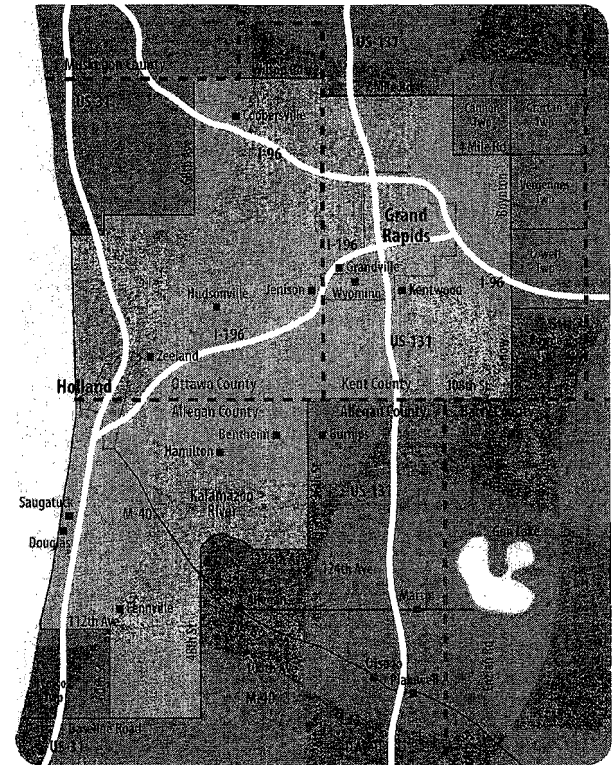


AMERICAN MEDICAL RESPONSE



AMERICAN MEDICAL RESPONSE

**Ambu-Care.
It's the year-long,
round-the-clock
ambulance
protection plan
that costs just \$40.**




AMR Service Area

**A MESSAGE FROM
AMERICAN MEDICAL RESPONSE...**

We developed Ambu-Care 28 years ago because we saw how the high cost of ambulance service was creating a burden for many people in our community. It made sense then and it makes even more sense now. With the cost of ambulance service averaging more than \$600 and coverage by insurance companies and Medicare diminishing, Ambu-Care protects you from the unexpected cost of emergency care.

More importantly, Ambu-Care allows you to call for help in any situation without ever worrying about the cost. A loved one suffering chest pain or a child complaining of pain after a fall? Don't wait to call for help because you're not sure it's serious or you're concerned about the high cost of emergency care. Call 9-1-1 and ask for an AMR ambulance. Our highly trained, compassionate paramedics will be at your door in minutes. They'll help you assess the situation and recommend the appropriate next step. Whether it's serious or not, you're protected by Ambu-Care.

We sincerely hope you never have a medical emergency requiring an ambulance. However, a \$40 Ambu-Care membership gives you unsurpassed protection against unexpected medical expenses. And it could help save a life by making it easier to call for help in a potentially serious medical situation.


Dale Feldhauser
General Manager
American Medical Response



Unparalleled emergency protection for your entire family.

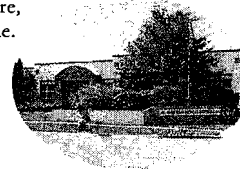
Ambu-Care is a family protection plan offered by American Medical Response (AMR), West Michigan's recognized leader in emergency care and transportation. For just \$40 a year,



Ambu-Care members pay no co-pays and AMR accepts what your insurance company pays as payment in full. In addition, members receive reduced rates for ambulance transportation that is not medically necessary, not covered by insurance, when they use our wheelchair van, have a high deductible or if they have no insurance at all.

Protection that goes beyond insurance and Medicare coverage.

Ambulance transportation with advanced life-support service typically costs \$550-\$650. Even if you have insurance or Medicare, Ambu-Care is still a great value. That's because some insurance companies don't cover ambulance service or require you to pay co-payments. As an Ambu-Care member you pay no co-payment for ambulance service. If your insurance rejects or does not cover your ambulance trip, you will be billed at a 20% discount. Ambu-Care protects you from the unexpected financial burden that can occur when a family member requires ambulance service.



Call for help without ever worrying about the cost.

AMR's highly trained paramedics are never more than minutes away from where you live or work in West Michigan. And as an Ambu-Care member, you can call for help without ever worrying about the cost. A loved one suffering chest pains? Don't hesitate to act because you're not sure it's serious or you're concerned about the high cost of getting help. Call 9-1-1 and ask for an AMR ambulance. Our paramedics will be at your door in minutes to help you assess the situation. Whether it's a heart attack or just indigestion, you and your loved ones are protected—24 hours a day, 365 days a year.



Join the 20,000 people in West Michigan protected by Ambu-Care, Michigan's first and largest membership program.

Ambu-Care memberships are available to most residents of Kent, Ottawa, and Allegan counties. The map on the reverse side of this brochure shows the Ambu-Care service area. Call one of AMR's Consumer Service Advocates, toll free, at 1-800-560-9318 if you have a question about the coverage area.

Put yourself in the hands of the very best.

Join Ambu-Care today and get the peace of mind that only West Michigan's leader in innovative and compassionate care can provide. Fill out the attached application and return it with your check or money order for \$40 in the envelope attached. Sign up anytime, however to take advantage of one full year membership, you must sign up by the end of April. Questions? Call us toll free at **1-800-560-9318**.

THE COST-SAVING BENEFITS OF AMBU-CARE MEMBERSHIP

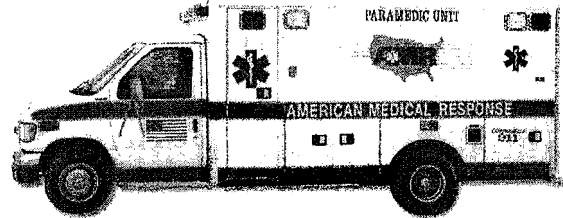
| | AMBU-CARE MEMBERS (WITH INSURANCE COVERAGE)** | NON-MEMBERS |
|---|--|--------------------|
| Basic life-supporting ambulance services | No out-of-pocket expense | \$450-\$550 |
| Advanced life-support ambulance services | No out-of-pocket expense | \$600-\$700 |
| Ambulance Transfers to and from hospitals <i>(must meet medical necessity)</i> | No out-of-pocket expense | \$315 plus mileage |
| Wheelchair van services <i>(where available)</i> | 20% discount | \$41 plus mileage |

** For HSA's or if you haven't met your insurance deductible, you'll receive a 20% discount.

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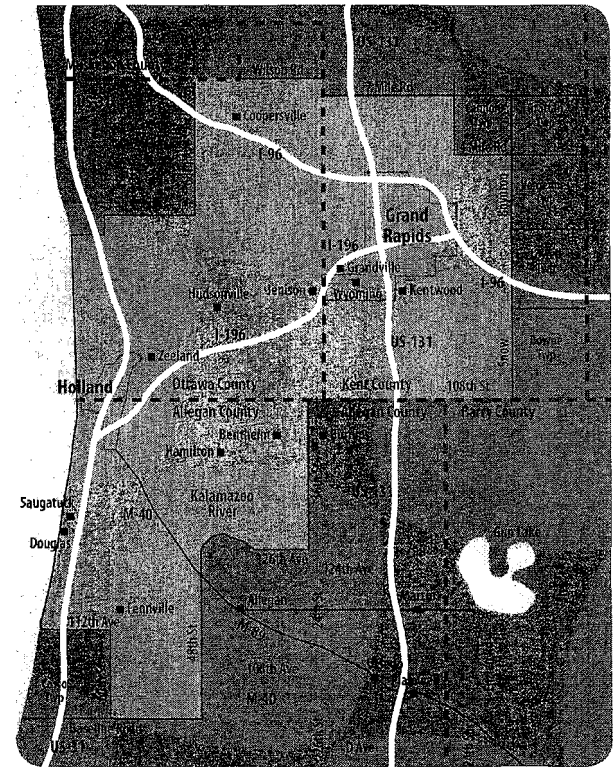


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