

PHI HELICOPTER SERVICE:

This insurance is SO important because of the potential "out of pocket costs" relating to a medical emergency evacuation via helicopter. Here is an EXACT CASE for a PML resident recently:

HELICOPTER SERVICE FROM PML TO MODESTO'S DOCTORS' HOSPITAL:

Total bill from PML to Modesto \$29,271

Medicare approved 6,868

Balance patient is liable for IF no helicopter insurance \$22,403

However, in this PML resident's case, they HAD Phi Helicopter insurance. Medicare paid 80% of the approved \$6,868 (or \$5,423) and their supplemental insurance which happened to be AARP paid 20% of the approved \$6,868 (or \$1,425) and the patient had NO OUT OF POCKET COSTS. The PHI Helicopter Insurance took care of the balance of \$22,403 so they were fully covered. Without the insurance they would have had to pay \$22,403!

- 1) They have helicopters locally in Modesto, Columbia, and Redding. Redding also has a fixed wing.
- 2) The company is granting "group rates" (\$40 for the household) through a GROUP policy for the Pine Mountain Lake Aviation Association (PMLAA). This annual fee per household will be reduced to \$30 when there are 100 households enrolled in the PMLAA plan.
- 3) They will transport you:
 - a) 200 miles by helicopter
 - b) 600 miles by fixed wing
 - c) This includes facility to facility transfer for additional medical care
- 4) They have time limits:
 - a) 7 minutes to launch
 - b) 10 minutes on the ground
 - c) It will be maximum for 7 minutes of flight time to get to PML
- 5) The helicopter comes with critical care . . . trauma team on board
- 6) They have been in the helicopter business for 60 years.
- 7) When you call 911 . . . 911 will call them. . . you just tell them you are a member of PHI Air Medical
- 8) They are the yellow and black helicopters who have been coming up here for medical transportation. They used to be the red and white ones.
- 9) They will land in a 160 foot clearance
- 10) Anywhere in the US where you are IF they have service there, you are covered under the same \$40 for the year for a family.
- 11) You can go to the website of www.phihelico.com to read the history of the company. You can go to www.phicares.com to read about their medical services.
- 12) The main reason to do this is Medicare and AARP only pay what Medicare "approves" . . . not the total amount. Therefore, a patient could be liable for the difference between the total billed and the amount Medicare approves. The same applies to other insurance companies also.
- 13) If Phi has all of their helicopters out on other calls and you were to call 911 at that point, then 911 might call another company. If that were the case, then you would not be covered for the difference. (Unlikely . . . but a prospective insured should know all of the possibilities). You tell them you are members of PHI Medical when you call 911.
- 14) The group is now PMLAA (the Aviation Association). **YOU DO NOT HAVE TO BE MEMBERS OF THE AVIATION ASSOCIATION TO JOIN THIS INSURANCE GROUP . . . NOR DO YOU HAVE TO LIVE IN PINE MOUNTAIN LAKE.** Send the two page membership application to the address at the bottom of the front page Also, it is an excellent procedure to put the PHI stickers on car rear windows to alert someone that you have helicopter insurance in case of an accident.