



NON MEDICAL BENEFIT HOSPITAL NEGOTIATION SERVICE HANDBOOK

WELCOME

FHS Health Solution Corp. extends its most cordial welcome. We are confident that you and your family will be pleased with the services provided to you through The Karis Group.

The Karis Group provides our members with expert advocates to help lower hospital and medical bills. **HOSPITAL NEGOTIATION SERVICE** is a non medical benefit program that offers Hospital Patient Advocacy through The Karis Group. FHS has acquired contractual rights with The Karis Group, a nationwide company with over 20 years experience in patient advocacy. The Karis Group helps clients tackle the stress and expenses of the healthcare world today.

In order to benefit from this program members must:

1. Be a Member eligible for the HOSPITAL NEGOTIATION SERVICE program prior to the time of the single Related Hospital or Medical Incident.
2. The total of the Member's single Related Hospital or Medical Incident bill must exceed \$2500.

Read this program Handbook carefully to become familiar with the service provided.

PROGRAM INFORMATION

Dependent Eligibility

Dependents or Relatives who are eligible for Plan membership are the Contract-Holders:

1. The Contract-Holder's lawful Spouse, or Domestic Partner
2. A child of the Member including natural children, legally adopted children, foster children, step-children, or any child who lives with the Contract-Holder in a normal parent-child relationship under the age of eighteen (18).
3. In lieu of a Domestic Partner or a lawful spouse one (1) adult relative that is: a child, brother, sister, mother, father, uncle, aunt or first cousins of the Contract-Holder.

If a Member wants to apply for Membership for a Dependent, please visit our website www.fhshealthsolution.com or contact HOSPITAL NEGOTIATION SERVICE at (512)292-9560 or our toll free number 1(888)844-4244. An application must be completed and the appropriate charges paid.

Program Effective Date

The member is eligible for the service after twenty four (24) hours of the application date and the member is enrolled with The Karis Group. You will be billed on one of three (3) billing dates: 5th, 15th or 25th of every month depending of the date when your application was submitted. All payments must be received on time by FHS Health Solution Corp. Otherwise failure to make payment on time will cause cancellation of the service.

Customer Service Department

If you have questions or need additional information regarding services provided by this program, our representatives are available to assist you by calling the Karis Group at (512)292-9560 or toll free at 1(888)844-4244. Customer Service hours of operation are Monday to Friday 9:00 A.M. - 5:00 P.M. Mailings must be addressed to:

HOSPITAL NEGOTIATION SERVICE**The Karis Group**

**5113 Southwest Pkwy., Ste. 175,
Austin, TX 78735**

Member Cancellation Rights

You may cancel your HOSPITAL NEGOTIATION SERVICE program within thirty (30) days from the Effective Date.

After the thirty (30) day period has expired, you may still cancel HOSPITAL NEGOTIATION SERVICE program beginning with the month following receipt of your written notice of cancellation. Your notice of cancellation must be submitted at least five (5) business days prior to your next billing date. Once cancelled, you are not entitled to any further benefits of this Agreement for any period following the last month in which payment has been made. Disenrollment mailing must be addressed to:

HOSPITAL NEGOTIATION SERVICE**FHS Health Solution Corp.**

**P.O. Box 260040
Miami, FL 33126.**

PROGRAM DISCLOSURES

THE KARIS GROUP IS NOT INSURANCE AND DOES NOT PROVIDE FUNDS TO PAY FOR BILLS. THIS IS A BEST-EFFORTS SERVICE. DESPITE KARIS'S DILIGENT EFFORTS ON MEMBER'S BEHALF, SOME PROVIDERS REFUSE TO MAKE ACCOMMODATIONS TO HELP RESOLVE OUTSTANDING MEDICAL BILLS.

DESCRIPTION OF SERVICE

1. When a Member wishes to access HOSPITAL NEGOTIATION SERVICE, he/she will access the service via toll-free telephone number 1(888)844-4244 or through the Main telephone number (512)292-9560.
2. The Karis Group will open all HOSPITAL NEGOTIATION SERVICE cases; an Advisor will open the case after verifying Member information and eligibility. They will assign the case to a Bill Negotiator Advocate who will attempt to contact the Member.
3. Within two (2) business days, an Advocate will respond to Member's initial inquiry, unless received on a holiday at which time the Advocate will respond the next business day.
4. During the first contact by the Advocate with the member, the Advocate will obtain additional information deemed necessary by The Karis Group for the HOSPITAL NEGOTIATION SERVICE process. If The Karis Group is unable to reach the Member, The Karis Group will make three (3) contact attempts within thirty (30) calendar days, including a final attempt by email or letter. If the Member does not respond to The Karis Group's three contact attempts, The Karis Group will notify FHS of such and the Member's case and the case will be put in a hold status. If no response is received by the Member five (5) business days after The Karis Group notifies FHS of failed contact attempts, the Member's case will be closed.
5. The Karis Group will send a Medical Information Release Form (MIRF) to the Member for signature and The Karis Group must receive signed MIRF before working the case with healthcare providers. The MIRF

authorizes The Karis Group to speak to Providers about the Member's case and to legally have access to any Protected Health Information (PHI) required to discuss, open and/or work the case. The Karis Group is fully compliant with all requirements of the Health Insurance Portability and Accountability Act (HIPAA) of 1996, as amended.

6. A dedicated Advocate will work directly on the Member's Bill(s) with Provider(s) stemming from a single Related Hospital or Medical Incident. The extent of The Karis Group' efforts and strategic approach for resolving each bill will vary depending on unique factors such as bill amount, days past due, Provider(s) policies, Member entitlement eligibility, etc.
7. Programmed Surgery; In a case where member seeks assistance of HOSPITAL NEGOTIATION SERVICE before incurring hospital or medical Bill(s) at a hospital or surgery facility, so long as admission is scheduled and the Member has a written estimate for pricing by hospital or surgery facility, The Karis Group will provide Member with relevant information about cost and payment options.
8. If a case for HOSPITAL NEGOTIATION SERVICE is opened after medical Bill(s) are incurred, The Karis Group will ascertain whether Member is likely to qualify for entitlement programs (e.g. Medicaid). If appropriate, The Karis Group will also review the availability of third-party payers (e.g. auto insurance). The services provided by The Karis Group include assisting Member with completing any required applications, forms or paperwork, including advising the Member as to the information Member needs to gather to complete such applications, forms or paperwork.

Excluded Services

1. Member acknowledges that if he/she has a chronic condition or disease that is expected to generate Bill(s) that will result in the Member being eligible for The Karis Group's HOSPITAL NEGOTIATION SERVICE on an ongoing and long-term basis, such scenario goes beyond the spirit and intent of this negotiation services. The Karis Group has no obligation or responsibility to work such medical Bill(s) for Members with a chronic condition(s); however, at its sole discretion, The Karis Group may elect to work such medical Bill(s) for the Member.
2. The Karis Group's HOSPITAL NEGOTIATION SERVICE does not include negotiation for the following medical related services: pharmaceutical bills incurred other than as an inpatient in a facility, mental health or substance abuse program Bill(s) (however, medical bills incurred as a result of an accident or injury event due to a mental health or substance abuse condition will be eligible), dental bills or abortion services.
3. HOSPITAL NEGOTIATION SERVICE does not include steering Members to specific Providers or facilities. This service does not include assisting Members with obtaining abortions for which The Karis Group has a conscientious objection.
4. If The Karis Group is unsuccessful in obtaining cost savings through means outlined above, The Karis Group will determine whether funds are available through charitable programs. The services provided by The Karis Group include assisting Member with completing any required applications, forms or paperwork, including advising the Member as to the information Member needs to gather to complete such applications, forms or paperwork.
5. If The Karis Group is unsuccessful in obtaining cost savings for the Member through means outlined above, The Karis Group will attempt to negotiate a settlement with the Provider. During this process The Karis Group will work with Member to help identify funds from Member that are available to effectuate a settlement. If a settlement is not possible or appropriate, The Karis Group may recommend an affordable payment schedule to Member.

The Karis Group's HOSPITAL NEGOTIATION SERVICE patient advocacy is by nature a commercially reasonable, best-efforts service, and The Karis Group makes no guarantees that it will be able to get any particular bill reduced, written-off, and settled or set-up on a payment plan.