

# CYA MEMBERSHIP GUIDELINES 2023

## MEMBER BENEFITS

Accidents leading to urgent care	Cash Payout of \$200
Accidents leading to Emergency Room (aka ER)	Cash Payout of \$5,000
Accidents leading to Outpatient Surgery	Cash Payout of \$10,000
Accidents leading to Hospitalization (aka In-patient)	Cash Payout of \$50,000
Hospital Bills over \$1000	Hospital Bill Negotiation

## ELIGIBLE ACTIVITIES

Injuries sustained due to an accident, as defined by the US based urgent care clinic or hospital that provides you with urgent care, emergency room (aka ER), outpatient surgery, and/or hospitalization (aka in-patient) services.

Members can start accessing financial assistance benefits ONLY from injuries resulting from accidents occurring from the 31st day of Membership onwards, not before. This is to protect the community from individuals signing up after they already had a costly accident, which isn't fair!

Also, a note on medical necessity: when you have an accident you may wonder if you should go to the ER vs Urgent Care. The best guidance we can give is minor issues go to Urgent Care, serious / life threatening issues go to ER. You will put an added burden on the community if you unnecessarily go to the ER, and risk only receiving the Urgent Care payout.

## INELIGIBLE ACTIVITIES

We're here for you but there are some limitations of what the community will cover when it comes to self-created emergencies, illegal activities, as well as some limitations designed to protect the community from phony requests. We don't mean to be negative nancies, but it's important and we want to be clear and transparent!

1. Injuries sustained from an accident before the 31st day of CYA Membership
2. Injuries sustained from accidents where you or an immediate family member is the attending licensed medical professional
3. Intentionally self inflicted injury
4. Voluntary self administration of any drug or chemical substance not prescribed by or not taken according to the directions of the Member's Physician.
5. Injury caused by, attributable to, or resulting from the Members Intoxication or of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage.
6. Operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage.
7. Operating a motor vehicle while having a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the Injury occurred.
8. Commitment of or an attempt to commit a felony, or engagement in an

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illegal activity.

9. Participation in a riot or insurrection;

10. Any Injury that results from fighting, brawling, assault or battery except when fighting is proven by the court of law as being an act of self defense

11. An act of declared or undeclared war.

12. Active duty or service in any Armed Forces or auxiliary

13. Operating, learning to operate, or serving as a pilot or crew member of any aircraft

14. Participation in professional racing.

15. Cosmetic surgery, except reconstructive surgery due to a covered Injury.

16. Any accident in which the Member is operating a motor vehicle without a current and valid motor vehicle operator's license (except in a driver's education program).

## REQUEST FINANCIAL ASSISTANCE

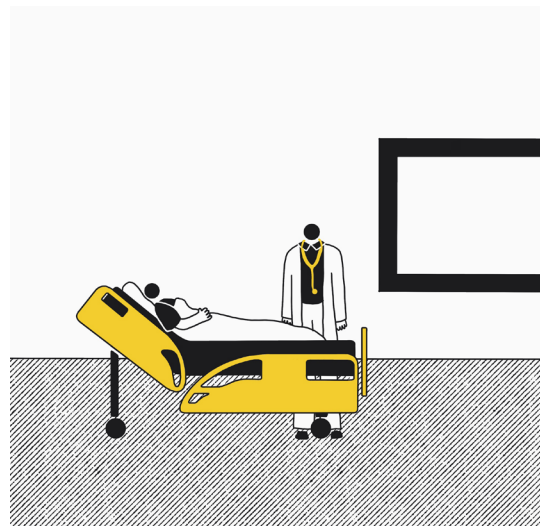
### 1. Notify us if you have an accident

Text us at 201-801-6535 as soon as you are able to inform us that you had an accident!



### 2. Get treated by a medical professional

Go to any doctor you want, as long as they are a licensed medical professional in the US. Initial medical treatment must occur within 30 days of the accident.



### 3. Send us your bill

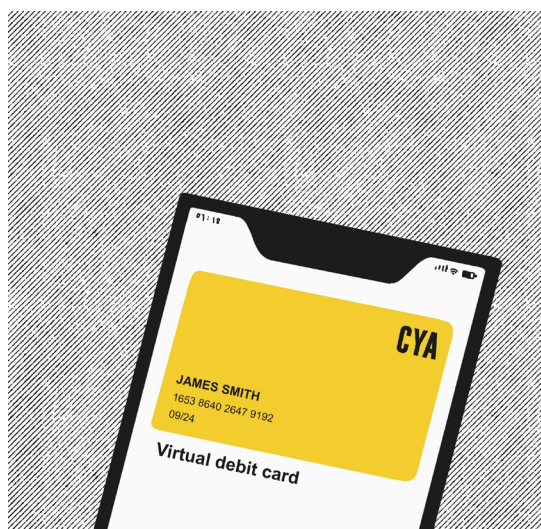
Once you receive your medical bill, snap a photo and upload it using the secure line we will provide you via text.

# CYA MEMBERSHIP GUIDELINES 2023

## 4. Get notified about your financial assistance

We'll text you a confirmation of your payout, which is based on how the medical office coded your visit (ie accident + where you were taken care of). Urgent Care payouts are capped at one every three months. There is no limit on the number of Emergency Room, Outpatient Surgery, or Hospitalization payouts. Members will receive one payout per accident, whichever is highest. For example, if a Member goes to ER and then is hospitalized based on medical necessity, he/she

Payout confirmation	
<input type="checkbox"/> Urgent Care	\$200
<input checked="" type="checkbox"/> ER	\$5k
<input type="checkbox"/> Outpatient Surgery	\$10k
<input type="checkbox"/> Hospitalization	\$50k
<hr/>	
Total payout	\$5k



## 5. Receive financial assistance within 48 hours

Financial assistance is made in a lump sum using donations crowdfunded by CYA members just like you. We aim to provide financial assistance within 48 hours of receiving your accident submission, and will send you the donations from other members via virtual debit card, paypal, ACH or wire transfer. Any delay in providing financial assistance could be due to issues in your submission or bank transfer times (if you choose wire transfer).

## 6. Spend cash on medical bills and more

From paying your medical bills to your rent, alternative medicine to on going therapy, the financial assistance is for you to use as you see fit!



## HOSPITAL BILL NEGOTIATION

These negotiations are held between us and the hospital billing department on your behalf. Our goal is to lower your hospital bill as much as possible. The process is initiated once you submit your itemized hospital bill to CYA. From there we will be in touch to kick off the process.

Questions? Text us at 201-801-6535