

Amount Generally Billed (“AGB”) Calculation

Spectrum Health (including substantially related entities) does not charge FAP-eligible patients more for Emergent and other Medically Necessary care than amounts generally billed (AGB) to those who have insurance covering such care. Rather, Spectrum Health provides Emergent or other Medically Necessary care free of charge to any patients who meet the eligibility criteria for financial assistance under this FAP. Spectrum Health uses the look-back method and calculates an AGB percentage for each hospital facility by dividing the sum of all of the amounts of its claims for Emergency and other Medically Necessary care that have been allowed by Medicare fee-for-service in combination with private insurance for the preceding twelve (12) month calendar year, by the sum of the associated gross charges for those claims. AGB is determined by multiplying the gross charges for all care provided to the FAP-eligible patient/guarantor, including Emergency and other Medically Necessary care, by the applicable AGB percentage in the following table.

| Name of Facility/Provider | AGB % |
|--|-------|
| Coloma Medical Center | 95 |
| Community Bone & Joint | 95 |
| Community Medical Center | 95 |
| Lakeland Cardiology | 33 |
| Lakeland Cardiothoracic | 33 |
| Lakeland Community Hospital Watervliet Inpatient Rehabilitation Services | 47 |
| Lakeland Community Hospital Watervliet Inpatient Services | 49 |
| Lakeland Community Hospital Watervliet Outpatient Services | 34 |
| Lakeland Heart & Vascular | 33 |
| Lakeland Homecare | 46 |
| Lakeland Home Infusion | 59 |
| Lakeland Hospital Niles Inpatient Services | 42 |
| Lakeland Hospital Niles Outpatient Services | 41 |
| Lakeland Hospital St Joseph Inpatient Psychiatric Services | 42 |
| Lakeland Hospital St Joseph Inpatient Services | 42 |
| Lakeland Hospital St Joseph – Outpatient Services | 41 |
| Lakeland Medical Practices - Hospitalist Services | 36 |
| Paw Paw Lake Medical Center Xray | 34 |
| Pine Ridge: A Nursing and Rehabilitation Center | 54 |
| Southwest Medical Clinic Niles - Rural Health | 95 |
| Spectrum Health Big Rapids Hospital Inpatient Services | 54 |
| Spectrum Health Big Rapids Hospital Outpatient Services | 32 |
| Spectrum Health Big Rapids Hospital Physician Services | 79 |
| Spectrum Health Continuing Care - Home Care and Hospice | 90 |

| | |
|--|----|
| Spectrum Health Continuing Care - RNC Kalamazoo and Fuller | 47 |
| Spectrum Health Gerber Memorial Inpatient Services | 65 |
| Spectrum Health Gerber Memorial Outpatient Services | 41 |
| Spectrum Health Gerber Memorial Physician Services | 98 |
| Spectrum Health Hospitals Grand Rapids Inpatient Services | 48 |
| Spectrum Health Hospitals Grand Rapids Outpatient Services | 50 |
| Spectrum Health Hospitals Grand Rapids Physician Services | 52 |
| Spectrum Health Kelsey Inpatient Services | 61 |
| Spectrum Health Kelsey Outpatient Services | 45 |
| Spectrum Health Kelsey Skilled Nursing | 38 |
| Spectrum Health Ludington Hospital Inpatient Services | 44 |
| Spectrum Health Ludington Hospital Outpatient Services | 30 |
| Spectrum Health Ludington Hospital Physician Services | 69 |
| Spectrum Health Medical Group | 47 |
| Spectrum Health Pennock Inpatient Services | 51 |
| Spectrum Health Pennock Outpatient Services | 39 |
| Spectrum Health Pennock Physician Services | 56 |
| Spectrum Health Reed City Hospital Inpatient Services | 81 |
| Spectrum Health Reed City Hospital Outpatient Services | 38 |
| Spectrum Health Reed City Hospital Physician Services | 42 |
| Spectrum Health Reed City Hospital Skilled Nursing | 43 |
| Spectrum Health United Inpatient Services | 47 |
| Spectrum Health United Outpatient Services | 34 |
| Spectrum Health United Physician Services | 90 |
| Spectrum Health United Hospital Skilled Nursing | 38 |
| Spectrum Health Zeeland Community Hospital Inpatient Services | 54 |
| Spectrum Health Zeeland Community Hospital Outpatient Services | 54 |
| Spectrum Health Zeeland Community Hospital Physician Services | 47 |
| Stagg Medical Center | 95 |