

Palos Health Palos Heights, Illinois Policies and Procedures		FINANCIAL ASSISTANCE POLICY		
		Subject		Number
November 15, 1991 Date Issued	01/01/2021 Date Approved		01/01/2021 Date Effective	

Approvals

Mike Rauwolf

STATEMENT OF POLICY

General Description of Policy and Purpose - It is the policy of Palos Community Hospital ("PCM") to provide quality medical health care at Palos Community Hospital ("Hospital") and through Palos Medical Group ("PMG") to all persons regardless of race, creed, gender, national origin, handicap, age, ability to pay or other protected status. PCH recognizes that not all individuals possess the ability or means to purchase essential medical services, and further, that our mission is to serve our community with respect to providing health care services and health care education. Therefore, in keeping with PCI-I's commitment to serve all members of the community, free and/or discounted care ("Financial Assistance") will be considered where the need and/or inability to pay are identified as set forth in this Financial Assistance Policy ("Policy"). This Policy standardizes the method by which PCH will determine whether a patient ("Patient") or any Responsible Party (as hereinafter defined) qualifies for Financial Assistance.

Hospital Financial Policy - This Policy applies to all Emergency Treatment and Medically Necessary Care that Hospital provides at 12251 S. 80th Avenue, Palos Heights, IL (collectively, the "Hospital Facility") as well as the Emergency Treatment and Medically Necessary Care provided by those physicians and other providers listed in Exhibit A at the Hospital Facility. Those physicians and providers who may provide Emergency Treatment and Medically Necessary Care at the Hospital Facility but who are not covered by this Policy are listed in Exhibit B.

Palos Medical Group Policy — This Policy applies to all Medically Necessary Care that PMG employed physicians and/or PMG-employed mid-level providers (Advanced Practice Nurses, Physician Assistants, etc.) provide at PCI-I or PMG Offices.

DEFINITIONS

Amounts Generally Billed ("AGB") The amounts generally billed by Hospital for Emergency Treatment and Medically Necessary Care to Patients who have health insurance is referred to in this Policy as AGB. AGB is calculated using the look-back method by multiplying the Gross Charges for Emergency Treatment or Medically Necessary Care by one or more percentages.

For purposes of calculating AGB, these percentages are based on the claims allowed during a prior twelve (12)-month period by Medicare fee-for-service and all private health insurers that pay claims for such Emergency Treatment or Medically Necessary Care. Copies of the current percentages, together with an explanation of how these percentages were calculated, may be obtained for free by writing to Palos Community Hospital, 12251 South 80th Avenue, Palos Heights, Illinois, 60463, ATTN: Director, Patient Financial Services.

Application Period — The Application Period is the period during which Hospital or PMG, as the case may be, will accept and process an application for Financial Assistance under this Policy. The Application Period begins on the date that care is provided to the individual in question, and it ends on the 360th day after Hospital or PMG, as the case may be, provides the individual with the first Post-Discharge billing statement for the Emergency Treatment or Medically Necessary Care provided.

Elective Procedures — Procedures that do not qualify as Emergency Treatment or Medically Necessary Care are referred to in this Policy as Elective Procedures. Examples of Elective Procedures include, but are not limited to, services that are cosmetic or reproductive in nature. Financial Assistance is not available under this Policy for Elective Procedures.

Emergency Medical Condition — The term Emergency Medical Condition will be defined as set forth in EMTALA.

Emergency Treatment — Emergency Treatment means the care or treatment provided for an Emergency Medical Condition.

Extraordinary Collection Action — Subject to the exceptions described below, an action taken by Hospital or PMG against a Patient or any Responsible Party that involves (i) legal or judicial process; (ii) selling an individual's debt to a third party; (iii) reporting adverse information about the individual to a consumer credit agency or credit bureau; (iv) deferring or denying, or requiring a payment before providing, Medically Necessary Care because of a Patient's nonpayment of one or more bills for previously provided care under

the Policy; and (v) such other actions as defined by Internal Revenue Service with respect to Section 501 (r) of the Internal Revenue Code.

An Extraordinary Collection Action does not include (A) the sale of an individual's debt to a third party if, prior to the sale, Hospital or PMG, as the case may be, has entered into a legally binding agreement with the purchaser of the debt pursuant to which (i) the purchaser is prohibited from engaging in any Extraordinary Collection Action to obtain payment; (ii) the purchaser is prohibited from charging interest on the debt in excess of the rate allowable under Section 501 (r) of the Internal Revenue Code at the date the debt is sold; (iii) the debt is returnable to or recallable by Hospital or PMG upon a determination that the individual is eligible for Financial Assistance; and (iv) if the individual is determined to be eligible for Financial Assistance and the debt is not returned to or recalled by Hospital or PMG, the purchaser is required to adhere to procedures specified in the agreement that ensure that the individual does not pay, and has no obligation to pay, the purchaser and Hospital or PMG together more than he or she is personally responsible for paying as an individual eligible for Financial Assistance; (B) any lien that Hospital or PMG is entitled to assert under state law on the proceeds of a judgment, settlement, or compromise owed to an individual (or his or her representative) as a result of personal injuries for which care was provided; or (C) the filing of a claim in any bankruptcy proceeding.

Federal Poverty Guidelines ("FPG") — Federal Poverty Guidelines or FPG means those guidelines that the U.S. Department of Health and Human Services issues each year in the Federal Register. The effective date of the annual update to FPG for purposes of this Policy will be the first day of the month following the publication of FPG in the Federal Register.

Gross Charges — The full, established price for Emergency Treatment, Medically Necessary Care or Elective Procedures, as the case may be, that the Hospital or Palos Medical Group, as the case may be, uniformly charges all Patients before applying any contractual allowances, discounts or deductions.

Household Gross Income — All wages, salaries, compensation and other pay, including, without limitation, Social Security benefits, pension payments, unemployment compensation, workers' compensation payments, veterans benefits, rents, alimony, child support, survivors' benefits and income from estates or trusts, earned by or attributable to the members of the Immediate Family on an annual basis. Household Gross Income will be rounded to the nearest dollar when applied to the scale for determining whether an individual is an Eligible Patient.

Immediate Family — Immediate Family consists of the Patient, his or her spouse and his or her children (natural or adoptive) who are under the age of eighteen (18) and living at home or who are claimed by the Patient as a dependent for federal tax purposes. If the Patient is under the age of eighteen (18), the Immediate Family shall include the Patient, his or her natural or adoptive parents (regardless of whether they live in the home with the Patient) and the parents' children (natural or adoptive) who are under the age of eighteen (18) and living in the home with the Patient or who are claimed by the parent(s) as dependents for federal tax purposes. If a Patient is at least eighteen (18) years old but is claimed by another as a dependent for federal tax purposes, the Immediate Family shall include the individual claiming the Patient as a dependent, his or her spouse and all of his or her children (natural or adoptive) who are under the age of eighteen (18) and living at home or who are claimed by the individual as a dependent for federal tax purposes.

Medically Necessary Care — Medically Necessary Care means those health care services that satisfy the definition of "medically necessary services" for purposes of the Illinois Medicaid program.

Notification Period — The Notification Period refers to the period during which Hospital or PMG, as the case may be, will notify individuals about the availability of Financial Assistance under this Policy. The Notification Period begins on the first date care is provided and ends on the 120th day after Hospital or PMG, as the case may be, provides the individual with the first Post-Discharge billing statement for such care.

Palos Medical Group Offices — Palos Medical Group Offices refers to the offices listed on Exhibit C at which physicians employed by Palos Medical Group provide professional services.

Post-Discharge — Post-Discharge means the period of time after medical care (whether inpatient or outpatient) has been provided and the individual has left the Hospital Facility or the Physician Office, as the case may be.

Responsible Party — A Responsible Party as used in this Policy is the Patient if the Patient is at least eighteen (18) years old and is not claimed by another person as a dependent for federal tax purposes. If the Patient is under the age of eighteen (18), the Responsible Party shall be the Patient's parents (natural or adoptive) or legal guardians, unless someone else claims the Patient as a dependent for Federal tax purposes. If the Patient is claimed as a dependent by another person for Federal tax purposes, the Responsible Party shall be the person claiming the Patient as a dependent.

PURPOSE

To identify circumstances when PCH, PMG physicians, and PMG mid-level providers may provide care without charge or at a discount commensurate with the ability to pay, for a Patient whose financial status makes it impractical or impossible to pay for medically necessary services.

APPLICATIONS FOR FINANCIAL ASSISTANCE

1. Illinois Residency Required. Any person seeking Financial Assistance under this Policy must be an Illinois resident.

11. Presumptive Eligibility. Uninsured Patients who demonstrate one or more of the following criteria will be presumed eligible for Financial Assistance without the submission of income and expense information:
 - a. Homelessness
 - b. Deceased no estate
 - c. Mental incapacitation/no representation
 - d. Medicaid eligible but not on service date or for non-covered service
 - e. Enrollment in the following programs with criteria at or below 200% Federal Poverty Level (FPL):
 - Women, Infants, and Children Nutrition Program (WIC)
 - Supplemental Nutrition Assistance Program (SNAP)
 - Illinois Free Lunch and Breakfast Program
 - Low Income Home Energy Assistance Program (LIHEAP)
 - Enrollment in an organized community-based program providing access to medical care that assesses and documents limited low-income financial status as criteria
 - Receipt of grant assistance for medical services

An uninsured Patient who satisfies the Presumptive Eligibility criteria set forth above shall receive a complete write off of any charges for Medically Necessary Care or Emergency Treatment provided by Hospital or PMG pursuant to this Policy.

111. Statement of Cooperation. Each Patient will be contingent upon approval of the appropriate Hospital representatives as indicated in this Policy and on the cooperation of the Patient during the Financial Assistance process. Hospital and PMG reserve the right to extend Financial Assistance on a case by case basis where the Patient may not be able to comply with the Financial Assistance process.

IV. Procedures for Applying for Financial Assistance (Application Process).

- a. General Application Process. An individual who believes that he or she may qualify for Financial Assistance or has requested that Financial Assistance be provided must submit an application for Financial Assistance during the Application Period. An award of Financial Assistance pursuant to this Policy shall be valid for one hundred eighty (180) days. Thereafter, individuals will be required to submit a new application for Financial Assistance. This Policy, a plain language summary of this Policy and an application may be obtained for free online at paloshealth.com, by calling 866-395-4723, in person at Palos Community Hospital 12251 South 80th Ave, Palos Heights, IL, Financial Counselor or by mail at Palos Community Hospital, 12251 South 80th Avenue, Palos Heights, Illinois, 60463, ATTN: Director Patient Financial Services.
- b. Scope of Information Requested. Neither Hospital nor PMG may deny Financial Assistance based on the failure to provide information or documentation unless that information or documentation is described in this Policy or the Financial Assistance application form.
- c. If Hospital or PMG does not receive notification of insurance from the Patient and if the Patient does not qualify for any federal or state assistance program or does not demonstrate one or more of the criteria listed in the Presumptive Eligibility section of this Policy or the Patient is underinsured, Hospital or PMG, as appropriate, will begin the process of determining financial need.
 - (1) The Registration Staff, Financial Counselor, or Collection Staff may obtain additional appropriate financial and demographic information necessary to assist in the determination of eligibility. The information will include a signed and completed Financial Assistance application form.

- (2) SCOPE OF INFORMATION: Financial/demographic information may include the following:
 - A. Household Gross Income including wages, payments from unemployment and pension plans,
 - B. Liquid assets,
 - C. Living expenses,
 - D. Family size, including all dependent children aged 18 and under residing in the home, and
 - E. Credit report.
- (3) The following documentation may be required as proof of income:
 - A. A copy of the Patient's and, if applicable, patient's spouse's, patient's parents, two (2) recent pay check stubs,
 - B. A copy of the Patient's and, if applicable, Patient's spouse's, patient's parents most recent Federal Income Tax filing and corresponding Form W-2,
 - C. A copy of Patient's award letter from Social Security.
 - D. A copy of Patient's award letter from Unemployment Compensation.
 - E. Proof of enrollment if Patient is a full time student, and
 - F. A statement and signature of person(s) assisting Patient with living conditions.
- (4) Upon completion of the Financial Assistance application form, Hospital or PMG, as applicable, will have the Patient assessed for governmental programs, liability or worker's compensation. If it is determined that the Patient will qualify for assistance through the state, Hospital or PMG, as applicable, may utilize external resources, at its own expense, to complete the proper monetary assistance (non-grant) or MANG application.
- (5) Upon authorization by the Patient, the appropriate Financial Counselor or Collector will run a credit report on the Patient and attach it to the signed, completed financial assistance application and forward to the Collection Manager for review.

(6) If the Patient is determined to be ineligible for assistance through the state and after reimbursement of any insurance, if applicable, the Patient's Financial Assistance application form will be evaluated based on the appropriate sliding scale guidelines. These sliding scale guidelines are as follows:

- Uninsured/Services in the Hospital Facility (Exhibit D);
- Underinsured/Services in the Hospital Facility (Exhibit E);
- Uninsured/Services in Palos Medical Group Offices (Exhibit E); and
- Underinsured/Services in Palos Medical Group Offices (Exhibit O).

Copies of these guidelines are attached to this Policy and are available for review in the Business Office. Financial Assistance for Patients who are underinsured will be limited to the amount of any co-pay, deductible or coinsurance, and in some circumstances, Financial Assistance may be denied based on applicable regulatory requirements and/or the contractual arrangement with the patient's insurer. The Director of Revenue Cycle Operations will annotate the approval form with any additional pertinent data which was utilized to make final determination. The maximum amount that may be collected for Emergency Treatment or Medically Necessary Care provided in the Hospital Facility in a 12-month period from an uninsured patient with Household Gross Income of less than or equal to 600% of the Federal Poverty Guidelines for Medically Necessary Care or Emergency Treatment is 25% of that patient's Household Gross Income (any remaining balance may be collected in future years subject to the 25% cap). Notwithstanding the foregoing, no Patient who qualifies for Financial Assistance and received Emergency Treatment and/or Medically Necessary Care in the Hospital Facility shall be charged more than the Amounts Generally Billed.

(7) **Actions in the Event of Nonpayment.** Patients with outstanding account balances will be processed in accordance with the billing and collection policies of Hospital or PMG, as applicable. Interested

individuals may obtain a free copy of the Hospital and PMG billing and collection policy from the Patient Accounts Department at (708) 827-2200. Collection activity is conducted within the applicable federal and Illinois laws and regulations governing Patient collections. In no event shall Hospital or PMG engage in Extraordinary Collection Actions before it has used Reasonable Efforts, as defined by Hospital's Policies and Procedures Manual, to determine whether an individual is eligible for Financial Assistance under this Policy. Collection agencies are not at liberty to sue, issue a wage garnishment or body attachment against any Patient. Hospital liens are filed only in the instance of a verifiable auto insurance claim.

- (8) Once the final determination has been made, the Director of Patient Financial Services will take the following action:

If Financial Assistance is approved:

1. The Financial Assistance Approval form shall be signed and dated. In the event the account(s) total \$50,000.00 or more, the signature of the Vice President of Finance will also be required prior to final processing of the adjustment to the account.
2. The Collection Manager will apply the appropriate adjustment against the Patient account, thereby reducing the balance to the determined discounted amount.
3. The Collection Manager will produce the appropriate "Gift of Care" letter during the account adjustment process. If the patient has a balance after the financial assistance adjustment, the patient will be notified by the "Gift of Care" letter. A Financial Assistance Representative may contact the patient by phone in order to arrange a mutually agreeable payment plan for the remaining balance, when applicable.

If Financial Assistance is denied:

1. The application is annotated with the pertinent data utilized to make the final determination by Patient Financial Services.
2. The denied application is returned to the self-pay collector by the Collection Manager. The financial counselor will contact the Patient to explain the outcome of the financial assistance review and to arrange for a mutually agreeable payment plan. All payment plans are interest free.

EMTALA OBLIGATIONS

EMTALA Obligation - Hospital will provide, without exception, Emergency Treatment to all Patients seeking such care, regardless of ability to pay or to qualify for Financial Assistance and in accordance with the requirements of EMTALA. In recognition of its obligations under EMTALA, Hospital will not undertake any action that would discourage an individual from seeking Emergency Treatment, such as demanding that emergency department Patients pay before receiving Emergency Treatment or by permitting debt collection activities in the emergency department or any other area of the Hospital Facility that could interfere with the provision, without discrimination, of Emergency Treatment.

EXHIBIT A

Physicians employed by Palos Medical Group

<u>NAME</u>	<u>Type</u>	<u>SPECIALTY</u>
Ahmad, Sameen	M.D.	Psychiatry
Bashir, Ahmad S.	M.D.	Psychiatry
Casini, Anthony J.	D.O.	General Surgery and Breast Surgery
Cornell, David	D.O.	Occupational Health
DeJong, Megan	M.D.	OB/Gyne
Dhruve, Utpal H.	M.D.	Psychiatry
Dolitsky, Bruce	M.D.	Orthopedics
Dubois, Thierry	M.D.	
Dudzinski, Cezary	M.D.	Psychiatry
Earman, William A.	D.O.	Orthopedics/Spine Surgery
Ellis, Debora APRN	DNP	
Ferrel, James A.	M.D.	Family Practice
Geiger, James	D.P.M.	Podiatry
Ghadai, Ahmed Muhammad	M.D.	Pulmonary/Critical Care
Haider, Samran	M.D.	Pulmonary/Critical Care
Harangody, Sarah	M.D.	Orthopedics
Hasanat, Khondakar	M.D.	Psychiatry
Hashem, Bassam	M.D.	Pulmonary/Critical Care
Hohner, John G.	D.O.	Family Practice
Jayaram, Nittor R.	M.D.	Endocrinology
Kausar, Fariha	M.D.	Rheumatology
Kudirka, Andrius A.	M.D.	Family Practice
Kyriakopoulos, Eugenia	D.O.	Family Practice
Lal, Mona	M.D.	
Liston, Michael J.	M.D.	Orthopedics
Lynch, Michael J.	D.O.	Family Practice
Magee, James J.	M.D.	Family Practice
Makdah, Salem J.	M.D.	Internal Medicine
Maxson, Robert	M.D.	Pulmonary/Critical Care
McShane, Maureen	D.P.M.	Podiatry
Mehta, Abhishek	M.D.	Family Practice
Pancholi, Neel	M.D.	Orthopedics
Puri, Jignasa	D.O.	
Qayyum, Ijaz	M.D.	General Surgery
Qayyum, Imad	M.D.	Colon and Rectal Surgery/General Surgery
Rajjoub, Samer R.	M.D.	General Surgery
Salvino, Michael J.	M.D.	Plastic Surgery
Shah-Khan, Miraj G.	M.D.	Breast Surgery
Sinibaldi, Mark R.	M.D.	Psychiatry

Spishakoff, Leonard M.	M.D.	Addictionology
Striegel, P. Gregory	M.D.	Family Practice
Thota, Vijayalakshmi V.	D.O.	Internal Medicine
Torres, Carmelita	M.D.	OB/Gyne
Uta, Beatrice	M.D.	
Vora, AVNI (FEMALE)	M.D.	Endocrinology
Zander, Jennifer B.	M.D.	Endocrinology

EXHIBIT B

The Financial Assistance Policy does NOT cover the Emergency Treatment and Medically Necessary Care performed at Hospital's facility by the following physicians and other providers.

<u>NAME</u>	<u>SPECIALTY</u>
Abdelrhman, Tamer	Radiation Oncology
Abdessamad, Mohamad A.	Nephrology
Abusharif, Hamdala H.	Pediatrics
Afana, Majed	Cardiology / Interventional Cardiology
Agha, Ahmad J.	Pulmonary Critical Care
Ahdab, Tarek	Cardiology
Ahmed, Anam	Internal Medicine
Ahmed, Vasia A.	Hematology
Ahuja, Akash	Nephrology
Aippersbach, Elke	Radiation Oncology
Akbar, Ayesha	Endocrinology
Alaani, Ziad	Neurology
Alattar, Mohammad	Neonatology
Aldaas, Fadi	Pulmonary/Critical Care
Aleksonis, Dinas	Pulmonary/Critical Care
Alexander, Philip J.	Cardiothoracic Surgery
Alhandalous, Chaher	Internal Medicine
Alhawasli, Hazem	Cardiology/Interventional Cardiology
Alhayani, Irfan	Internal Medicine
Alikakos, Zoe	Pediatrics
Al-Khaled, Nouri	Cardiology/Interventional Cardiology
Al-Khudari, Mohammad	Ophthalmology
Almansoori, Khaled	Orthopedics/Spine Surgery
Almasri, Hussam	Family Practice
Al-Qawasmi, Fouad	OB/Gyne
Alsharif, Hani	Nephrology
Alshobaki, Mansour	Family Practice
Altarshan, Abdallah	Endocrinology
Alzein, Mohamad R.	Internal Medicine
Amine, Muhamad	Otolaryngology
Anani, Ashraf	Internal Medicine
Andreoni, John	Infectious Disease
Arif, Abdurrahman	Internal Medicine
Arndt, Thomas Robert	Gastroenterology
Arrotti, John J.	Cardiology
Asadullah, Khaja	Internal Medicine
Atieh, Osama K.	Internal Medicine
Atkenson, Paul T.	Orthopedics
Atkenson, Robert J.	Orthopedics

NAME

Atta-Fynn, Rosemary
Avula, Surendra B.
Aziz, George F.
Bajaj, Vijay
Baker, Cara
Balandrin, Jorge E.
Ballany, Wassim
Bane, Christopher D.
Barakat, Nabil A.
Baridi, Refat
Barry, Sheila
Bautista, Michael J.
Baxtrom, Catherine M.
Baylis, William
Bayrakdar, Ammar
Beissel, Terence J.
Belgrad, Jonathan
Bendell, David L.
Beri, Rohinee
Bertumen, J. Bradford
Bikak, Marvi
Bird, David J.
Blair, John Edward
Bliley, Roy C.
Blumenstein, Brian J
Bokhari, Syed S.
Bonaguro, Ronald J.
Borrelli, George
Boscardin, James B.
Boysen, Lawrence
Bradford, Carrie M.
Brann, D. Duane
Branovacki, George
Brink, Dale S.
Brusca, Michael A.
Bump, Thomas E.
Burda, Diana M.
Burke, John
Burke, Martin C.
Byrnes, Michael
Cairo, Deborah M.
Calvert, Christopher J.
Camba, Noel
Carandang, Godofredo C.
Carreon, V. Grace
Chaar, Bassem
Chadha, Rick A.

SPECIALTY

Internal Medicine
Interventional Cardiology/Cardiology
Interventional Cardiology/Cardiology
Internal Medicine
Anesthesiology
Internal Medicine
Electrophysiology/Cardiology
Cardiology/Interventional Cardiology
Plastic Surgery/Hand Surgery
Oncology/Hematology
Infectious Disease
Anesthesiology
Emergency Medicine
Orthopedics/Hand Surgery
Endocrinology
Pediatrics
Pediatrics
Anesthesiology
Pulmonary/Critical Care
Infectious Disease
Critical Care
Anesthesiology
Interventional Cardiology
Cardiology/Interventional Cardiology
Gastroenterology
General Surgery
Urology Surgery
Emergency Medicine
Orthopedics
OB/Gyne
Pathology
Podiatry
Orthopedics
Podiatry
OB/Gyne
Cardiology/Electrophysiology
Internal Medicine
Cardiology/Electrophysiology
Electrophysiology/Cardiology
Podiatry
Emergency Medicine
Pediatrics
Cardiology/Interventional Cardiology
Infectious Disease
Pediatrics
Hematology/Oncology
Gastroenterology

NAME

Chakrabarti, Sudarsana
Challa, Pragathi
Chandarana, Kantilal
Chandra, Sandeep
Charara, Laya
Chen, Helen M.
Chow, Jerry Chee Sing
Coffey, Patrick H.
Commito, Kristin M.
Conniff, Cory L.
Correa, Beatrice M.
Cross, Chadrick A
Crossan, Paul
Croucher, Allison
Crowley, Brian P.
Curtin, Jeffrey C.
Cwikla, Tomasz
Czarlinski, Jack
Dalawari, Satinder
Dallal, Ousama
Damiani, Mary Anne
Danielsky, Paul J.
D'Astice, Michael D.
Daugherty, Kristin M.
Dave, Ankur B.
Defrino, Paul F.
Degesys, Kristina
DeJong, Richard J.
Demeter, Lela
Desai, Ravi
Deshpande, Prashant
DeVito, Michael A.
Dholakia, Ashok C.
Diab, Mazen
Diamond, Mark D.
Diamond, Sean M.
Doah, Jack A.
Dohse, David A.
Donatello, Frank A.
Dongas, John
Drinan, Kathleen J.
Dy-Johnson, Jessica
Elahi, Taj
Elkhatib, Imad M.
Ellenby, Martin I.
Elmosa, Steve A.
Elsheikh, Malak

SPECIALTY

Internal Medicine
Internal Medicine
Radiology
Internal Medicine
Internal Medicine
Pathology
Plastic Surgery/Hand Surgery
Vascular Surgery
Anesthesiology
Rheumatology/Internal Medicine
Internal Medicine
Cardiothoracic Surgery
Radiation Oncology
Pediatrics
Emergency Medicine
Neurology
Pediatrics
Internal Medicine
Internal Medicine
Neonatology
Internal Medicine
Orthopedics
Gastroenterology
Emergency Medicine
Infectious Disease
Orthopedics
Cardiology
Family Practice
Internal Medicine
Anesthesiology
Pediatrics
Podiatry
Internal Medicine
Nephrology
Internal Medicine
Pediatrics
OB/Gyne
Family Practice
Family Practice
Electrophysiology/Cardiology
Cardiology
OB/Gyne
Internal Medicine
Gastroenterology
Vascular Surgery
Emergency Medicine
Infectious Disease

NAME

Espel, Julia C.
Evans-Beckman, Linda C.
Farbstein, Samuel A.
Farley, Christopher L.
Farrell, Brian P.
Feingold, Michael T.
Finkelshteyn, Ilya
Fliegelman, Robert M.
Flosi, Sam F.
Frank, Michael W.
Frankel, Daniel A.
French, Brian J.
French, Steven
Fuentes, Henry J.
Gal, Krystyna
Galley, Brett R.
Gandhi, Romal
Gandhi, Sonali
Garcia, Benjamin
Garcia-Gonzalez, Jose M.
Garras, David N.
Gavani, Uma D.
Geiger, Richard H.
Gelles, Robert
Georgelos, Nicholas P
Geringer, Charles E.
Gerry, Donald
Ginde, Jayant V.
Ginde, Sunita J.
Gnap, John
Gnatenco, Carmen
Gordon, Paul J.
Gracias, Felipe
Grant, Calvin A.
Grybauskas, Vytenis T.
Guirguis, Alfred S.
Haddad, Rami Y.
Hai, Afroz A.
Hajiharis, Vassos Bill
Hamad, Amar
Hamadeh, Abdulgany
Hamadeh, Mufaddal
Hampston, Ewa
Hanif, Sameul O.
Hanif, Tabassum
Haque, Sarfaraz
Harris, Richard

SPECIALTY

Pulmonary/Critical Care
Family Practice
Internal Medicine
Ophthalmology
Otolaryngology
OB/Gyne
Internal Medicine
Infectious Disease
OB/Gyne
Cardiothoracic Surgery
Radiology
Podiatry
Podiatry
Orthopedics
Otolaryngology
Neonatology
Internal Medicine
Emergency Medicine
Emergency Medicine
Ophthalmology/Retina Surgery
Orthopedics
Allergy
Family Practice
Podiatry
Physical Medicine/Rehab
Rheumatology
Family Practice
Radiation Oncology
Pediatrics
Family Practice
Internal Medicine
Thoracic Surgery
General Surgery
Retina Surgery
Otolaryngology
Gyne-Oncology/Gynecology
Hematology/Oncology
Cardiology/Electrophysiology
Oral Surgery
Hematology/Oncology
Pulmonary/Critical Care
Oncology
Family Practice
Interventional Radiology
Pulmonary/Critical Care
Internal Medicine
Internal Medicine

NAME

Hasan, Sohail J.
Heniff, Michael W.
Hennenfent, Stephen L.
Herbick, John M.
Hernandez-Argudin, Gonzalo G.
Herzog, Michael E.
Hoang, Truc C
Hodakowski, George T.
Hoffman, Donald R.
Holcomb, Rachel
Horton, Michael G.
Iaffaldano, Robert A.
Iqbal, Naveed S.
Irizarry, Sylvia
Irlanda, Iria E.
Itkin, Arthur
Iyengar, Rajesh
Iyer, Shilpa V.
Jacobson, Daniel
Jain, Dinesh
Jain, Parag
Jamilla, Francis P.
Jengic, Bethany M
Jesani, Faheem
Jester, Jon Randal
Jilani, Danial A
Johnson, Karen D
Joseph, Kevin
Joshi, Amit M.
Joshi, Devang J
Joudeh, Mohanad
Joy, Edward G.
Jweied, Eias E.
Kakavas, Peter W
Kale, Alka S.
Kalimuthu, Ramasamy
Kamath, Deepa S.
Kanashiro, Mary
Kaplan, Seth I
Kapur, Avnit
Karanastasis, Georgios
Karanth, Puja
Kareem, Folashade
Karimpour, Shervin
Kason, Thomas T.
Kassas, Ibrahim
Katsoulakis, Nickolas P.

SPECIALTY

Ophthalmology/Retina Surgery
Pulmonary/Critical Care
Anesthesiology
Family Practice
Neonatology
Urology Surgery
Neonatology
Cardiothoracic Surgery
Podiatry
Pediatrics
Radiology
Cardiology/Interventional Cardiology
Cardiology/Interventional Cardiology
Pediatrics
Infectious Disease
Neurology
Family Practice
Gyne-Urology

Internal Medicine
Cardiology
Critical Care/Pulmonary
Internal Medicine
Emergency Medicine
Radiology
Radiology
OB/Gyne
Pediatrics
Family Practice
Cardiothoracic Surgery
Internal Medicine
Orthopedics
Cardiothoracic Surgery
Cardiology
OB/Gyne
Plastic Surgery/Hand Surgery
Infectious Disease
Internal Medicine
Ophthalmology
Radiology
Internal Medicine
Internal Medicine
Internal Medicine
Radiation Oncology
Cardiology
Interventional Cardiology
Ophthalmology

NAME

Kawji, Mazen
Kcomt, William A.
Kelly, Maureen E.
Kent, Joseph H.
Khan, Faisal A.
Khan, Noorun M.
Khilfeh, Hamdi
Kim, Jerry Y.
Kim, Won D.
Kinder, Charles A
Kishkurno, Serguei
Kittaneh, Muaiad
Kmicikewycz, Alexander
Kolyvas, Chris
Kooiker, Philip
Kosmala, William
Kraska, Alicja
Krates, Stephen G.
Kronen, Gary A.
Krygsheld, Timothy J.
Kumar, Sampath P.
Kumar, Sanath S.
Kummerer, Robert G.
Lai, Kaihua (Kevin)
Lai, Wayne
Lapkus, Domas J.
Latta, Shadi
Lee, Ji Hun M.
Leipold, Lori C.
Lekovic, Marko
Lertsburapa, Kirkeith
Lindgren, Robert F.
Liotta, Margaret R.
Liston-Gannon, Patricia
Lou, Michael
Loutfi, Saoud
Lowe, Michael P.
Lue, Wayne C.
Luke, Suzette
Lustenberger, Ryan
Lyon, Mark B.
Lyon, Susan T.
MacGillis, Kyle
Madhani, Jayesh M.
Madhav, Gopal
Magdziarz, Daniel D.
Mahafzah, Mahmoud

SPECIALTY

Cardiology
Rheumatology
Family Practice
Infectious Disease
Oral Surgery
Internal Medicine
Internal Medicine
Anesthesiology
Pediatrics
Electrophysiology
Neonatology
Hematology/Oncology
Internal Medicine
Interventional Cardiology/Cardiology
Otolaryngology
Gastroenterology
Internal Medicine
Ophthalmology
Plastic Surgery/Hand Surgery
Podiatry
Infectious Disease
Colon and Rectal Surgery
Cardiothoracic Surgery
Internal Medicine
Anesthesiology
Internal Medicine
Hematology/Oncology
Emergency Medicine
OB/Gyne
OB/Gyne
Cardiology
OB/Gyne
Gyne-Oncology
Pedodontics
Internal Medicine
Hematology/Oncology
Gyne-Oncology
Gastroenterology
Ophthalmology
Anesthesiology
Urology Surgery
Otolaryngology
Orthopedics/Hand Surgery
Internal Medicine
Internal Medicine
Emergency Medicine
Hematology/Oncology

NAME

Mai, Hanh
Majewski, Janet
Majmundar, Ameer R.
Malm, Bruce C.
Mancini, Antonio
Manglano, Ramon
Mar, Calvin M.
Marasovich, Lori A.
Marcic, Branislav
Marcic, Sonja M
Marcotte, Susan E.
Marra, Silvio
Martin, Jeffrey
Massimilian, James T.
Mataria, Mohammad R.
Mayer, Joseph H.
McGann, John A.
McIlwain, Carrie A
McInerney, John V.
McLaughlin, Jeanette S.
Mehta, Harshad M.
Mekhaiel, Essam
Mekhail, Anis O.
Merhi, Nahla O
Micaletti, Michael A.
Mikuzis, John D
Miller, Ann APRN
Miller, Gail
Moiduddin, Shakir
Moisan, Terrence C.
Mozwecz, Jeffrey A.
Mullin, Kimberly A.
Musabji, Aris
Muscarello, Vincent Charles
Mustafa, Asif K.
Myint, Ronald
Nadkarni, Nitin V.
Naghdi-Ciaciura, Firouzeh
Nahhas, Anas
Nahhas, Mohamed
Nair, Shanti
Nawas, Sammy I
Nazeer, Umair K
Neubauer, Nikki L.
Nomanbhoy, Yunus T.
Nouneh, Chadi
Nowak, Mary Jane A.

SPECIALTY

Hematology/Oncology
Pediatrics
Allergy
Internal Medicine
Urology Surgery
General Surgery
OB/Gyne
Emergency Medicine
Nephrology
Nephrology
Family Practice
Otolaryngology
Anesthesiology
Emergency Medicine
Nephrology
Neurology
Anesthesiology
Gyne-Oncology
OB/Gyne
Nephrology
Psychiatry
Critical Care/Pulmonary
Orthopedics/Spine Surgery
Gyne-Urology
Radiology
Physical Medicine/Rehab

OB/Gyne
Family Practice
Pulmonary
Internal Medicine
OB/Gyne
Radiology
Gastroenterology
Cardiothoracic Surgery
Hematology/Oncology
Neurology
Family Practice
Pulmonary
Internal Medicine
Pediatrics
Thoracic Surgery
Internal Medicine
Gyne-Oncology
Hematology/Oncology
Cardiology
OB/Gyne

NAME

Nudo, Steven R.
Obasi, Ejikeme O.
Obert-Hong, John M.
Olear, Osezua
Oliver, Robert J.
Olmstead, David A.
Omer, Muhammad
O'Neal, Patrick J.
O'Neill, Hugh M.
Onyenwenyi, Chijoke H.
Ostrowski, Gregory James
Ozcan, Yasemin
Ozinga, David W.
Pacella, Daniel A.
Pagni, Carlo G.
Pai, Aparna U.
Pandya, Dave J.
Pandya, Kaushik J.
Pannaralla, Amy
Panozzo, John A.
Pappas, Patroklos S.
Park, Paul
Patel, Amishi
Patel, Samir
Patel, Vivek N.
Peters, Constantine G.
Peterson, Bradford G.
Pierpaoli, Steven M.
Podbielski, Francis J.
Poronsky, Albert B.
Porter, Michael J
Potkul, Ronald K.
Pradhan, Sanjeev K
Pratuangtham, Surasak
Prentice, Robert
Price, Scott P.
Principe, John R.
Pudusseri, Lisa
Puri, Mohammad M
Quinn, Steven J
Quinn, Thomas J.
Raddawi, Hareth M
Raghuvir, Rashmi
Rahman, Anwer Zia
Raju, Priya
Ramadurai, Govind
Ramadurai, Jayanthi

SPECIALTY

Radiology
Nephrology
Family Practice
Nephrology
Internal Medicine/Pediatrics
Internal Medicine
Nephrology
Pediatrics
Family Practice
Nephrology
Radiology
Physical Medicine/Rehab
Anesthesiology
General Surgery
Oral Surgery
Internal Medicine
Cardiology
Pediatrics
Family Practice
Family Practice
Cardiothoracic Surgery
Ophthalmology
Nephrology
Gastroenterology
Podiatry
Internal Medicine
Anesthesiology
Urology Surgery
Thoracic Surgery
Family Practice
Electrophysiology/Cardiology
Gyne-Oncology
Vascular Surgery
Pediatrics
Cardiology
Orthopedics
Internal Medicine
Cardiology
Nephrology
Pulmonary/Critical Care
Cardiology
Gastroenterology
Cardiology
Internal Medicine
Nephrology
Cardiology/Interventional Cardiology
Hematology/Oncology

NAME

Ramana, Ravi
Raminski, David A.
Rao, Subramanya
Razzaque, Mohammad A.
Regan, John
Reiter, Mark S.
Remo, Mylene Hernandez
Rhode, Blair A.
Rifai, Luay
Rife, Susan B.
Rii, Joyce
Ringus, Julius C.
Rivera Guerrero, Jose F
Rizvi, Zulfiqar H.
Rizzo, Nicholas
Rojas, Robert J.
Romberg, Michael S.
Rowan, Daniel A.
Ruggero, Kathleen A.
Rusco, Scott J.
Ryan, Edward C.
Sabharwal, Jagdeep
Sanchez, Mario
Sandhu, Harcharan
Sankari, Abdul
Santucci, Peter
Sarhan, Mohammad
Saxena, Madhulika
Schiappa, Jeffrey A.
Schlais, Rudolph A.
Schmidt, Matthew E.
Sekhadia, Lipi
Selk, Natalie
Semba, Laura L.
Shah, Ankur S.
Shah, Atman P
Shah, Bhavin C.
Shah, Kaiser
Shah, Nirav A.
Shah, Samir R.
Shah, Vipuj A.
Shahbain, Abdul-Hamid
Sharma, Kailash
Shin, Henry H.
Shin, Jonathan Y.
Shirazi, Haider A.
Shirazi, S. Javed

SPECIALTY

Cardiology/Interventional Cardiology
Urology Surgery
Oncology/Hematology
Internal Medicine
Internal Medicine
Internal Medicine
Hematology/Oncology
Orthopedics
Cardiology
Family Practice
Infectious Disease
Pathology
Internal Medicine
Internal Medicine
Internal Medicine
Pediatrics
Wound Care
Cardiology
Infectious Disease
Family Practice
OB/Gyne
Interventional Cardiology
Neonatology
Psychiatry
Cardiology/Interventional Cardiology
Electrophysiology/Cardiology
Vascular Surgery
Internal Medicine
Family Practice
Anesthesiology
Ophthalmology
Internal Medicine
Nephrology
Plastic Surgery
Cardiology
Interventional Cardiology
General Surgery
Anesthesiology
Orthopedics
Plastic Surgery/Hand Surgery
Nephrology
Internal Medicine
Pulmonary/Critical Care
Cardiology
Physical Medicine/Rehab
Radiation Oncology
Radiation Oncology

NAME

Shirazi, Wasif H.
Shroff, Sunil
Sidhwa, Kamo G.
Sigala, Whitney
Signore, Robert J.
Silva, Rogelio G.
Skarpathiotis, George
Skarpathiotis, Stratos
Slomka, Magdalena
Song, Albert C
Sousanieh, George
Spear, William
Sperelakis, Antoinette
Speziale, Nicholas J.
Spontak, Stephen
Sreckovic, George I.
Steinberg, Jay Paul
Stella, Dominick J.
Stella, Joseph F.
Stella, Ronald E.
Stringer, Elizabeth Courtney
Styka, Beata I.
Sullivan, Mary Lynn
Sulo, Robert M.
Sun, Judy
Sunbulli, Talal
Sur, James P.
Sural, Neethi
Syed, Saira
Sylora, James A.
Tabachnick, Deborah R
Tabriz, Muhammad S.
Taksande, Sushant R.
Tang, Juelin
Tang, Ming-Yeng
Tanquilut, Eugene M.
Tatooles, Antone J.
Tejpal, Yogesh
Teplitz, Eric P.
Tess, James J.
Thakkar, Nirav N.
Thakker, Nitesh
Thomas, Abraham
Thompson, James
Tierney, Sean P.
Tobia, Nader
Tobin, Francis A.

SPECIALTY

Hematology/Oncology
Electrophysiology
Infectious Disease
OB/Gyne
Dermatology
Gastroenterology
Pediatrics
Pediatrics
Infectious Disease
Emergency Medicine
Nephrology
Electrophysiology/Cardiology
Pathology
Plastic Surgery/Hand Surgery
Emergency Medicine
Urology Surgery
Urology Surgery
Cardiology/Interventional Cardiology
Cardiology/Interventional Cardiology
Cardiology/Interventional Cardiology
Pediatrics
Internal Medicine
Internal Medicine
Internal Medicine
Gyne-Urology
Gastroenterology
Cardiology/Interventional Cardiology
Internal Medicine
Pediatrics
Urology Surgery
Cardiothoracic Surgery
Infectious Disease
Nephrology
Internal Medicine
Internal Medicine
Vascular Surgery
Cardiothoracic Surgery
Cardiology
Cardiology
Family Practice
Otolaryngology
Internal Medicine
Nephrology
Allergy
Electrophysiology/Cardiology
Internal Medicine
Dermatology

NAME

Tobin, Melinda
Trivedi, Dinker A.
Troy, Daniel A.
Tucke, Aaron G.
Tung, Roderick
Turk, Charles O.
Upadhyay, Gaurav A.
Usmani, Sarah
Vadali, Maitrayee
Vaishnav, Nikunj P.
Vaishnav, Soham
Valaitis, Sandra R.
Vali, Faisal
Vanderbilt, Julie G.
Vardanyan, Zaruhi
Vasavada, Rajiv J.
Vasdekas, Thomas J.
Venkataraman, Priya
Vora, MEHUL (MALE) R.
Vulich, Steve N.
Waheed, Salman
Wallace, Gabriel
Walsh, Curtis G.
Wang, Siao-Yi
Wardell, Steven
Watti, Hussam
Weber, Daniel T.
Welsch, Michael
Williams, Herlanders J.
Winterfield, Roland W.
Wittmayer, Brian
Wolowick, Mark J.
Wrona, Robert W.
Ybanez, Neil D.
Ye, Chen
Yousef, Nida
Yun, Hong Jun
Yung, Cheuk W.
Zabiega, Margaret H.
Zaidi, Ali
Zakaria, Firas
Zakieh, Nasser
Zakkar, Mohamed
Zalzaleh, Ghassan
Zarzuela, Cassia V
Zuberi, Meiraj
Zumerchik, David L.

SPECIALTY

Emergency Medicine
Cardiology
Orthopedics/Spine Surgery
Oral Surgery
Electrophysiology
Urology Surgery
Electrophysiology
Pulmonary/Critical Care
Cardiology
Pediatrics
Pediatrics
Gyne-Urology
Radiation Oncology
Family Practice
Internal Medicine
Internal Medicine
General Surgery
Internal Medicine
Endocrinology
Emergency Medicine
Hematology/Oncology
Vascular Surgery
Otolaryngology
Hematology/Oncology
Orthopedics
Interventional Cardiology
Orthopedics
Dermatology
OB/Gyne
Cardiology
Podiatry
Anesthesiology
Family Practice
Nephrology
Internal Medicine
Pediatric Cardiology
Cardiology/Interventional Cardiology
Dermatology
Internal Medicine
Cardiology
Internal Medicine
Pulmonary/Critical Care
Pulmonary/Critical Care
Oncology
Pediatrics
Endocrinology
Urology Surgery

EXHIBIT C

Palos Medical Group Offices

Palos Medical Group/ North Campus
12255 S. 80th Ave
Palos Heights, IL 60463

Palos Medical Group/South Campus
15300 West Ave
Orland Park, IL 60462

EXHIBIT D

Palos Community Hospital

Uninsured Discount Grid for Charity Care Patients

Family Size	1	2	3	4	5	6	7	8	9	10
	\$12,880	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660	\$49,200	\$53,740
Percentage										
100.0%	\$25,760 200%	\$34,840 200%	\$43,920 200%	\$53,000 200%	\$62,080 200%	\$71,160 200%	\$80,240 200%	\$89,320 200%	\$98,400 200%	\$107,480 200%
95.0%	\$38,640 300%	\$52,260 300%	\$65,880 300%	\$79,500 300%	\$93,120 300%	\$106,740 300%	\$120,360 300%	\$133,980 300%	\$147,600 300%	\$161,220 300%
90.0%	\$51,520 400%	\$69,680 400%	\$87,840 400%	\$106,000 400%	\$124,160 400%	\$142,320 400%	\$160,480 400%	\$178,640 400%	\$196,800 400%	\$214,960 400%
85.0%	\$64,400 500%	\$87,100 500%	\$109,800 500%	\$132,500 500%	\$155,200 500%	\$177,900 500%	\$200,600 500%	\$223,300 500%	\$246,000 500%	\$268,700 500%
80.0%	\$77,280 600%	\$104,520 600%	\$131,760 600%	\$159,000 600%	\$186,240 600%	\$213,480 600%	\$240,720 600%	\$267,960 600%	\$295,200 600%	\$322,440 600%

***The Maximum amount that can be collected in a 12 month period is 25% of the patients household gross income

EXHIBIT E

Palos Community Hospital

Underinsured Discount Grid for Charity Care Patients

Family Size	1	2	3	4	5	6	7	8	9	10
Percentage	\$12,880	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660	\$49,200	\$53,740
90.0%	\$19,320 150%	\$26,130 150%	\$32,940 150%	\$39,750 150%	\$46,560 150%	\$53,370 150%	\$60,180 150%	\$66,990 150%	\$73,800 150%	\$80,610 150%
80.0%	\$25,760 200%	\$34,840 200%	\$43,920 200%	\$53,000 200%	\$62,080 200%	\$71,160 200%	\$80,240 200%	\$89,320 200%	\$98,400 200%	\$107,480 200%
70.0%	\$32,200 250%	\$43,550 250%	\$54,900 250%	\$66,250 250%	\$77,600 250%	\$88,950 250%	\$100,300 250%	\$111,650 250%	\$123,000 250%	\$134,350 250%
60.0%	\$38,640 300%	\$52,260 300%	\$65,880 300%	\$79,500 300%	\$93,120 300%	\$106,740 300%	\$120,360 300%	\$133,980 300%	\$147,600 300%	\$161,220 300%
30.0%	\$45,080 350%	\$60,970 350%	\$76,860 350%	\$92,750 350%	\$108,640 350%	\$124,530 350%	\$140,420 350%	\$156,310 350%	\$172,200 350%	\$188,090 350%
5.0%	\$51,520 400%	\$69,680 400%	\$87,840 400%	\$106,000 400%	\$124,160 400%	\$142,320 400%	\$160,480 400%	\$178,640 400%	\$196,800 400%	\$214,960 400%

EXHIBIT F

Palos Medical Group

Uninsured Discount Grid for Charity Care Patients

Family Size	1	2	3	4	5	6	7	8	9	10
	\$12,880	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660	\$49,200	\$53,740
100.0%	\$25,760 200%	\$34,840 200%	\$43,920 200%	\$53,000 200%	\$62,080 200%	\$71,160 200%	\$80,240 200%	\$89,320 200%	\$98,400 200%	\$107,480 200%
95.0%	\$32,200 250%	\$43,550 250%	\$54,900 250%	\$66,250 250%	\$77,600 250%	\$88,950 250%	\$100,300 250%	\$111,650 250%	\$123,000 250%	\$134,350 250%
90.0%	\$38,640 300%	\$52,260 300%	\$65,880 300%	\$79,500 300%	\$93,120 300%	\$106,740 300%	\$120,360 300%	\$133,980 300%	\$147,600 300%	\$161,220 300%
85.0%	\$45,080 350%	\$60,970 350%	\$76,860 350%	\$92,750 350%	\$108,640 350%	\$124,530 350%	\$140,420 350%	\$156,310 350%	\$172,200 350%	\$188,090 350%
80.0%	\$57,960 450%	\$78,390 450%	\$98,820 450%	\$119,250 450%	\$139,680 450%	\$160,110 450%	\$180,540 450%	\$200,970 450%	\$221,400 450%	\$241,830 450%
70.0%	\$64,400 500%	\$87,100 500%	\$109,800 500%	\$132,500 500%	\$155,200 500%	\$177,900 500%	\$200,600 500%	\$223,300 500%	\$246,000 500%	\$268,700 500%
60.0%	\$70,840 550%	\$95,810 550%	\$120,780 550%	\$145,750 550%	\$170,720 550%	\$195,690 550%	\$220,660 550%	\$245,630 550%	\$270,600 550%	\$295,570 550%
50.0%	\$77,280 600%	\$104,520 600%	\$131,760 600%	\$159,000 600%	\$186,240 600%	\$213,480 600%	\$240,720 600%	\$267,960 600%	\$295,200 600%	\$322,440 600%

EXHIBIT G

Palos Medical Group Charity

Family Size	1	2	3	4	5	6	7	8	9	10
	\$12,880	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660	\$49,200	\$53,740
90.0%	\$19,320 150%	\$26,130 150%	\$32,940 150%	\$39,750 150%	\$46,560 150%	\$53,370 150%	\$60,180 150%	\$66,990 150%	\$73,800 150%	\$80,610 150%
80.0%	\$25,760 200%	\$34,840 200%	\$43,920 200%	\$53,000 200%	\$62,080 200%	\$71,160 200%	\$80,240 200%	\$89,320 200%	\$98,400 200%	\$107,480 200%
70.0%	\$32,200 250%	\$43,550 250%	\$54,900 250%	\$66,250 250%	\$77,600 250%	\$88,950 250%	\$100,300 250%	\$111,650 250%	\$123,000 250%	\$134,350 250%
60.0%	\$38,640 300%	\$52,260 300%	\$65,880 300%	\$79,500 300%	\$93,120 300%	\$106,740 300%	\$120,360 300%	\$133,980 300%	\$147,600 300%	\$161,220 300%
30.0%	\$45,080 350%	\$60,970 350%	\$76,860 350%	\$92,750 350%	\$108,640 350%	\$124,530 350%	\$140,420 350%	\$156,310 350%	\$172,200 350%	\$188,090 350%
5.0%	\$51,520 400%	\$69,680 400%	\$87,840 400%	\$106,000 400%	\$124,160 400%	\$142,320 400%	\$160,480 400%	\$178,640 400%	\$196,800 400%	\$214,960 400%