Dear Resident:

Enclosed please find your West Deer EMS (WDEMS) subscription application.

Your paid subscription will help us continue to protect you and your loved ones - 24 hours a day, 7 days a week.

Your paid subscription is vitally important in helping WDEMS. As the cost to operate a business increases, the reimbursement that we receive from health insurers has decreased. It also helps to keep up with the ever increasing costs of buying ambulances, sophisticated life saving medical equipment and training for our dedicated personnel.

Your paid subscription can also save you hundreds of dollars as it provides you with a 50% discount off any out-of-pocket expenses related to emergency ambulance service provided by WDEMS.

Protect yourself and your family today! 13 cents per day for individuals and 20 cents per day for families is a small price to pay to save hundreds of dollars if you need emergency ambulance service.

Support your local emergency medical service! Complete the enclosed subscription application and return it with your payment.

Thank you, in advance, for your support.



101 E Union Road Cheswick, PA 15024

Emergency: Dial 9-1-1

Business Office: (724) 265-4750

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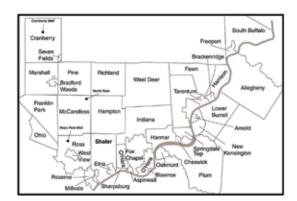
FREQUENTLY ASKED SUBSCRIPTION QUESTIONS

Q. Why should I become a subscriber to West Deer EMS (WDEMS)?

A. Your paid subscription can save you hundreds of dollars! Subscribers receive a 50% discount off any out-of-pocket expenses (e.g.: deductibles, co-payments, etc.) related to medically necessary emergency ambulance service (provided by WDEMS) to the closest appropriate medical facility.

In addition, subscribers may receive discounts on other types of transportation services provided by WDEMS, such as scheduled ambulance transports.

Your subscription also assures that WDEMS will have the staff, vehicles and equipment required to provide around-the-clock emergency protection for you and your family.



West Deer EMS is a member of the North East Ambulance Alliance (NEAA). We maintain reciprocal agreements with all active members. Should you become ill or injured in any of the communities shown on the map and require medically necessary emergency ambulance service, your West Deer EMS subscription will be honored. Call us for a full list of communities or participating ambulance services.

Q. Do I need a subscription if I have health insurance?

A. Yes! Most insurance companies <u>do not pay</u> 100% of total ambulance charges. In fact, most insurance plans require that you pay a co-payment and/or deductible. Your paid subscription assures that you will receive a 50% discount off any of these out-of-pocket expenses – when related to emergency ambulance service provided by WDEMS.

Non-subscribers are often responsible for full payment of any and all applicable ambulance charges, which can exceed \$1,000.00 per trip.

Q. I thought WDEMS wrote off 100% of my co-pay and/or deductible amounts?

A. Due to rising co-pay and high deductible insurance requirements, WDEMS was faced with either substantially increasing the cost of the annual subscription to all subscribers or attempt to recover some revenue from subscribers who use the ambulance throughout the subscription year. We believe that this is the best way to proceed as subscribers can still save hundreds of dollars through our 50% subscriber discount program!

Q. How is WDEMS reimbursed if I am transported to the hospital?

A. In the event that you need emergency ambulance service, WDEMS will submit a bill to your insurance company. Insurance payments are then applied to your balance. Once all insurance payments are applied, subscribers receive a 50% discount off any remaining out-of-pocket expenses for emergency ambulance services. The subscriber discount is applied – no matter how frequently you require medically necessary emergency ambulance service.



Q. What is NOT covered by a subscription?

- A. The following services **ARE NOT** covered by your subscription:
 - 1) Certain ambulance transports (emergent and non-emergent), which may be denied or deemed outside the limits of your insurance coverage and/or do not meet established medical necessity criteria*
 - 2) Any charges related to long distance ambulance mileage charges or transport fees, which are based solely on patient and/or physician preference*

*Subscribers will receive a 50% discount on any applicable out-of-pocket expenses related to these non-covered services provided by WDEMS.

Q. What should I do if my insurance company sends me a check for payment of services provided by WDEMS?

A. All recipients of service are required to immediately forward any and all reimbursement received to WDEMS. Failure to do so will result in the immediate termination of any subscription agreement and you will be held responsible for payment of all outstanding balances.