

Dear Friends of Malvern Fire Company Ambulance Service,

It's that time of year to renew or begin a subscription with Malvern Fire Company Ambulance. This ambulance subscription will protect you and your family from paying out of pocket expenses for these services.

Many times, insurance coverage does not provide 100% coverage of ambulance services that cost anywhere from \$800-\$2,000 or more. For a small contribution to this program you and your family will be covered for a year. If you need Malvern Fire Company Ambulance to provide care and transport to a hospital and you are a member of this program you will have no additional out of pocket expenses.

Your generosity and support helps us help you. Funds from this program support our service's ability to maintain state of the art life saving equipment.

On behalf of the staff and volunteers of the Malvern Fire Company Ambulance Services we thank you for your support. It is our pleasure to serve you and your families in your time of need.



Billing Facts

Did you know the some insurance companies do not pay for ambulance services as part of their standard benefits and many only pay a small percentage of the bill? What this means to you is money of your pocket if you or a family member needs these services.

This Subscription Can Save You Money

Bills for ambulance services can total over \$2,000. This subscription service will prevent you from having to pay any out of pocket expenses for our ambulance service should you need it. Your insurance will be billed for services provided but you will not be responsible for the amount the insurance company doesn't cover.

Insurance Deductibles

If your insurance has a co-pay or deductible it is not covered by this membership. That is an agreement between you and your insurance company.

Tax-Deductible

Your subscription with the Malvern Fire Company Ambulance is tax-deductible.

Subscription Information

- This year's ambulance subscription will run from April 1, 2023 through March 31, 2024.
- Costs:
 - Individual: \$90.00
 - Family: \$125.00
 - Senior Citizen(s): \$50.00
- A senior citizen is any individual over 65 years old or retired.
- Please remember to fill out the back of the form listing all individuals living at that address who will be covered on the subscription plan.

FREQUENTLY ASKED QUESTIONS

- Q. What do I do if I receive a bill in the mail for my ambulance service even though I am a subscription member with the Malvern Fire Company Ambulance.**
- A. Even as a subscription member, you may receive a bill from our billing company. If you do, please forward it to your insurance company for payment. If you have any questions regarding an ambulance bill please contact our billing company, Cornerstone at 866-724-4124.
- Q. How does third-party billing work?**
- A. Every time you use the ambulance service, Malvern Fire Company Ambulance, through its billing company, will submit a bill to the insurance company or patient. We accept received payments as full payment for subscription members. Non-subscription members may be responsible for any remaining balance of the bill not covered by the insurance company.
- Q. What do I do if I receive a check from the insurance company for my ambulance bill?**
- A. Please forward the check to Malvern Fire Company Ambulance so we can credit your account properly.
- Q. Does my subscription cover ambulance services other than Malvern Fire Company Ambulance?**
- A. Unfortunately not all Ambulance companies offer similar subscriptions services. In the event you required an ambulance service within our primary response area and another service handled the call because we are busy we will request that service to honor the subscription but they are not required to do such.
- Q. Will Malvern Fire Company Ambulance always be the service that responds to my call for help?**
- A. Although we strive to cover every call in our primary response area there are times when we are already handling other emergencies and may not be available for your emergency. During these rare occurrences the Chester County Department of Emergency Services will send the next closest available service to your emergency. As mentioned above, that service may or may not honor this subscription service.