

- [Question: What does my family get for the subscription?](#)
- [Question: What does my subscription cover?](#)
- [Question: What is third party billing?](#)
- [Question: My insurance already covers me...why subscribe?](#)
- [Question: My insurance sent me a check...now what?](#)
- [Question: What is a non-emergency transport?](#)
- [What is PayPal?](#)
- [Is PayPal secure?](#)

Question: What does my family get for the subscription?

Answer: Unlimited emergency transportation that meets guidelines for true emergencies. A true emergency is described as a sudden onset of a medical condition manifesting itself by acute symptoms of such severity (including severe pain) that the absence of immediate medical attention could reasonably be expected to result in any of the following:

1. Placing the patient's health in serious jeopardy.
 2. Serious impairment to bodily functions
 3. Serious dysfunction to any bodily parts or organs.
-

Question: What does my subscription cover?

Answer: Your subscription covers the cost of all **medically necessary emergency ambulance trips** including all co-payments and deductibles. In addition, your subscription provides a discount for "not reasonable and necessary" ambulance service. No matter how many times you and your family may need ambulance service, your membership will act as a coinsurance for medically necessary emergency ambulance transportation.

Question: What is third party billing?

Answer: Third party billing is the process by which PLUM EMS bills your insurance company for ambulance service. Your membership covers charges not covered by your insurance for **medically necessary emergency ambulance service**. A non-subscriber will be billed for the portion not covered by their insurance. The cost of not subscribing can be high as the typical ambulance bill can exceed \$800.

Question: My insurance covers ambulance trips so why should I subscribe?

Answer: Many insurance companies require you to pay a deductible or co-payment. By subscribing, you will avoid these charges. In addition, your subscription money allows PLUM EMS to hire and retain qualified medical professionals, purchase and maintain new ambulances, and invest in the latest life saving equipment and training.

Question: What should I do if my insurance company sends me a check?

Answer: All patients, including subscribers, should send all payments from their insurance company for ambulance service provided by PLUM EMS to us. Failure to submit payments to Plum EMS is insurance fraud.

Question: What is a non-emergency transport?

Answer: Any transport via ambulance **excluding** doctor office visits (which are not covered under insurance) must be deemed **medically necessary** in writing from the attending physician according to Medicare, Section 1862 (a)(1). Consequently we are providing you this notice in the event that Medicare or another insurance company denies payment because the services were "not reasonable and necessary." In this situation, you will be responsible for payment in full, without

membership and savings of **50%** on non-emergency transport WITH membership.

What is PayPal?

Answer: PayPal is the world's most popular "middleman service" for online purchasing. Where moneygrams and wire transfers were the standard in the 20th century, today over 99 million Internet users prefer to use PayPal to send money to each other via email. PayPal has become such a convenient and trusted way to transfer money online, 95% of eBay's purchases go through PayPal.

Still have questions about PayPal? [Click here](#) to read more directly from PayPal.

Is PayPal secure?

Answer: PayPal automatically encrypts your confidential information in transit from your computer to ours using the Secure Sockets Layer protocol (SSL) with an encryption key length of 128-bits (the highest level commercially available). Before you even register or log in to the PayPal site, our server checks that you're using an approved browser - one that uses SSL 3.0 or higher.

Once your information reaches the PayPal site, it resides on a server that is heavily guarded both physically and electronically. PayPal servers sit behind an electronic firewall and are not directly connected to the internet, so your private information is available only to authorized computers.
