

# Frequently Asked Questions:

11/07/2025

*Is the ambulance service provided by my tax dollars?*

**No.** As a non-profit organization, PVFD is funded mainly through the subscription drive, billing for calls, and donations. Municipalities do provide some funding, but it's only a fraction of what is needed to be operational.

*I already donate to my volunteer fire company. Am I covered through the fire company?*

**No.** Although PVFD works very closely with other local volunteer fire companies, there is no affiliation.

*If I am a subscriber, will you still bill my insurance?*

**Yes.** We will bill your insurance for the services provided. The unpaid portion will be covered or discounted depending on your tier choice.

*As a subscriber, do I keep checks that my insurance company sent to me?*

**No.** Any insurance reimbursement received for PVFD service must be sent directly to PVFD or our billing company. Failure to do so will result in the revocation of the subscription. Additionally, legal or collective action may be taken against the patient or responsible party.

*Will I get a bill if I am not transported?*

**Yes.** PVFD does bill for assessments and treatment provided even if we do not transport.

*If a medic is called in addition to your ambulance, will I get a separate bill to pay?*

**Yes.** Based on your emergency and call to 911, if it is deemed necessary to have a medic respond, you will be billed separately for that service and are responsible for payment. Do not send the bill to PVFD for payment. We do not bill your insurance company for the medic bill and you would need to call them directly with any questions regarding it.

*I had an event outside of PVFD's green response area in the booklet. Does my subscription cover this?*

**No.** If a different ambulance provider served you.

**Yes.** If PVFD was the provider, the trip would be discounted by the tier choice.

*I was inside PVFD's green response area in the booklet, but a different ambulance responded. Is this bill covered by my subscription?*

**Yes.** Call the station at 717-768-3869 to submit the bill to PVFD. You are covered and the bill will be discounted according to your tier choice as long as PVFD was not the responding agency within the area.

*How many events does my subscription cover?*

Residential subscriptions cover and discount unlimited emergency trips. Business subscriptions are limited to 5 calls.

*Does my subscription cover non-emergency transports?*

**No.** Your subscription only covers emergency calls and we don't transport non-emergency calls.

*Does a business subscription cover my business and my home and family?*

**No.** Businesses, even if located in your home, are separate from residential subscriptions. A business subscription covers employees while working but not your family. A residential subscription covers your family members.

*I was taken to the hospital and did not have a subscription. Can I buy one now?*

**Yes.** You may buy a subscription at any time but **no**, it is not retroactive meaning it cannot cover events that already occurred and will expire at the end of the calendar year.

*Does my family subscription cover guests or other family members who are visiting my home?*

**No.** The subscription only covers family members who reside at the address and are listed on your subscription form.

*Does a business subscription cover non-employees?*

**No.** A business subscription covers working employees.

*Do I have to list my employees and family members for group subscriptions?*

**Yes Family.** Failure to provide a list of family members with their dates of birth on the subscription form or on an attached paper will void their coverage by the subscription. Any child born during the year will automatically be covered by the family subscription.

**No Business.** Employee names are not necessary, however, you may need to prove employment within 30 days of receipt if requested following an event.

## Disclaimers

This subscription program is not a contract for the provision of ambulance services.

This subscription program does not cover emergencies that occur outside of the green running area shown in the booklet unless PVFD is the provider.

PVFD may not always be the responding provider, but subscriber events within the green coverage do qualify as a covered event even if a different EMS Agency responds instead of PVFD, but not including ALS charges.

This subscription program does not cover the provision of non-emergency ambulance services or ambulance services which have been or should have been pre-scheduled.

This is not a solicitation for the offer or sale of an insurance product.

This subscription program only covers ambulance transports which are medically necessary and reasonable.

Medicare beneficiaries may be billed for copayments and deductibles if required by law.

All subscription applications are subject to acceptance by PVFD and may be cancelled or revoked at the sole discretion of PVFD.

The subscriber acknowledges that PVFD will bill available third party insurance for services rendered and agree to remit and third-party insurance payments received directly by the subscriber to PVFD.

**The terms and conditions of this subscription program are subject to change without notice.**