

# Medical emergencies and accidents are unpredictable.

**Did you know an ambulance transport can cost more than \$500? As well as, insurance does not always cover the full cost of ambulance service, you could still be responsible for outstanding balances that insurance does not cover above and beyond co-payments and deductibles.**

The Town of Emerald Isle's Fire Department is offering a subscription program to help offset these costs. Your annual subscription of \$60 covers the direct costs of ambulance services not paid by your insurance. Your subscription begins two days after receipt of application, payment, and acceptance by the Town of Emerald Isle's Fire Department and expires on June 30th, 2026. There will be no refunds for cancelled or forfeited memberships.

**Any monies received over the required amount will be considered a donation to the Emerald Isle Fire Department.**

## Frequently Asked Questions

### Why should I purchase an Ambulance Subscription?

The purpose of an Ambulance Subscription is to lessen the financial burden you may experience in a time of emergency. If you or a subscribed family member requires emergency transport, you will be covered for any out of pocket expenses not covered by insurance.

### What is covered as part of this subscription?

Subscribers are entitled to unlimited use of the Town of Emerald Isle's Fire Department's emergency ground ambulance transport, provided the transport is reasonable and medically necessary without being responsible for co-payment and deductible amounts that are typically charged and not paid by insurance. Subscribers will be transported to closest appropriate facility. Subscription does not include Air Ambulance, Non Emergency/Wheelchair Van Services, other EMS Departments, and/or for non emergency services.

### Who is covered as part of this subscription?

The \$60 subscription covers two people, the Head of Household listed on the application along with one other person. Both must be listed on the application. You may include other persons living in the household for an additional \$15 each. All must be listed on the application on file.

### Who should I contact for questions or additional information?

If you have additional questions, please contact the Town of Emerald Isle Fire Department. The phone number is (252) 354-8595 or you can email [wcoffey@emeraldisle-nc.org](mailto:wcoffey@emeraldisle-nc.org)

Sign Up Today

**\$60**

**EMERGENCY  
AMBULANCE  
SUBSCRIPTION**



DETACH AND SEND IN WITH PAYMENT



## Ambulance Subscription Application 2025-2026

Please complete the information below. Include either check or money order (please, no cash) with your applicable fee to:  
**Town of Emerald Isle Fire Department**  
7604 Emerald Drive, Emerald Isle, NC 28594



Credit card payments can be accepted by visiting:  
<https://www.cognitofrms.com/EmeraldIsle2/AmbulanceSubscriptionApplication202526>

### Head of Household

Last Name \_\_\_\_\_

First Name \_\_\_\_\_

Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Home Address \_\_\_\_\_  
\_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### Other Household Members

Your subscription includes two members. You must list second member, if applicable, below. Additional members can be included on your subscription for an additional \$15 each.

Full Name (First Middle Last)	Date of Birth
_____	____ / ____ / ____
_____	____ / ____ / ____
_____	____ / ____ / ____
_____	____ / ____ / ____



## Disclaimers

(1) This subscription program is not a contract for the provision of ambulance services. (2) Another ambulance service may respond when none of the the Town of Emerald Isle's Fire Department's ambulances are available. (3) This is not a solicitation for the offer or sale of an insurance product. The Town of Emerald Isle's Fire Department subscription is not an insurance policy and cannot be considered as secondary insurance coverage or as supplemental coverage to any insurance policy. Subscription provides pre-paid protection against the Town of Emerald Isle's Fire Department's ground ambulance transportation costs that exceed a subscriber's health insurance or medical benefits. (4) This subscription program does not cover the provision of air ambulance services. (5) This subscription program does not cover non-emergency ground ambulance service. (6) This subscription program does not cover transportation beyond the closest appropriate facility. (7) This subscription program only covers those ground ambulance transports for which transport by ground ambulance is medically necessary and reasonable. (8) The terms and provisions of this Subscription program are subject to change without prior notice. (9) Medicare beneficiaries may be billed for copayments or deductibles if required by law. (10) All subscriptions are subject to acceptance by the Town of Emerald Isle's Fire Department and may be cancelled or revoked in the Town's sole discretion. (11) The subscriber acknowledges that the Town of Emerald Isle will bill available third-party insurance for services rendered and agrees to remit any third-party insurance payments received directly by the Subscriber to the Town's Fire Department. (12) By submitting an application or renewing an existing subscription, the Subscriber and all persons covered by the subscription all agree to these Terms and Conditions. (13) Persons on Medical Assistance (Medicaid) and persons without health insurance coverage are not eligible to participate in the Town of Emerald Isle's Fire Department's subscription program.



**Town of Emerald Isle Fire Department**  
**7604 Emerald Drive**  
**Emerald Isle, North Carolina 28594**

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IN AN  
**EMERGENCY**  
**THE LAST THING**  
**YOU SHOULD WORRY ABOUT**  
**IS PAYING FOR THE**  
**AMBULANCE**

Sign Up today for  
**Emerald Isle's Emergency**  
**Medical Services Subscription Program**