Who is the “Third Party”?

You are considered the first party. The Ambulance Company is the second party. Your Insurance Company or Medicare is the Third Party.

Who is the “Third Party billing”?

It is the most common way doctors, hospitals and ambulance organizations are paid for services rendered to people like yourself.

Why should I be a subscriber to St. Luke’s Emergency and Transport Services?

If residents did not subscribe to the ambulance service, there would not be enough money to purchase and maintain the ambulances and other emergency medical equipment. Your subscription membership takes care of this need, as it has for many years. This also benefits the subscriber by helping to cover some of the cost of copays and/or co-insurance costs after your insurance processes your claim.

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How Do Local Citizens Support Local Ambulance Services?

St. Luke’s Emergency and Transport Services (ETS) has an annual membership drive to support the provision of emergency services. Your voluntary St. Luke’s ETS membership covers emergency services only. Individual and family memberships are available. The memberships are used in conjunction with health insurance plans to cover the costs of all emergency services. Routine non-emergency transports are not included as part of the membership benefits.

St Luke's
Emergency &
Transport Services

P.O. Box 780533, Philadelphia PA 19178

In Any Emergency Dial 911

St Luke's
Emergency &
Transport Services

Serving Monroe County, Bucks County and the Lehigh Valley

2025-2026 Membership Drive

Become a Subscription Member Today!

St. Luke's Emergency & Transport Services

Serving Monroe County, Bucks County and the Lehigh Valley

Dear Neighbor,

St. Luke's Emergency and Transport Services has been providing emergency care for the citizens of Bucks County, Lehigh County and Monroe County since 1984. We are fully staffed 24-hours-a-day, 365 days a year, including all major holidays such as Thanksgiving and Christmas. Each year we conduct a membership drive to support our emergency services.

Your membership helps ensure that we are able to provide this vital service to the community. Please mail your voluntary membership back today.

We thank you for your generous support!

St. Luke's Emergency & Transport Services, Inc.

**Only valid when transported emergently to the hospital. The official registration and financial information of St. Luke's Emergency & Transport Services, Inc. may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.*

You Should Know

***As a subscriber to our service, you will not be held responsible for any additional copays/co-insurance balances up to $250 per person, per year for "Medically Necessary" services.** Medical Necessity is defined by Medicare and commercial insurance companies, as a service which requires that the transport provided to the recipient meet specific criteria for medical necessity and must be a covered service.

More specifically, Medical Necessity requires that the patient could not have been safely transported by any other means other than an ambulance with an EMS crew. Each ambulance transport is evaluated to establish whether it meets the criteria. If the transport or service does not meet Medical Necessity criteria or is considered non-covered, the claim, if submitted, must be submitted to the respective insurance carriers as non-covered charge. The patient has the right to appeal this determination by contacting their insurance carrier directly.

**Only valid when transported emergently to the hospital.*

An additional requirement of your membership subscription is if you receive payment for services provided by St. Luke's Emergency & Transport Services directly from your insurance carrier, you must forward that payment in the same amount immediately to St. Luke's Emergency & Transport Services for payment of services rendered. If you do not remit payment received, your subscription will be cancelled and you will be held responsible for all outstanding balances.

Frequently Asked Questions

WHY SHOULD I PURCHASE AN EMERGENCY MEDICAL SERVICE SUBSCRIPTION?
The purpose of an EMS Subscription is to lessen the financial burden in times of emergency. If you or your family requires emergency transport, you will be covered for any out-of-pocket expenses beyond what your insurance will cover up to $250 per year, per person covered, with the exception of any deductibles.

DOES MY SUBSCRIPTION COVER AMBULANCE SERVICE PROVIDED BY PRIVATE AMBULANCE PROVIDERS?
No. This subscription and fee program ONLY pertains to St. Luke's Emergency & Transport Services.

WHEN DOES MY COVERAGE BEGIN AND WHEN DOES IT END?
If you join on or before July 1, 2025, your coverage period is July 1, 2025 – June 30, 2026. If you join later than July 1, 2025, your coverage will be effective from the date your check is received through June 30, 2026; however, the subscription rate is not prorated.