**WHITE PAPER — PROTECTED CLIENTS**

# The Healthcare Relationship Your Family Doesn't Have Yet

*Why individuals and families are pairing their insurance with EMERGILITY® direct-access Paramedicine, Primary Care, and Protective Medicine.*

EMERGILITY® · Fall 2026 · emergility.com/direct-access



 

## The 9 p.m. Question

It always happens at the worst time. Your child spikes a fever at 9 p.m. Your father, visiting for the weekend, seems unsteady on his feet. Your spouse twists an ankle on a Sunday hike. In that moment, most families face the same question: call the pediatrician's after-hours line and wait, drive to urgent care and hope it's still open, or go to the emergency room and settle in for a three-hour wait among strangers who have never met your family before.

None of those options were built around you. They were built around a system, and your family is simply the next name on the list. EMERGILITY® was built the other way around.

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|---|---|---|---|
| **$26,993** | **162 min** | **$2,863** | **$1,850** |
| Avg. family health premium — before a single visit | Median ER wait, once you get there | Avg. cost of the ER visit that followed | EMERGILITY® daP — a full year of direct access |

**We don't replace 9-1-1 — we're the stop-gap around it**

If your life is at risk, call 9-1-1 first, then call us — always. But 90-95% of 9-1-1 calls and ER visits turn out not to be true emergencies. That's the gap EMERGILITY® fills: a professional responder, protector, and provider who evaluates the situation, treats what can be treated on the spot, and, on the rare visit that truly needs the ER, expedites the referral and stands by your bedside to help you navigate it.



 

# A Private Medical Capability That Already Knows Your Family

EMERGILITY® Direct-Access Program gives your entire household — children, spouses, and aging parents alike — a standing relationship with a private medical and protective team, built before you ever need to call. We collect medical history, medications, allergies, and baseline health information in advance, so when something happens, our team is not starting from zero. They already know your family.

## Two ways to build your family's access

| Program | What's included | Annual fee |
|---|---|---|
| direct-access Paramedicine (daP) | In-home wellness exam, then a year of same/next-day access to an advanced-practice paramedic, telemedicine, and physician-extender support. | $1,850 adult / $500 child |
| direct-access Primary Care (daPC) / Mobile Integrated Healthcare (MIH) + daP | Comprehensive annual exam by a licensed Family Nurse Practitioner (daPC/MIH), plus everything in daP for a full year. | $3,200 adult / $800 child |

Above these, Preferred, Executive, and Exclusive access tiers offer a tighter provider ratio and priority, discreet response for families who want the fastest possible access. Every tier is FSA/HSA eligible for the annual exam, billed transparently on a pay-for-what-you-use basis — no insurance claims, no surprise bills.

## Beyond the exam room

- **Hospital navigation and coordination —** with your existing physicians and specialists when a higher level of care is truly needed.
- **Post-discharge, at-home mobile medical support —** through Mobile Integrated Healthcare (MIH), so a family coming home from the hospital has follow-up care and monitoring in place to help prevent an avoidable readmission.
- **Private emergency nursing (MIH) —** for non-life-threatening situations, so you're not defaulting to the ER out of habit.
- **Discreet personal protection —** for families managing elevated risk, delivered by agents trained in both security and medicine.
- **Travel support —** so you're never starting from zero, at home or abroad, if a family member needs care while you're away.



 

## Why Families Choose Direct Access Over "Just Insurance"

Insurance remains essential for catastrophic protection — the surgery, the hospitalization, the diagnosis that changes everything. But it was never built to answer the phone at night, to know your children's names, or to show up at your door. EMERGILITY® is the layer insurance was never meant to provide: personal, continuous, and available whenever your family needs it, priced like the other things you already invest in without a second thought — a gym membership, a landscaping contract, the newest phone — except this one is for the thing that matters most.

> *"Your safety, health, and peace of mind should never be an afterthought."*
> — EMERGILITY®

## Getting Started

Becoming a Protected Client starts with a short conversation about your family's needs, followed by an in-person visit to complete assessments and enrollment. Referring another family earns a 20% referral credit — up to a free year after five referrals, with no cap on how far those credits can go.

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**A note on how we're licensed**

EMERGILITY® holds both Virginia DCJS private-security authority (11-18032 / 88-10763) and Virginia OEMS EMS agency authority (Agency 50537) under one operation, one medical director, and one standard of quality — a dual authority no single-service competitor can quote against.


 