

# Medical Alert System Buyer's Guide

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# The MG Buyer's Guide to Medical Alert Devices

Medical alert devices help keep you or your loved ones safe and protected in an emergency situation. In some cases, they can literally become the difference between life and death. While it may seem like a small purchase, buying a medical alert system can be overwhelming and confusing if you don't know the right questions to ask or the right things to look for in a medical alert company.

At Medical Guardian, our Life Safety Consultants field different types of questions from customers like you every day. So, to help you through the process of buying a medical alert device, we have compiled a list of questions that you should know the answers to before making a decision. After all, a savvy consumer is a happy consumer!



### Do you have to sign a contract to get started?

Contracts are tricky because they often have a lot of legalese that you might not understand. There may be clauses that obligate you to commit to service for a specific amount of time, or that have hidden fees attached to it. If your medical alert device company of choice insists on having you sign a contract, we recommend having a lawyer read the fine print for you before you commit.

### Is there a price guarantee or does the rate increase after a few months?

A price guarantee locks in your price for the entire duration of your service. Companies who do not offer a price guarantee may raise your rates as they see fit, which can be quarterly or annually. You should also be wary of any company who offers a “low introductory rate” because that can mean that they will likely increase your price after a few months time.

### What is the charge for activation?

An activation fee is typically a hidden charge that you find out about after purchase. Many companies who offer seemingly low rates for their medical alert systems tack on an added activation fee upon purchase.

### What are your billing cycles like?

Many people like to have options when it comes to their billing cycles. Here at Medical Guardian we offer a month-to-month payment plan, a quarterly payment plan and an annual payment plan. This allows people the choice to pay as they see fit, or as their bank account allows. Most companies will offer discounts for customers who are willing to pay for one year in advance.

### Are there any additional charges on top of the monthly rate?

Additional hidden charges can include equipment fees, which some companies charge upon shipment of your new purchase. There is no reason to pay for these additional charges, especially when there are many reputable companies who will provide this service for free.

### Are there refunds on prepaid long-term payments?

If you make a long-term payment for your medical alert device by paying for a year up front, what would the refund policy entail if you needed to cancel before that year is up? It's important to find out what the refund policy is before committing to a service so that you don't end up losing money down the road.



## PRICE

For many customers, price is the biggest concern when looking for a medical alert device. Bear in mind, however, that a low price usually doesn't mean the best service. A low price can also be a sign of hidden fees or potential scams.

Here are the questions you should be asking about medical alert devices to make sure you're protecting your wallet in the process:



## MONITORING

Monitoring services are at the heart of the medical alert business. But not all monitoring centers were created equal. It's very important to learn about the center that a medical alert device company uses for monitoring in order to ensure that you will continue to have the best possible experience post-purchase.

Here's what you should find out about their monitoring center:

### Is it UL-certified?

Making sure that a monitoring center is UL-certified should be your first order of business. A Center that is UL-certified means that it has been recognized by the Underwriters Laboratories as having met the highest set of standards for safety and reliability.

### Where is the monitoring center is located?

If a monitoring center is located outside of the US, it might help to cut costs for the medical alert device company, but it wouldn't really be providing customers with the best possible service. Response has to be lightning fast and operators need to speak clearly and without language barriers over the device. When monitoring services are outsourced overseas, none of these amenities are guaranteed.

### What if my parents speak a language other than English or Spanish?

That is a great question and one that our Life Safety Consultants hear often. Some medical alert device companies employ multi-lingual translators at their monitoring centers, but that's not the case across the board. If your family requires multi-lingual options included with your monitoring services, be sure to ask this question ahead of purchase.

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## CUSTOMER SUPPORT

A majority of your experience with a medical alert device company will happen post-purchase. Customer service and support play big roles in that experience.

If having a stress-free customer service experience is of value to you, then we recommend asking the following questions to medical alarm companies:

### Is their Customer Service team in-house?

A company that outsources their Customer Service department ultimately does not have control over the way customers are handled. This can mean long wait times on the phone when you try to call in, rude customer service representatives or getting bounced around to different people instead of getting answers. A company who puts a premium on the customer experience is worth the investment.

### Will your medical history be included in your profile?

While no company can require that you provide them with your medical history, we highly recommend that you inquire as to whether or not they offer this option to their customers. It can mean the difference between life and death in an emergency situation.

### Can Customer Service help me with installing my product after I purchase?

With such a wide range of products on the market today, there's no "one size fits all" when it comes to installing your medical alert device, so it can be of great value to have someone help walk you through the process. Not all Customer Service departments will offer this service, however, so be sure to ask them about this before making a purchase decision.

### How big is your Customer Service department?

Although some may tell you that size does not matter, that couldn't be further from the truth when it comes to a Customer Service department. The smaller the department, the longer your wait time on the phone. A medical alert device company that values their customer's time will put more resources into their Customer Service department in order to reduce the amount of time you spend on hold, ensuring you have access to help when you need it.

### Can I call Customer Service if I need help using my device?

Some medical alert device companies simply sell you a device and then wash their hands of you as a customer. So, if something should malfunction with your device after you've purchased it, you would be on your own in trying to troubleshoot the issue. If having attentive support to work through device issues is important to you, be sure to ask this question to any medical alert device company you are considering.





## EQUIPMENT & INSTALLATION

Since the equipment is the main component in a medical alert service, it's imperative that you have guarantees about its reliability and durability, as your life literally may depend on it. And installation of your medical alert device is a crucial part of the process as well. After all, if you can't install it, you can't use it to keep you protected.

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### Is there a warranty on the equipment?

If the company you are considering purchasing a medical alert device from does not include a warranty on their products, you should be wary. It's not unheard of for equipment to malfunction, have a defect, or run out of battery over time. Without a warranty, you may be faced with potential fees that can run into the hundreds of dollars.

### Is there a backup battery in case of the power going out?

Just as it's impossible to predict when accidents might happen in your home, you can't predict the weather. Extreme weather such as snowstorms, hurricanes, earthquakes, tornados and even strong rainstorms can all cause you to lose power in your home. And just because you lose power doesn't mean you should also lose the connection to an emergency monitoring center. Backup battery life can keep you protected in a potentially scary situation.

### Can I install the unit myself?

Having the ability to self-install and activate your own device should be the primary installation option offered by any company that you choose. Be very wary of any company that insists on installing the device in your home. That very well could be a scam where someone is trying to get into your home while you are vulnerable.

### Will your company provide me with support if I need help with the installation process?

Most companies will make customer support available to you over the phone to help walk you through the installation and activation process.

## ADDITIONAL PRODUCT FEATURES

### Do you offer a Lockbox for purchase?

While a Lockbox isn't a medical alert device, it is a valuable accessory that many companies offer as an add-on to their products. A Lockbox is a secure box that you can keep outside of your home. With a lock combination of your choosing, a Lockbox houses a spare set of your keys so that emergency responders will not have to break down your door should an emergency occur. A Lockbox can keep your home safe from unnecessary damage and save you hundreds of dollars in repair costs.

### Do you sell products with automatic fall detection?

Automatic fall detection is a relatively new technology that enables a medical alert device to automatically detect when a fall has occurred and trigger the call for help without the push of a button. This technology can be especially helpful to those who are at risk of heart attack, stroke, epilepsy and diabetic shock, since those who suffer from these conditions are not usually able to call for help by themselves in an emergency. Automatic fall detection is a specialized add-on feature to some products and not all medical alert system companies offer it to their clients.

### Do you sell wall-mounted buttons?

In addition to wearing a button around your neck or wrist, having the option to include extra layers of safety throughout your home by using wall-mounted buttons provides many people with peace of mind. Our Medical Guardian wall-mounted buttons sync up with the base station, offering additional coverage by wirelessly connecting you to our 24/7 monitoring center.

### Would I be able to get a low-cost additional button for my spouse?

If you live with a spouse instead of living alone, a medical alert system can be a two-for-one deal, but only if you each have your own button that syncs up with the device. Knowing up front whether or not you will have access to free or low-cost additional buttons can save you headaches from discovering large fees for extra buttons after the fact.

### Do you offer a protection plan if my equipment is lost or damaged?

The most costly part of buying a medical alert system can be the hefty charges that may be incurred should that device be lost or damaged. Sometimes this can cost customers up to \$500! Asking potential medical alert companies about whether or not they offer a cost-effective protection plan—essentially an insurance policy for your device—can help you save money in the long term.



## REVIEWS

Reviews from third party sites and existing customers are great ways to gauge what kind of experience you might have with a medical alert provider.

### Has your company been reviewed by customers on a third party website?

Customer reviews are the best way to get a feel for the company you are researching before you make a purchase. Third party review sites are not involved with the medical alert device companies directly, so all of their reviews are unbiased and truthful. Reputable websites, such as [www.bestcompany.com/medical-alert-systems](http://www.bestcompany.com/medical-alert-systems), can provide you with knowledgeable and impartial advice about what each medical alert device company has to offer.

### Is your company in good standing with the Better Business Bureau?

The BBB has been helping to keep businesses honest since 1912. Checking a company's rating with them before making a purchase is highly recommended.



# CHOOSING THE RIGHT DEVICE FOR YOUR LIFE

Once you have completed your research and narrowed the scope of your search for the best medical alert device company, there is one last aspect of the process that you should consider before making a decision: choosing the right medical alert device for your lifestyle. Some medical alert device companies only sell one or two products and some have a wide range of products that they offer, so how do you know which one is right for you?

Ask to have them send you a brochure that details all of the different products and their corresponding features. It can help you determine which product might best suit your lifestyle. Or, choose a company that ensures you end up with the right product for your lifestyle by assessing your specific needs. Medical Guardian's Risk Score does just that, and guarantees that you will be satisfied with the end results.



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