



**DID YOU KNOW?** 

# **28M**

emergency transports are dispatched by 911 annually.\*

MASA MTS steps in where insurance falls short by helping protect families against uncovered costs for emergency transportation.

\* National Association of EMS Officials, 2020

# NEW! Emergent Premier membership plan

Ensure you and your family are protected from unexpected costs when you use emergency transportation by adding MASA MTS to your benefits. While our critical benefits are included in all core plans, Emergent Premier offers coverage for additional expenses like returning a child or pet to a guardian, medical transport to a non-hospital facility, and pandemic quarantining.

MASA's solution is simple — with us, there is no "out-of-network." We work as a payer, not a provider. You simply call 911 when there is an emergency, and you'll never have to worry about what ambulance provider picks you up. When the ambulance bill arrives, send it to MASA. We'll advocate for you to ensure the ambulance charges are accurate and your insurance company has paid its portion; then we cover the remaining balance including your deductibles and co-pays.

# **Our benefits**

#### **Emergency Air Ambulance Coverage<sup>3</sup>**

MASA MTS covers out-of-pocket expenses associated with emergency air transportation to a medical facility for serious medical emergencies deemed medically necessary for the Member and when the Dependents require the same services.

#### **Emergency Ground Ambulance Coverage<sup>3</sup>**

MASA MTS covers out-of-pocket expenses associated with emergency ground transportation to a medical facility for serious medical emergencies deemed medically necessary for the Member and when the Dependents require the same services.

#### Hospital to Hospital Ambulance Coverage<sup>3</sup>

MASA MTS will cover out-of-pocket expenses incurred by the Member associated with a medically necessary hospital-to-hospital transfer by a medically-equipped ground ambulance, rotary (i.e., helicopter) or fixed-wing aircraft when ordered by the treating physician at the medical facility where the Member is presently admitted to the nearest and most appropriate medical facility capable of providing the necessary, specialized level of care required and that is not available at the sending facility.

#### Repatriation Near Home Coverage<sup>2</sup>

MASA MTS provides services and covers out-of-pocket expense for the coordination of the Member and the Dependents' non-emergency transportation by a medically equipped air ambulance in the event of hospitalization more than one hundred (100) miles from the Member's home if the treating physician and MASA MTS' medical director says it is medically appropriate and possible to transfer the Member to a hospital nearer to home for continued care and recuperation.

#### Minor Return Transport Coverage<sup>2</sup>

MASA MTS provides services and covers out-of-pocket expenses associated with minor return transportation to a parent, legal guardian, or another person that can be responsible for the minor in the event that the minor is unattended as a result of Member's Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, or Mortal Remains Transportation coverages. MASA MTS also provides for a qualified attendant to accompany the minor during travel when the minor's age and/or medical condition may require such care.

## Hospital to Rehab, Skilled Nursing, Long Term Care, or Home Coverage<sup>4</sup>

MASA MTS covers the Member for out-of-pocket expenses that result from medically necessary non-emergency ground transportation from a hospital to a rehabilitation facility, skilled nursing facility, long-term care facility, hospice, or the Member's home for up to \$500 per year.

#### Pet Return Transportation Coverage<sup>2</sup>

MASA MTS provides services and covers out-of-pocket expenses for the return transportation to the Member's home for two (2) pet(s) belonging to the Member that, including either a dog, cat or other small animal(s). This service is available when the Member uses Emergency Air Ambulance or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, Patient Return Transportation or Mortal Remains Transportation Coverages.

### Pandemic Quarantine Expense Protection<sup>1</sup>

MASA MTS covers out-of-pocket expenses for hotel, food, and flight changes incurred by the Member in the event the Member contracts a communicable disease while traveling and is required to quarantine more than one hundred (100) statute miles from home for up to \$5,000 per year.

If a member has a high deductible health plan ("HDHP") that is compatible with a health savings account ("HSA"), benefits may become available under the MASA plan for expenses incurred for medical care (as defined under Internal Revenue Code (IRC) section 213 (d)) once a member satisfies the applicable statutory minimum deductible under IRC section 223(c) for HDHP coverage that is compatible with a HSA.

<sup>1:</sup> Worldwide Coverage – coverage shall automatically extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda (collectively, "Basic Coverage Area") (excluding countries referenced on the Office of Foreign Assets Control ("OFAC") countries, and Antarctica), and extend elsewhere contingent upon ten (10) day prior notice of such travel. Notice may be provided by (i) certified mail, return receipt requested, to the MASA Corporate office; (ii) electronic mail, including delivery confirmation; or (iii) facsimile, including confirmation of delivery, and the MASA's written acknowledgment. Notice must include a travel itinerary of travel destinations and dates. Unless otherwise authorized by MASA MTS in writing, worldwide coverage shall apply to up to injecty (90) days per trip.

<sup>2:</sup> Basic Coverage Area – benefits, shall extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda

<sup>3:</sup> United States and Canada Only – benefits shall only be provided in the United States and Canada.

<sup>4:</sup> United States Only – benefits shall only be provided in the United States.

This material is for informational purposes only and does not provide any coverage. Not all MASA MTS products and services are available to residents of all states. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships. Premiums and benefits vary depending on the plan selected. For a complete list of coverage and exclusions, please refer to the applicable member services agreement for your state. MASA MTS utilizes third-party transportation service providers and does not own or lease any vehicles. MASA, MASA Global, MASA MTS and MASA TRS are registered services marks of MASA Holdings, Inc., a Delaware corporation and an affiliated company with Medical Air Services Association, Inc. (MASA).