



DID YOU KNOW?

28M
emergency transports are
dispatched by 911 annually.*

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

* National Association of EMS Officials, 2020

Platinum plan

Ensure you and your family are protected from unexpected costs when you use emergency transportation by adding MASA to your benefits. While our critical benefits are included in all core plans, Platinum offers expanded global coverage and several additional features.

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.

Plan details

Emergency Ground Ambulance Coverage³

MASA covers out-of-pocket expenses associated with emergency ground transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

Emergency Air Ambulance Coverage³

MASA covers out-of-pocket expenses associated with emergency air transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

Repatriation to Hospital Near Home Transport/Facility Transfer¹

MASA provides services and covers out-of-pocket expense for the coordination of the Insured 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 Insured's home if the treating physician and MASA's medical director says it is medically appropriate and possible to transfer the Insured to a hospital nearer to home for continued care and recuperation.

Hospital to Hospital Ambulance Coverage³

MASA will cover out-of-pocket expenses incurred by the Insured 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 Insured 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.

Patient Return Transportation Coverage¹

MASA provides services and covers the out-of-pocket expenses associated with coordinating an Insured's transportation when hospitalized more than one hundred (100) miles from home, after discharge from the medical facility, by a regularly scheduled commercial airline to the commercial airport nearest the Insured's home.

Companion Transportation Coverage²

MASA provides services associated with the coordination of transportation for the Insured's spouse, other family member, or companion to accompany the Insured's emergency transport by a medically equipped, rotary (i.e., helicopter) or fixed-wing aircraft, giving due priority to the medical personnel and/or equipment and the welfare and safety of the patient.

Hospital Visitor Transportation Coverage²

MASA provides services and covers air transportation expenses associated with coordinating a round-trip, regularly scheduled, commercial airfare for Insured's spouse, other family member or companion to join the Insured in the event of in-patient hospitalization more than one hundred (100) statute miles from Insured's home.

Minor Return Transportation Coverage²

MASA 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 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.

Pet Return Transportation Coverage²

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

Vehicle & RV Return Coverage²

MASA provides services and covers the out-of-pocket expenses associated with vehicle return transportation for one (1) safe operational car, truck, van, motorcycle, travel trailer, or motor home to the Insured's home. This service is available when an Insured uses Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, Patient Return Transportation or Mortal Remains Transportation Coverages. MASA pays the cost of fuel, oil and driver.

Organ Retrieval Transportation Coverage⁴

MASA provides services and covers air transportation expenses associated with coordinating transportation for an organ when the Insured requires an organ transplant. MASA will also provide service and cover transportation costs of Insured's spouse, other family member or a companion should the Insured need to travel to the location where the procedure will occur. If medically necessary, the organ will be transported by a medically equipped fixed-wing aircraft; otherwise, the organ is delivered by a commercial airline to the suitable airport nearest the location of the operation.

Mortal Remains Transportation Coverage¹

MASA covers the air transportation expense for an Insured's mortal remains in the event of their death when it occurs more than one hundred (100) statute miles from home. Remains are transported by a regularly scheduled commercial airline to the commercial airport nearest a Insured's home.

1: 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 ninety (90) days per trip.

2: Companion Transportation Coverage, Hospital Visitor Transportation Coverage, Minor Return Transportation Coverage, and Pet Return Transportation Coverage benefits shall extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda.

3: Emergency Air Ambulance Coverage, Emergency Ground Ambulance Coverage, and Hospital to Hospital Ambulance Coverage benefits shall only be provided in the United States and Canada.

4: Organ Retrieval & Organ Recipient Transportation 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 or policies. Premiums and benefits vary depending on the benefits selected. For a complete list of benefits, premiums, and full terms, conditions, and restrictions, please refer to the policy for your territory. MASA MTS utilizes third-party transportation service providers for all transportation services. MASA Global, MASA MTS and MASA TRS are registered service marks of MASA Holdings, Inc., a Delaware corporation and an affiliated company with MASA Insurance Services, Inc. ("MISI"). As a condition of coverage, an individual must be an employee, member, or otherwise affiliated with the organization offering the MASA benefit. AK, IA, KY, MD, MT, PA, SC, and WV residents, MISI, with its principal place of business at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324, offers insurance coverage through Obsidian Insurance Company. Coverage is not available in all states and is subject to the company underwriting guidelines and the issued policy. Policy forms and policy terms may vary by state and territory. National Producer #19897480.

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