



## DID YOU KNOW?

**25 MILLION PEOPLE**

are sent to the emergency room through ground or air ambulance every year\*.

Insurance companies **may not** cover all air and ground ambulance expenses which can result in in-network out-of-pocket costs.\*\*

Ground ambulance **out-of-network transportation costs may be even higher than in-network.**



## Emergent Plus Group Medical Transportation Services Insurance

The Emergent Plus Transportation Services Insurance Policy covers out-of-pocket expenses not to exceed \$20,000 when an Emergency Air Ambulance or an Emergency Ground Ambulance is used. Out-of-pocket<sup>2</sup> expenses incurred for Hospital to Hospital Ambulance Coverage are paid after the Group Health plan pays its portion. Repatriation to Hospital Near Home coverage provides coordination of services and pays out-of-pocket expenses<sup>2</sup> for the insured's non-emergent air or ground ambulance.

### Benefits Provided:

#### Emergency Air Ambulance Coverage

MASA MTS covers out-of-pocket expenses<sup>2</sup> associated with Emergency Air Ambulance transportation not to exceed \$20,000 per occurrence to a medical facility for serious medical emergencies deemed medically necessary for the Insured and when the Insured Dependents require the same services.

#### Emergency Ground Ambulance Coverage

MASA MTS covers out-of-pocket expenses<sup>2</sup> associated with Emergency Ground Ambulance transportation not to exceed \$20,000 per occurrence to a medical facility for serious medical emergencies deemed medically necessary for the Insured and when the Insured Dependents require the same services.

#### Hospital to Hospital Ambulance Coverage

MASA MTS reimburses out-of-pocket expenses<sup>2</sup> that the Insured and the Insured Dependents may incur for hospital transfers, due to a serious emergency, to the nearest and most appropriate medical facility when the current medical facility cannot provide the required level of specialized care by air ambulance to include medically equipped helicopter, fixed-wing aircraft or ground ambulance.

#### Repatriation to Hospital Near Home Coverage

MASA MTS provides services and covers out-of-pocket expense<sup>2</sup> for the coordination of the Insured and the Insured 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 MTS' Medical Director says it is medically appropriate and possible to transfer the Insured to a hospital nearer to home for continued care and recuperation.

## Peace of Mind at an Affordable Rate

A MASA MTS Emergent Plus Transportation Services Insurance policy provides the ultimate peace of mind at an affordable rate for you and your family dependents<sup>2</sup> for emergency ground and air transportation expenses and other associated services. You can rely on our coverage regardless of whether the ambulance provider is in or out of your group healthcare benefits network.

## Family Coverage and Benefits Schedule

### Family Coverage:

**Spouse**<sup>2</sup> receives the same benefit coverage as the Insured.  
**Children**<sup>2</sup> each receive the same benefit coverage as the Insured.

### Benefits Schedule:

Coverage Benefit	Maximum Benefit Limit <sup>3</sup>
Emergency Air Ambulance Coverage	\$20,000, per event <sup>3</sup>
Emergency Gound Ambulance Coverage	\$20,000, per event <sup>3</sup>
Hospital to Hospital Ambulance Coverage	Out-of-pocket expenses <sup>3</sup>
Repatriation to Hospital Near Home Coverage	Total Costs when arranged by MASA MTS <sup>3</sup>

## Coverage Area<sup>1</sup>

All coverage provided by this policy is limited to the continental United States, Alaska, Hawaii, and Canada, and must originate and conclude therein.

## Definitions<sup>2</sup>

**Dependent** shall be defined as any of the following whose coverage under the Policy has become effective and has not ended:

- a. The Insured's lawful spouse; and/or
- b. The Dependent Child(ren) of an Insured;

[As it applies to this definition, the term "spouse," wherever used, shall be defined as a significant other in a marriage, "spouse" can also apply to a civil union or common law marriage, if recognized in the state in which Insured resides.]

## Definitions continued<sup>2</sup>

Dependent Child(ren) shall be defined as an unmarried person who is under the age of twenty-six (26) years and is (i) the Insured's biological or adoptive son, daughter, stepson, or stepdaughter, foster children or any legal Minor for whom the Insured is required by a court or administrative order to provide health coverage or (ii) a person over whom the Insured has legal custody and/or control. However, if any Dependent Child(ren) is incapable of self-sustaining employment due to severe intellectual or physical disability and is dependent on an Insured, such age limit of twenty-six (26) shall not apply. Proof of such incapacity and dependency must be furnished to the Transportation Services Administrator within thirty (30) days following the child's attainment of the limiting age.

Out-Of-Pocket Expenses are costs that remain after applying any primary insurance that needs to be paid for by the insured with personal financial resources specifically covered under this Policy.

## Disclaimers<sup>3</sup>

This material is for informational purposes only and does not provide any coverage. 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 applicable member services agreement or policy for your territory. MASA MTS products and services are not available in NY, WA, ND, and NJ. 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 Medical Air Services Association, Inc., Medical Air Services Association of Florida, Inc., and MASA Insurance Services, Inc. **For IA, KY, PA, SC, and WV residents, MASA Insurance Services, Inc., 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.

Maximum Benefit Amount pays a maximum of \$20,000 per event for up to two (2) events per 12-month period for Emergency Air Ambulance and Emergency Ground Ambulance Coverage. Out-of-pocket expenses are paid for costs that remain after applying any primary insurance that needs to be paid for by the insured with personal financial resources covered explicitly under the Emergent Plus Insurance Policy for Hospital to Hospital coverage. Total costs are paid for Repatriation to Hospital Near Home Coverage when MASA MTS arranges the transportation service. Please refer to the Emergent Plus Transportation Services Insurance policy documents for complete details.

Maximum Benefit Amount pays out-of-pocket expenses that remain after applying any primary insurance that needs to be paid for by the insured with personal financial resources covered explicitly under the Emergent Gold Insurance policy for Emergency Ground Ambulance Coverage and Hospital to Hospital Ambulance Coverage. Total costs are paid for Repatriation to Hospital Near Home Coverage when MASA MTS arranges the transportation service. Please refer to the Emergent Gold Transportation Services Insurance policy documents for complete details.

### SOURCES:

\*CDC, 2022

\*\* Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2022 and Pharmacy Benefit Manager Standards. May 5, 2021.