



Connections with Care

Emergency medical
transportation solutions



A growing issue: Medical transportation



1 in 4

families require an ambulance every 3 years¹



35%

increase in ride costs over the last 5 years¹



105

hospital closures in the U.S. 2018–2021²

A growing issue: Medical transportation



1 in 2

caretaking families
require an ambulance
every 3 years¹



70+

The "Silver Tsunami" means
11.5% of the workforce will be
age 70+ by 2030²



300

hospitals at immediate
risk of closure³

Why MASA matters to today's workforce

- **The average ground ambulance bill is \$2,008.¹**
- **Costly bills have become a normal, expected part of emergency care — even for the insured.**
- **60% of Americans have to borrow just to cover a \$1,000 health expense.²**
- **94% of employees don't know** that there's a solution that will cover ambulance bills.³



When employees learn there's a solution like MASA, **30% are likely to pay for it.³**



The MASA solution

The simple solution to a complex problem for millions of employees.

Studies indicate a strong group benefits program is key to achieving employee retention and plan participation goals. MASA supports these goals by mitigating employee stress and uncertainty while encouraging member wellness.

The numbers speak for themselves: our **38% participation rate** across groups proves that for employees — this is a problem worth solving.¹

MASA guarantees:

- No Social Security numbers needed
- No health questions
- No claim forms
- No network limitations
- No deductibles
- No denials based on claim cost

How does it work?

- Employees choose a plan when they enroll.
- Members have access to coverage for any ambulance provider, nationwide.
- MASA can be used to cover any emergency transportation situation and does not need to be triggered by a specific event.
- Medical transport claims are covered — including deductibles, co-insurance, co-pays, denied claims, and balance bills.



Who benefits from this coverage?

- Groups offering high deductible health plans
- Employees and families who travel
- Groups with aging populations
- Employees expecting emergency transportation needs or those with chronic illness
- Families involved in sports and extracurricular activities

and more!





MASA covers all financial exposures related to medical transportation

21K

licensed ground ambulance providers in the U.S.

300

air medical providers in the U.S.

MASA provides a simple response to a complex industry with an no network model where one does not exist today.

Did you know?

28M

emergency transports dispatched by 911 every year¹

Nearly every

1 second

A ground ambulance is dispatched in the U.S.¹

Nearly every

1 minute

An air ambulance is dispatched in the U.S.²



Ground ambulance is not covered by NSA, exposing employees to financial insecurity

The No Surprises Act (NSA) does not include ground ambulance services. Yet, **ground ambulance services are among the most common sources of out-of-network bills** and can cost consumers thousands of dollars.

79% of all ground ambulance rides could result in an out-of-network bill.

Consumer Reports, 2021

No Surprises Act

WHAT'S IMPACTED?

\$9,100

out-of-pocket limit for an individual plan

\$18,200

out-of-pocket limit for a family plan

Protecting families with compassion when others don't.

By offering MASA, you can help bridge the high-cost exposures in emergency medical transport while adding real value to healthcare plans.





MASA in the employee benefits space

MASA's medical-transport coverage is easily bundled with core health benefits — enabling brokers to provide clients the **comprehensive supplementary benefits package** that today's employees are seeking.

>700

benefits broker
& consulting groups

>3K

group benefits
clients to date

95%

group persistency

MASA internal data, 2024

The need for MASA is reflected in high voluntary participation rates:

39%

case size <250

19%

case size 250-1K

13%

case size 1K-5K

5%

case size 5k+



At our core

MASA	Health Insurance
 Complete ground and air ambulance coverage Any dispatched ambulance used by the member for emergency services is covered – ground or air.	
 Specialized transport coordination MASA uniquely arranges for and covers select ambulance transport and services ancillary to the ambulance ride	
 Provider negotiation services Advanced provider negotiation expertise ensures all ambulance charges are correct	
 Claims team focused on paying, not denying Claims are compensated, including deductibles, co-insurance, co-pays, and balance bills	

NEW!

Essentials Plan

A low-price, high-value gateway product for large cases.

Essentials Plan benefits¹



Ground Ambulance Transportation



Air Ambulance Transportation



Hospital to Hospital Transportation

Who's it for?

- Employees of employers 5k+
- Employer paid coverages
- Ability to upgrade product

¹: United States only.



Emergent Plus Plan

The leading solution for complete peace of mind.



Emergent Air Transport²

Coverage for all providers in all 50 states and Canada for both emergent air transports from a scene and emergent interfacility.



Emergent Ground Transport²

Transports by all providers in all 50 states and Canada are covered.



Non-Emergent Hospital to Hospital²

If the member needs to be transported to another hospital for higher level of care that is not immediately life-threatening, MASA arranges the transport.



Repatriation²

If the member expected to be hospitalized for an extended period more than 100 miles from home, MASA can arrange for a transport back to a hospital closer to home.



NEW!

Emergent Premier Plan

Feature-rich plan to meet the health needs of today's workforce.

All Emergent Plus Benefits²

Includes all the Emergent Plus benefits with extended repatriation benefits³.

Post-Admission Continued Care Transportation Coverage¹

Expense assistance for non-emergent transportation from the hospital to rehab, skilled nursing, long-term care, or back home.

Sick While Away from Home Expense Protection⁴

Protection of up to \$5,000 per year of expenses related to a covered emergency while traveling.

Pet Return³

MASA can arrange to transport domestic pets back to the closest commercial airport to member's primary address.

Minor Return³

If a minor is left unattended while traveling due to illness or injury of a member, MASA will arrange for transport to a guardian.



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Platinum Plan

A high-value plan for comprehensive coverage.
Ideal for executive carveout packages.

All Emergent Plus Benefits²

Includes all the Emergent Plus benefits with the repatriation benefits coverage extending worldwide⁴.

Return Transportation⁴

If more than 100 miles away and hospitalized for at least 24 hours, upon being discharged, MASA can purchase a plane ticket home.

Mortal Remains Return⁴

If more than 100 miles from home, MASA can arrange and pay for the transport of the remains to the closest airport to member's residence.

Organ Transplant Transportation¹

In the event the member needs an organ transplant, MASA will arrange transport to or from member.

Pet Return³

MASA can arrange to transport domestic pets back to the closest commercial airport to member's primary address.

Vehicle Return³

If the member is unable to drive their vehicle home due to illness or injury, MASA will arrange to bring the vehicle back to the member's residence.

Minor Return³

If a minor is left unattended while traveling due to illness or injury of a member, MASA will arrange for transport to a guardian.

Companion Transportation³

MASA can arrange for a family member or friend to accompany member during transport.

Visitor Transportation³

If hospitalized for 7 days or longer, MASA will arrange for the transport of a family member or friend to the closest airport to where member is hospitalized.



MASA at work

Ground & air ambulances

Most people never think they'll need emergency transport

Ashley's young son experienced breathing complications due to a lung condition that required a transfer via rotary ambulance to an advanced facility where medical specialists could treat her son.

Focusing on your child when it matters most

Ashley never had to worry or fight for the payment of the bills associated with her son's emergency transport need. MASA paid the total leaving Ashley with a \$0 outcome.

“I can say that I was able to focus on the healing of my child as I knew MASA would handle the rest.

I never had to worry about calling MASA to see if this was paid. Never had to answer a million questions as to what happened and if this was a covered expense.”

— Ashley, MASA member



MASA at work

Multiple ground ambulances

Cardiac episode at work

After driving to an urgent care clinic, Paul was transferred to a local hospital for symptoms of cardiac arrest. Once he was examined, the doctor ordered a transfer to advanced facilities for life-saving treatments.

Two ambulance trips, medical procedures, and two hospitals

Paul submitted his medical transport bills to MASA after his return home. The total of his multiple ambulance transport costs was covered in full, leaving Paul with a \$0 outcome.

“After several days being at home, the bills started arriving — two ambulance trips, medical procedures at two hospitals, and my return trip home. The folks at MASA advised they would review the claims, and the decision was that they would cover the total cost. Without the MASA membership, I would have had to finance the payments for the ambulance trips for some time.”

— Paul, MASA member



MASA by the numbers



2M+

members



500+

team members



17

international
locations

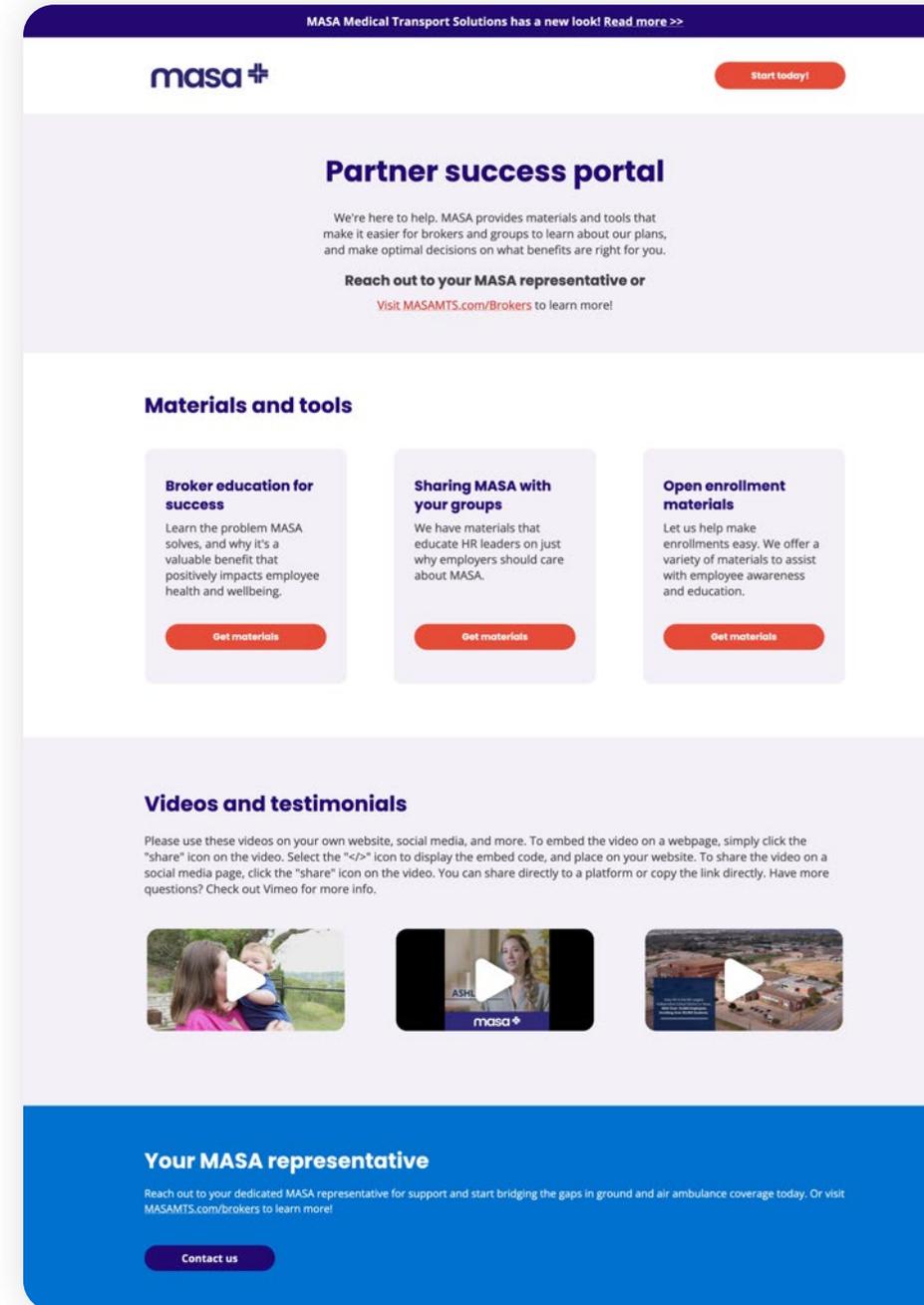


4.8

google review

Everything you need to incorporate MASA

- ✓ MASA collateral and presentations
- ✓ Infographics and industry overviews
- ✓ Group medical plan transportation coverage gap assessment
- ✓ Open enrollment resources





MASA makes it easy



Enrollment solutions

Ease of enrollment across any platform



Dedicated expert

Implementation professional assigned to each case



No-noise execution

Start to finish implementation in as little as 1 week



99% groups

Retained as MASA clients



MASA makes it easy

A no-noise benefit

➤ **Simple employer agreement**

Depending on implementation type, we offer a straightforward, 3-page employer agreement.

➤ **Streamlined platform integrations**

EDI Services Team ensures clean enrollment processing experience with group's HRIS system.

➤ **Enrollment support**

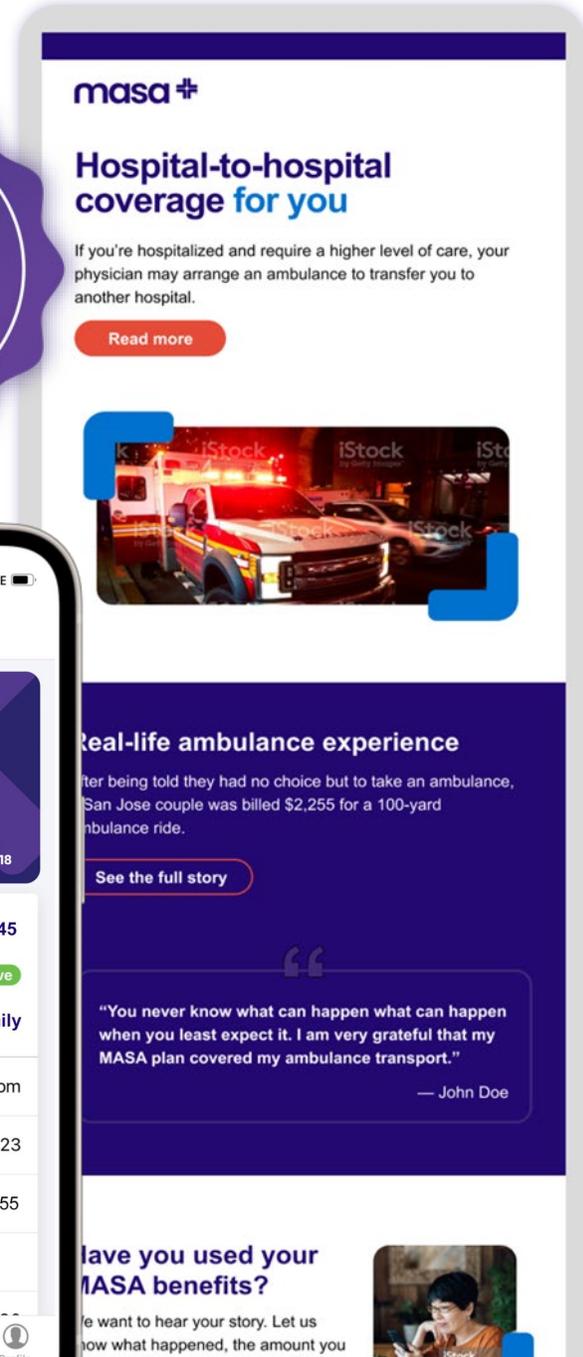
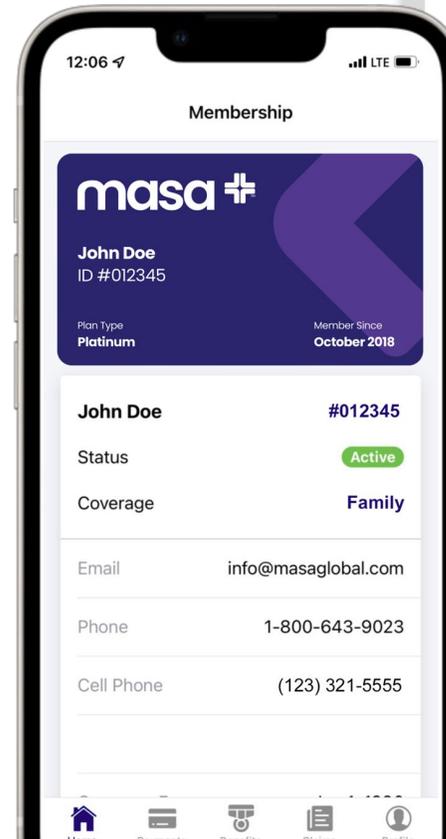
MASA can provide enrollment and pre-enrollment support both in person and online.

➤ **Ongoing group administration**

Ben Admin system file feeds and/or portal access enable changes or view of current or past enrollments.

Compassionate service when it matters most

- ✓ Compassionate transport services — a team dedicated to assisting when it matters most
- ✓ Claims team focused on paying, not denying — ready to guide through the process
- ✓ Easy and convenient self-service tools — online portal, mobile apps to track claim progress
- ✓ Connections continue through ongoing engagement with enrolled employees with 50%+ digital and app engagement





MASA is your go-to solution for large-case clients

- ✔ **The only supplemental benefit of our kind**
- ✔ **Huge value add for self-funded clients**
- ✔ **All providers are covered – no network needed**
- ✔ **No-noise solution in a sea of shallow sales tactics**



Thank you

