

Protection for when they need it most

Help your clients shield their employees from unexpected emergency transport costs by offering MASA coverage.

Most group health insurance plans don't fully cover emergency transportation

Many health insurance plans provide insufficient coverage for employees when it comes to emergency transportation. Even the best plans may only cover a limited number of in-network providers.

 **79% of all ground ambulance rides could result in an out-of-network bill¹**

Our solution is simple — with us, there is no “out-of-network”

MASA bridges the high-cost gap in medical transport by providing financial assistance when emergency ground or air transportation is needed. We even provide complete nationwide coverage — so no matter where employees are in the U.S., they're protected.

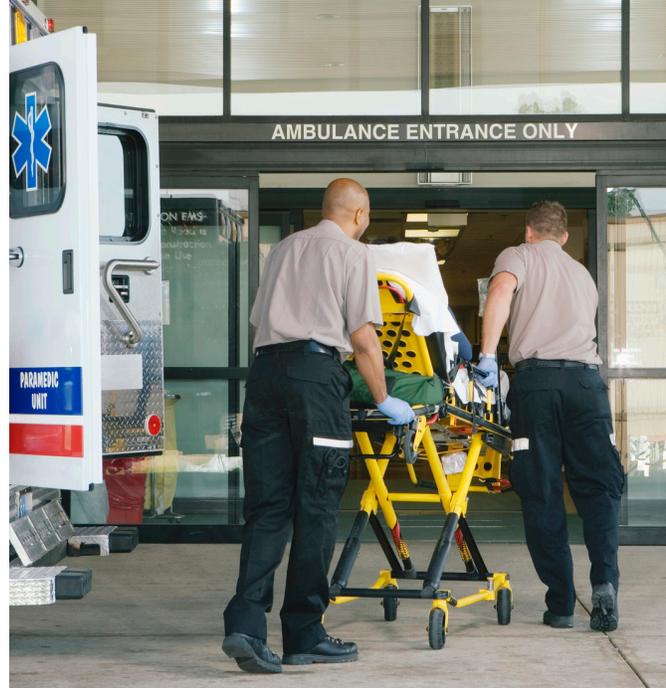
 **#1 employee worry: No cash for medical bills²**

Add powerful value to your employee benefits offerings

The average deductible for employer-based family coverage in the U.S. is around \$3,800.³ To fulfill these insurance plan requirements, employees may automatically be responsible for thousands of dollars if an emergency hits. With MASA, a claims specialist will identify a solution and see that their claims are compensated.*

* 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 membership 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.

1: Consumer Reports, “Your Ambulance Ride Could Still Leave You With a Surprise Medical Bill,” 2021
2: Kaiser Family Foundation, Average Annual Deductible per Enrolled Employee in Employer-Based Health Insurance, 2021
3: Kaiser Family Foundation, 2021 Employer-Based Health Insurance Premiums and Deductibles



MASA empowers employees to:

-  **Never hesitate to call 911 in an emergency**
-  **Access coverage for any ambulance, nationwide**
-  **Get coverage for medical transport claims**

About MASA

MASA is coverage and care you can count on to protect you from the unexpected. Founded in 1974 as Medical Air Services Association, Inc., MASA® continues to expand on its mission to connect members with care. As a global organization with 17 international locations and covering all 50 states and Canada, MASA serves 2 million+ members with emergency and non-emergency transportation benefits and so much more.

MASA makes it easy



Flexible plans & pricing

Our plans fit the needs of today's workforce, helping your clients provide a generous benefits package that they can tailor to their needs. Employee-paid, employer-paid, tiered and cost-share pricing available.



Less noise, no hassle

We offer a seamless experience for your clients, from onboarding to the dedicated implementation of their coverage.



Organic revenue growth

Our coverage can boost the value of your core health plans while growing your internal organic revenue. Ask us about our generous comps.



More tools & education

We're there for you with a robust suite of broker and client success tools that educate, drive sales, and boost enrollment.

Our coverage

Over 28 million people are sent to the emergency room by ambulance every year.⁴ MASA provides core coverage for these necessary transports, including:

- Emergency air transport
- Emergency ground transport
- Hospital to hospital ambulance transfer
- Repatriation ambulance transfer

Beyond the initial ride, other costly issues can transpire. Based on plan choice, MASA offers emergency ground and air coverage along with additional services and coverages like:

- Travel for a hospital visitor
- Patient transport between hospitals or to rehab and other facilities
- Returning a companion home
- Returning a minor child, pets, or vehicles home
- Transportation for organ retrievals and organ recipients
- And more!

4: 2020 National EMS Assessment, NASEMSO

For additional information and disclosures about MASA MTS plans, visit: <https://info.masamts.com/masa-mts-disclaimers>
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“ I was able to focus on the healing of my child... 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

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