

MASA Overview and Products

Taking the worries out of emergency transport

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Why MASA matters to today's workforce

No one should have to worry about unexpected transport bills during or after an emergency.

- **86% of ground ambulance rides** may result in an out-of-network bill for the privately insured, putting millions of employees at risk.¹
- Ambulance bills have a **higher out-of-network rate** than for other specialists, including E.R. doctors and anesthesiologists.²
- **The average ground ambulance bill is \$2,008.**³ These 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.*

1: Consumer Reports, 2021
2: National Association of State EMS Officials, 2022
*: Bankrate, February 2023

The MASA solution

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

Employees can protect their finances, and peace of mind, with MASA. Our medical-transport coverage pays 100% of ambulance claims, and plans are easily bundled with core health benefits.

➤ **94% of employees don't know that there's a solution that will cover ambulance bills. When they learn there's a solution like MASA, 30% are likely to pay for it.⁴**

Plus, the numbers speak for themselves: our **38% participation rate** across groups proves that for employees — this is a problem worth solving.³

How does it work? Employees can choose a plan when they enroll. They have access to coverage for any ambulance, nationwide — and medical transport claims are compensated.

MASA guarantees:

- **No health questions**
- **No claim forms**
- **No network limitations**
- **No deductibles**
- **No member/spouse age limits**
- **No denials based on claim cost**

3: MASA Internal Data, Updated February 2023

4: Independent McKinsey Report, 2019

Membership benefit offerings

Benefit	Emergent Plus	Emergent Premier	Platinum
Emergency Air Ambulance Coverage	● 3	● 3	● 3
Emergency Ground Ambulance Coverage	● 3	● 3	● 3
Hospital to Hospital Ambulance Coverage	● 3	● 3	● 3
Repatriation Near Home Coverage	● 3	● 2	● 1
Post Admission Continued Care Transportation Coverage		● 4	
Sick While Away from Home Expense Protection		● 1	
Minor Return Transportation Coverage		● 2	● 2
Pet Return Transportation Coverage		● 2	● 2
Patient Return Transportation Coverage			● 1
Companion Transportation Coverage			● 2
Hospital Visitor Transportation Coverage			● 2
Mortal Remains Transportation Coverage			● 1
Vehicle & RV Return Coverage			● 2
Organ Retrieval & Organ Recipient Transportation Coverage			● 4
Composite voluntary rate	\$14 PEPM	\$19 PEPM	\$39 PEPM

Employer-paid and cost-shared options are available. Please reach out to your MASA Sales Director for details.

Companies with situs in the following states:

Alabama	Kansas	Oklahoma
Arizona	Louisiana	Oregon
Arkansas	Maine	Rhode Island
California	Massachusetts	South Dakota
Colorado	Michigan	Tennessee
Connecticut	Minnesota	Texas
Georgia	Missouri	Utah
Hawaii	Nebraska	Vermont
Idaho	Nevada	Virginia
Illinois	North Carolina	Wisconsin
Indiana	Ohio	

For questions, reach out to your MASA Sales Director or visit: masaaccess.com/brokers

Coverage territories

1: Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or under certain U.S. travel advisories as long as the member has provided ten (10) day notice.

2: United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas, and Bermuda.

3: United States and Canada.

4: United States Only.

For additional information and disclosures about MASA plans, visit: <https://info.masamts.com/masa-mts-disclaimers>



Insurance benefit offerings

Benefit	Emergent Plus	Platinum	Emergent Gold	Indemnity Gold	Indemnity Plus
Emergency Ground Ambulance Coverage	● 3	● 3	● 3		\$250 ³ Indemnity
Emergency Air Ambulance Coverage	● 3	● 3	\$15,000 ³ Indemnity	\$15,000 ³ Indemnity	\$10,000 ³ Indemnity
Hospital to Hospital Ambulance Coverage	● 3	● 3	● 3		
Repatriation Near Home Coverage	● 3	● 1	● 3		
Minor Return Transportation Coverage		● 2			
Pet Return Transportation Coverage		● 2			
Companion Transportation Coverage		● 2			
Hospital Visitor Transportation Coverage		● 2			
Patient Return Transportation Coverage		● 1			
Mortal Remains Transportation Coverage		● 1			
Vehicle & RV Return Coverage		● 2			
Organ Retrieval & Organ Recipient Transportation Coverage		● 4			
Composite voluntary rate	\$14 PEPM	\$39 PEPM	\$19 PEPM	\$10 PEPM	\$10 PEPM

Companies with situs in the following states:

Iowa
Kentucky
Maryland
Montana

Pennsylvania
South Carolina
West Virginia

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Insurance benefit offerings

Benefit	Emergent Plus
Emergency Ground Ambulance Coverage	● 1
Emergency Air Ambulance Coverage	● 1
Repatriation to Hospital Near Home Coverage	● 1
Hospital to Hospital Ambulance Coverage	● 1
Composite voluntary rate	\$14 PEPM

Companies with situs in the following states:

District of Columbia
New Hampshire
New Mexico

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Insurance benefit offerings for companies with situs in Alaska

Benefit	Emergent Plus	Platinum	Emergent Gold	Indemnity Gold	Indemnity Plus
Emergency Ground Ambulance Coverage	● 3	● 3	● 3		\$250 ³ Indemnity
Emergency Air Ambulance Coverage	● 3	● 3	\$15,000 ³ Indemnity	\$15,000 ³ Indemnity	\$10,000 ³ Indemnity
Hospital to Hospital Ambulance Coverage	● 3	● 3	● 3		
Repatriation Near Home Coverage	● 3	● 1	● 3		
Minor Return Transportation Coverage		● 2			
Pet Return Transportation Coverage		● 2			
Companion Transportation Coverage		● 2			
Hospital Visitor Transportation Coverage		● 2			
Patient Return Transportation Coverage		● 1			
Mortal Remains Transportation Coverage		● 1			
Vehicle & RV Return Coverage		● 2			
Organ Retrieval & Organ Recipient Transportation Coverage		● 4			
Composite voluntary rate	\$28 PEPM	\$39 PEPM	\$38 PEPM	\$16 PEPM	\$12 PEPM

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Insurance benefit offerings for companies with situs in Delaware

Benefit	Emergent Plus	Emergent Gold	Indemnity Gold	Indemnity Plus
Emergency Ground Ambulance Coverage	● 1	● 1		\$250¹ Indemnity
Emergency Air Ambulance Coverage	● 1	\$15,000³ Indemnity	\$15,000¹ Indemnity	\$10,000¹ Indemnity
Repatriation to Hospital Near Home Coverage	● 1	● 1		
Hospital to Hospital Ambulance Coverage	● 1	● 1		
Composite voluntary rate	\$13 PEPM	\$17 PEPM	\$9.50 PEPM	\$9.50 PEPM

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Insurance benefit offerings for companies with situs in Florida

Benefit	Emergent Ground	Emergent Plus	Emergent Premier	Platinum
Emergency Air Ambulance Coverage		● 3	● 3	● 3
Emergency Ground Ambulance Coverage	● 3	● 3	● 3	● 3
Hospital to Hospital Ambulance Coverage		● 3	● 3	● 3
Repatriation Near Home Coverage		● 3	● 2	● 1
Post Admission Continued Care Transportation Coverage			● 4	
Sick While Away From Home Expense Protection			● 1	
Minor Return Transportation Coverage			● 2	● 2
Pet Return Transportation Coverage			● 2	● 2
Companion Transportation Coverage				● 2
Hospital Visitor Transportation Coverage				● 2
Patient Return Transportation Coverage				● 1
Mortal Remains Transportation Coverage				● 1
Vehicle & RV Return Coverage				● 2
Organ Retrieval & Organ Recipient Transportation Coverage				● 4
Composite voluntary rate	\$9 PEPM	\$14 PEPM	\$19 PEPM	\$32.50 PEPM
Employee only voluntary rate				\$24.17 PEPM

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Insurance benefit offerings for companies with situs in North Dakota

Benefit	Emergency Shield Core	Emergent Ground	Indemnity Gold	Indemnity Plus
Emergency Ground Ambulance Coverage	● 2	● 2		\$250² Indemnity
Emergency Air Ambulance Coverage	● 2		\$15,000² Indemnity	\$10,000² Indemnity
Repatriation to Hospital Near Home Coverage	● 1			
Hospital to Hospital Ambulance Coverage	● 2			
Pandemic Quarantine Expense Protection	● 1			
Composite voluntary rate	\$24.50 PEPM	\$17 PEPM	\$9.50 PEPM	\$9.50 PEPM

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Insurance benefit offerings for companies with situs in Washington

Benefit	Emergency Shield Indemnity
Emergency Ground Ambulance Coverage	\$2,000 ¹ Indemnity
Emergency Air Ambulance Coverage	\$10,000 ¹ Indemnity
Composite voluntary rate	\$19 PEPM

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Coverage territories
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Employer-paid and cost-shared options are available. Please reach out to your MASA Sales Director for details.



Insurance benefit offerings for companies with situs in Wyoming

Benefit	Emergent Plus	Emergent Premier	Platinum
Emergency Air Ambulance Coverage	● 3	● 3	● 3
Emergency Ground Ambulance Coverage	● 3	● 3	● 3
Hospital to Hospital Ambulance Coverage	● 3	● 3	● 3
Repatriation Near Home Coverage	● 3	● 2	● 1
Post Admission Continued Care Transportation Coverage		● 4	
Sick While Away from Home Expense Protection		● 1	
Minor Return Transportation Coverage		● 2	● 2
Pet Return Transportation Coverage		● 2	● 2
Companion Transportation Coverage			● 2
Hospital Visitor Transportation Coverage			● 2
Patient Return Transportation Coverage			● 1
Mortal Remains Transportation Coverage			● 1
Vehicle & RV Return Coverage			● 2
Organ Retrieval & Organ Recipient Transportation Coverage			● 4
Composite voluntary rate	\$19 PEPM	\$24 PEPM	\$39 PEPM

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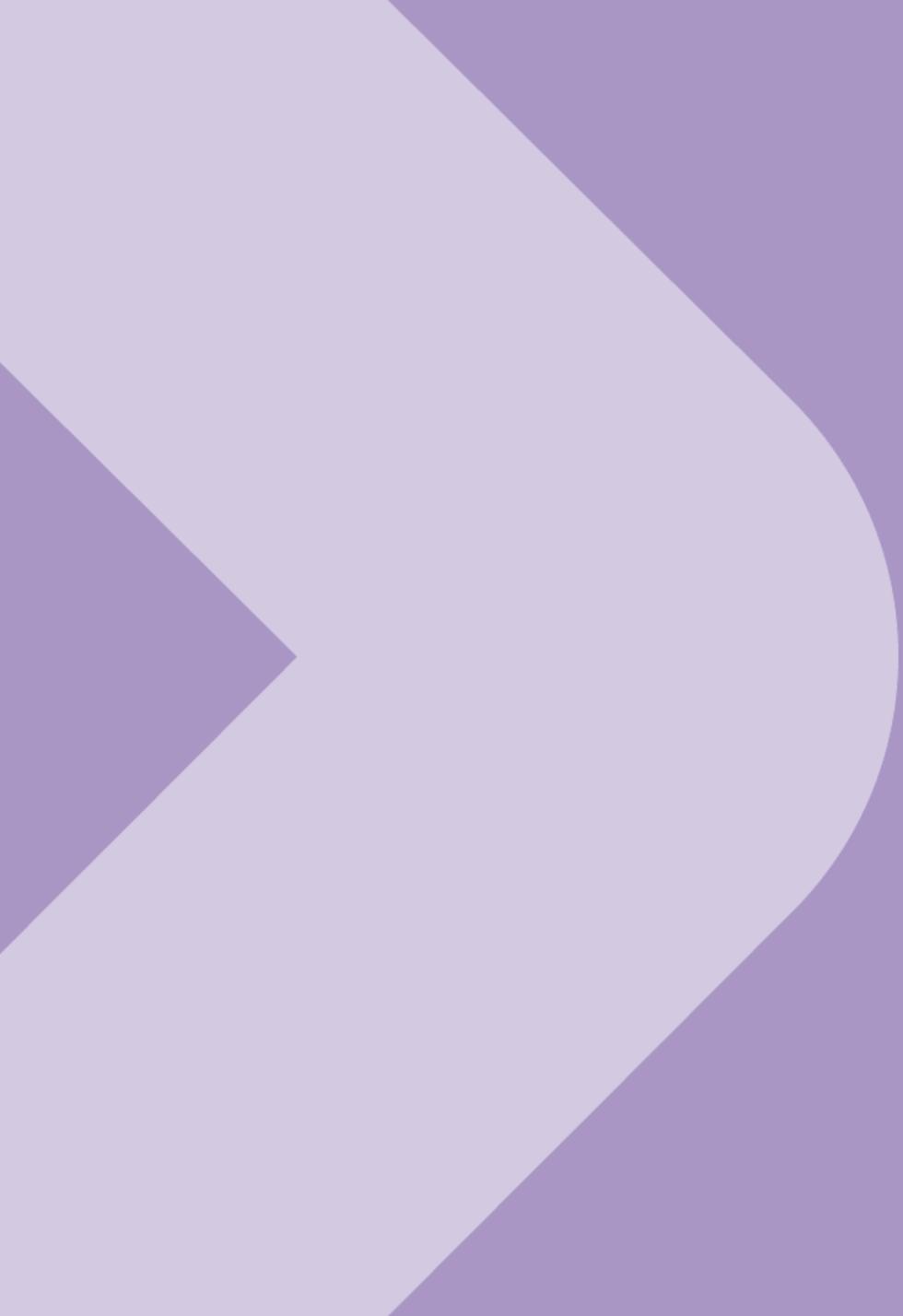
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Employer-paid and cost-shared options are available. Please reach out to your MASA Sales Director for details.





Product details



Emergent Plus

The leading solution in the employee benefit space, providing complete peace of mind for medical transportation needs that result from a medical emergency.



Emergent Air Transport

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



Non-Emergent Hospital to Hospital

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



Emergent Ground Transport

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



Repatriation

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.

Emergent Premier

New core product in the employee benefit space, providing complete peace of mind — plus features that meet the health needs of today's workforce.



All Emergent Plus Benefits

Includes all the Emergent Plus benefits with the non-emergent interfacility and extended repatriation benefits.



Traveling while sick Expense Protection

Protection of \$5,000 per year worth of related expenses while traveling.



Minor Children Return

If the result of illness or injury of a member is that a minor child is left unattended, MASA will arrange for transport to a guardian.



Post-Admission Continued Care Transport Coverage

Protection of \$500 per year worth of related expenses to attend appointments.



Pet Return

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

Platinum



All Emergent Plus Benefits

Includes all the Emergent Plus benefits with the non-emergent interfacility and repatriation benefits being worldwide coverage.



Organ Transplant Transportation

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



Minor Children and/or Grandchildren Return

If result of illness or injury of member a minor child/grandchildren is left unattended, MASA will arrange for transport to a guardian.



Return Transportation

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



Pet Return

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



Companion Transportation

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



Mortal Remains Return

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.



Vehicle Return

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



Visitor Transportation

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.

Emergent Ground

The leading solution in the employee benefit space, providing complete peace of mind for medical transportation needs that result from a medical emergency.



Emergent Ground Transport

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

Emergent Gold

The leading solution in the employee benefit space, providing complete peace of mind for medical transportation needs that result from a medical emergency.



Emergent Air Transport

MASA pays an indemnity benefit of \$15,000 for emergency air transports to a medical facility.



Emergent Ground Transport

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



Non-Emergent Hospital to Hospital

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



Repatriation

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.

Indemnity Gold

The leading solution in the employee benefit space, providing complete peace of mind for medical transportation needs that result from a medical emergency.



Emergent Air Transport

MASA pays an indemnity benefit of \$15,000 for emergency air transports to a medical facility.

Indemnity Plus

The leading solution in the employee benefit space, providing complete peace of mind for medical transportation needs that result from a medical emergency.



Emergent Air Transport

MASA pays an indemnity benefit of \$10,000 for emergency air transports to a medical facility.



Emergent Ground Transport

MASA pays an indemnity benefit of \$250 for emergency ground transports to a medical facility.

Emergency Shield Core

New core product in the employee benefit space, providing complete peace of mind — plus features that meet the health needs of today's workforce.



All Emergent Plus Benefits

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



Emergent Ground Transport

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



Non-Emergent Hospital to Hospital

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



Repatriation

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.



Traveling while sick Expense Protection

Protection of \$5,000 per year worth of related expenses while traveling.

Emergency Shield Indemnity

The leading solution in the employee benefit space, providing complete peace of mind for medical transportation needs that result from a medical emergency.



Emergent Air Transport

MASA pays an indemnity benefit of \$10,000 for emergency air transports to a medical facility.



Emergent Ground Transport

MASA pays an indemnity benefit of \$2,000 for emergency ground transports to a medical facility.