

Access Global



Plan benefits	Explanation
<p>Emergency Air Ambulance Coverage³</p>	<p>MASA will cover Out-of-Pocket Expenses incurred by the Insured Person resulting from Emergency Air Transportation, necessitated by a Serious Emergency, to the nearest and most appropriate Medical Facility readily capable of receiving the Insured Person and providing the necessary level of care, as may be required due to the Serious Emergency. Coverage for Emergency Air Transport by fixed-wing aircraft shall be due, exclusively, to: a. The unavailability and/or inefficiency of transport by rotary aircraft or ground transport; and b. Necessity of specialized treatment for a Serious Emergency not immediately available locally. Transport must result from the request or recommendation by a first-responder or transferring Physician who deems Emergency Air Transportation medically necessary. Services must be provided by a medically-equipped helicopter or fixed-wing aircraft that is provided by a common air ambulance carrier.</p>
<p>Emergency Ground Ambulance Coverage³</p>	<p>MASA will cover Out-of-Pocket Expenses incurred by the Insured Person resulting from Emergency Ground Transportation, necessitated by a Serious Emergency, to the nearest and most appropriate Medical Facility readily capable of receiving an Insured Person and providing the necessary level of care, as may be required due to the Serious Emergency, or to a Suitable Airport for the purposes of Emergency Air Transportation, as may be required by the Serious Emergency.</p>
<p>Hospital to Hospital Ambulance Coverage³</p>	<p>MASA will cover Out-of-Pocket Expenses incurred by the Insured Person associated with the Insured Person's hospital to hospital transfer, necessitated by a Serious Emergency, by a medically-equipped, ground ambulance, rotary (i.e., helicopter) or fixed-wing aircraft from a Medical Facility where the Insured Person is presently admitted to the nearest and most appropriate Medical Facility, capable of providing the necessary, specialized level of care, as may be required and that is not available at the sending facility and ordered by the treating physician.</p>

Plan benefits	Explanation
<p>Repatriation to Hospital Near Home Coverage¹</p>	<p>MASA will provide services and Out-of-Pocket Expenses associated with the coordination of an Insured Person's non-emergency transport by a medically-equipped ground ambulance, rotary (i.e., helicopter) or fixed-wing aircraft in the event the Insured Person is hospitalized more than one hundred (100) statute miles from the Insured's Residence and the Insured Person's treating Physician determines it is medically appropriate to transfer the Insured Person to a Medical Facility nearer to the Insured's Residence for continued care and recuperation. Although every effort will be made to transport the Insured Person to Medical Facility of the Insured Person's choice, some factors outside of the Transportation Services Administrator's control may limit ability to fulfill the Insured Person's request. Such factors include, but not limited to, no bed available at requested Medical Facility and required services for the Insured Person's condition are not available at requested facility. Such services may be provided by common carrier and/or ground ambulance, if appropriate. Such services shall be provided contingent upon: a. Certification by the Insured Person's treating Physician; and b. The Insured Person's compliance with the Access of Services provision of this Policy.</p>
<p>Patient Return Transportation Coverage¹</p>	<p>MASA will provide services and cover Out-of-Pocket Expenses associated with the coordination of the Insured Person's transportation by regularly scheduled commercial carrier ticket to the commercial airport nearest to the Insured's Residence following the Insured Person's 24-hour admittance and discharge/release from a Medical Facility located more than one hundred (100) statute miles from the Insured's Residence. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.</p>
<p>Companion Transportation Coverage²</p>	<p>MASA will provide services associated with the coordination of transportation for the Insured Person's spouse, other family member, or companion to accompany the Insured Person on the Insured Person'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. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.</p>

Plan benefits	Explanation
<p>Hospital Visitor Transportation Coverage²</p>	<p>MASA will provide services and cover the air transportation expense associated with the coordination of one round-trip, regularly scheduled, commercial carrier ticket for the Insured Person's spouse, other family member or companion to join the Insured Person in the event that the Insured Person is hospitalized for more than 7 days as an in-patient in a Medical Facility more than one hundred (100) statute miles from the Insured's Residence. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.</p>
<p>Minor Return Transportation Coverage²</p>	<p>MASA will provide services and cover Out-of-Pocket Expenses associated with minor return transportation to a parent, legal guardian, or other person that can be responsible for the Minor in the event that the Minor is left unattended as a result of the Insured Person's utilizations of Emergency Air Ambulance Coverage, Emergency Ground Ambulance Coverage, Hospital to Hospital Ambulance Coverage, Repatriation to Hospital Near Home Coverage, or Mortal Remains Transportation Coverage benefits. The Company shall also provide for a qualified attendant to accompany such Minor en-route, in the event that the Minor's age and/or medical condition may necessitate such accompaniment. Such services may be provided by common carrier, if appropriate. The Company is not responsible for Minor's illness, injury or death during such return and/or care. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.</p>
<p>Pet Return Transportation Coverage²</p>	<p>MASA will provide services and cover Out-of-Pocket Expenses associated with pet return transportation of an Insured Person's pet to the Insured's Residence in the event that the pet is left unattended as a result of the Insured Person's utilization of Emergency Air Ambulance Coverage, Emergency Ground Ambulance Coverage, Hospital to Hospital Ambulance Coverage, Repatriation to Hospital Near Home Coverage, Patient Return Transportation Coverage, or Mortal Remains Transportation Coverage benefits. Covered pets include, but are not limited to, dogs, cats, and/or other small animals. Pets covered by this benefit shall be limited to two (2) per Insured Person. The Company is not responsible for pet's illness, injury or death during such return and/or care. Such services may be provided by common carrier, if appropriate, and subject to the rules and regulations of the same. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.</p>

Plan benefits**Explanation****Vehicle & RV Return
Transportation Coverage²**

MASA will provide services and cover Out-of-Pocket Expenses associated with the vehicle return transportation for an Insured Person's ground vehicle to the Insured's Residence as a result of the Insured Person's utilization of Emergency Air Ambulance Coverage, Emergency Ground Ambulance Coverage, Hospital to Hospital Ambulance Coverage, Repatriation to Hospital Near Home Coverage, Patient Return Transportation Coverage, or Mortal Remains Transportation Coverage benefits. Vehicle return services shall only apply to traditional ground vehicles, including, but not limited to, car/truck, van, motorcycle, travel trailers or motor homes, owned or rented by the Insured Person. The Company shall bear the expense of fuel, oil and driver – contracted directly by the Transportation Services Administrator. The Insured Person shall bear the expense of vehicle repair due to mechanical breakdown en-route. Vehicle must be in a condition suitable for safe operation on the highway. Only one (1) vehicle, including any vehicle in tow, shall be returned per claim. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.

**Organ Retrieval & Organ
Recipient Transportation⁴**

MASA will provide services and cover the air transportation expense associated with the coordination of transportation of an organ to be used in an organ transplant procedure required by the Insured Person or transportation of the Insured Person and the Insured Person's spouse, other family member or companion in the event that the Insured Person is in need of an organ transplant procedure. In the event of an Organ Recipient Transportation, such transportation shall be by a medically-equipped fixed-wing aircraft, if a Serious Emergency, or by commercial carrier to the Suitable Airport nearest the site of the transplant procedure. Transportation of the Insured Person's spouse, other family member or companion may be limited due to availability, giving due priority to the medical personnel and equipment aboard the medically-equipped fixed wing aircraft for the welfare and safety of the transported Insured Person. This service shall apply to the retrieval or transplant of a heart, lung, liver, kidney, or pancreas, anywhere in the United States of America. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.

**Mortal Remains
Transportation Coverage¹**

MASA will cover the airway bill transportation expense associated with a regularly-scheduled commercial carrier to the commercial airport nearest to the Insured's Residence of the Insured Person's mortal remains in the event Insured Person's death occurs more than one hundred (100) statute miles from the Insured's Residence. The Company may elect to cover transportation by ground, if appropriate. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Policy.

Coverage territories

1: Worldwide- Worldwide 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. Worldwide coverage shall apply to up to ninety (90) days per trip. During the first year of the Policy, if Insured elected a monthly Policy, Insured Person's requiring Worldwide Coverage must pay their monthly Policy in full for the first twelve (12) months prior to receiving these benefits.

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

3: United States and Canada Only

4: United States Only

Qualifications for coverage:

- Must hold active primary health insurance at time of serious emergency. MASA applies after primary health insurance decision on claim and after any payment is made by primary health insurance. MASA will not pay out any benefits at time of claim if Insured person fails to carry primary health insurance
- Must be 18 years or older to purchase a plan
- Must be primarily living at a US 50 states residence
- Notice of claim must be communicated to MASA within 30 days of incident or transport and proof of loss (i.e. invoice, EOB, run notes) must be furnished within 90 days of incident or transport **or as soon as reasonably possible**

Limitations for coverage:

- If Insured person has a pre-existing condition all non-emergency benefits will not apply during the first 90 days of enrollment if as a result of the pre-existing condition
- 1 year waiting period for Organ Retrieval and Organ Recipient Coverage
- Limit of two (2) air transportations per insured starting from the date of first transportation
- If Insured person is diagnosed by a physician with a terminal illness that can reasonably be expected to result in death in one (1) month or less after the date of the certification following an inpatient admission, MASA will not provide coverage for Emergency Air Ambulance, Hospital to Hospital Air Ambulance, and Repatriation to Hospital Near Home
- Will not provide coverage for live animals in tow for Vehicle & RV Return Coverage
- Can only offer to group size of 51+ eligible employees

Exclusions:

- Transport for elective and/or cosmetic surgery
- Occurrences related to military personnel during active-duty hours
- Treatment for mental illness or disease or any self-inflicted injury while sane or insane
- Air travel, other than as a passenger in an aircraft operated by a common-carrier airline, maintaining regular published schedules.
- Under the influence of intoxicants and/or narcotics unless administered on the advice of a physician;
- Inherently dangerous activities such as participation in professional athletic events, motor sport or motor racing, bull-riding, ATV riding, skydiving, parachuting, hang gliding, bungee cord jumping, heli-skiing, spelunking, extreme snow skiing etc.
- Transportation to physical rehab centers, skilled nursing centers, hospice setting or long-term care units, funeral home, doctor office or any other transportation that is not related to a serious emergency.
- The policy holder or an employer as a condition of employment
- A serious emergency or out-of-pocket expense arising from employment where coverage is provided and approved under and Workers' Compensation Law, occupational disease/hazard law or similar legislation
- Participation in a Riot, insurrection, rebellion, civil disobedience or unlawful assembly;
- Participation in declared or undeclared war or acts thereof
- A policy cannot be purchased while Inpatient at a Medical Facility requesting benefits
- MASA does not cover those participating in a Medicaid health insurance plan.