

Emergent Gold

Plan benefits	Explanation
<p>Emergency Air Ambulance Transport Protection¹</p>	<p>MASA shall provide a \$15,000.00 payment resulting from Emergency Air Ambulance Transportation, necessitated by a Serious Emergency, to the nearest and most appropriate Medical Facility, as determined by the First Responder(s) and/or Physician(s), readily capable of receiving the Insured Person and providing the necessary level of Medical Care, as may be required due to a Serious Emergency. Coverage for Emergency Air Ambulance Transportation by medically equipped 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 treating Physician who deems Emergency Air Ambulance Transportation Medically Necessary. This service must be provided by a medically equipped rotary ambulance (e.g. helicopter) or medically equipped fixed-wing aircraft that is provided by a common air ambulance carrier.</p>
<p>Emergency Ground Ambulance Transport Protection¹</p>	<p>MASA shall provide payment for eligible Out-of-Pocket Expenses resulting from Emergency Ground Ambulance Transportation, necessitated by a Serious Emergency, to the nearest and most appropriate Medical Facility, as determined by the First Responder(s) and/or Physician(s), readily capable of receiving the Insured Person and providing the necessary level of Medical Care, as may be required due to a Serious Emergency, or to a Suitable Airport for the purposes of Emergency Air Ambulance Transportation, as may be required due to a Serious Emergency.</p>
<p>Hospital to Hospital Air Ambulance Transport Protection¹</p>	<p>MASA shall provide a \$15,000.00 payment resulting from a Medically Necessary Hospital-to-Hospital Transportation transfer by a medically equipped rotary ambulance (e.g. helicopter) or medically equipped fixed wing aircraft to the nearest most appropriate Medical Facility readily capable of receiving the Insured Person and providing the specialized level of Medical Care required that is not available at the initial Medical Facility, as determined by the treating Physician(s) at the Medical Facility.</p>

Plan benefits	Explanation
<p>Hospital to Hospital Ground Ambulance Transport Protection¹</p>	<p>MASA shall provide payment for eligible Out-of-Pocket Expenses resulting from a Medically Necessary Hospital-to-Hospital Transportation transfer by a medically equipped ground ambulance to the nearest most appropriate Medical Facility readily capable of receiving the Insured Person and providing the specialized level of Medical Care required that is not available at the initial Medical Facility, as determined by the treating Physician(s) at the Medical Facility.</p>
<p>Repatriation to Hospital Near Home Transport Protection¹</p>	<p>MASA shall coordinate and provide payment for eligible Out-of-Pocket Expenses related to the Insured Person's Non-Emergency transport by a medically equipped ground ambulance, medically equipped rotary ambulance (e.g. helicopter), medically equipped fixed-wing aircraft, or by a common carrier airplane with a Paramedic, if appropriate, in the event the Insured Person is hospitalized more than one hundred (100) statute miles from the Insured Person's Residence. Although every effort will be made to transport the Insured Person to a Medical Facility of the Insured Person's choice, some factors outside of the Company's control may limit ability to fulfill the Insured Person's request. Such factors include, without limitation, no availability of a bed at requested Medical Facility and/or unavailability of required Medical Care for the Insured Person's condition at requested Medical Facility. Such services shall be provided contingent upon (i) the Insured Person being Inpatient at the time of the request, (ii) Insured Person's ability to fly on a medically equipped fixed-wing aircraft or a common carrier airplane without causing further injury, (iii) continued Inpatient Medical Care is required at the Medical Facility nearest to the Insured Person's home, (iv) written or recorded certification by Insured Person's treating Physician and the Company's Medical Director that transfer is medically appropriate (e.g. fit to fly) and continued Inpatient Medical Care is needed for a period of five (5) days or greater, and (v) Insured Person's compliance with the Access of Services provision of this Agreement.</p>

Coverage territories

1: United States and Canada

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 if Insured person does not carry primary health insurance at time of claim.
- Must be 18 years or older to purchase a plan
- Must be primarily living at a US 50 states residence
- Claims must be submitted within 180 days of incident or transport

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
- Treatment for mental illness or disease or any self-inflicted injury shall be limited to one (1) claim per policy for each consecutive twelve (12) month period beginning from the effective date
- 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 Ambulance, and Repatriation to Hospital Near Home.

Exclusions:

- Transport for elective and/or cosmetic surgery
- Occurrences related to military personnel during active-duty hours
- Air travel, other than as a passenger in an aircraft operated by a common-carrier airline, maintaining regular published schedules
- 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
- Intoxication while operating a vehicle, as defined by the Michigan Vehicle Code, or any intentional, criminal, or grossly negligent behavior
- Inherently dangerous activities such as participation in professional athletic events, motor sport or motor racing, bull-riding, skydiving, parachuting, hang gliding, bungee cord jumping, heli-skiing, spelunking, extreme snow-skiing etc.
- 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 willful criminal activity at the level of a misdemeanor or felony
- 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.