

# Essentials

Plan benefits	Explanation
<p><b>Emergency Air Ambulance Coverage<sup>1</sup></b></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, as determined by the Insured Person’s treating Physician, 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><b>Emergency Ground Ambulance Coverage<sup>1</sup></b></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, as determined by the Insured Person’s treating Physician, 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><b>Hospital to Hospital Ambulance Coverage<sup>1</sup></b></p>	<p>MASA will cover Out-of-Pocket Expenses incurred by the Insured Person associated with the Insured Person’s medically necessary hospital to hospital transfer, 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, as determined by the Insured Person’s treating Physician, 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>

## 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 only cover 20% of total bill 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
- 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 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 and Repatriation to Hospital Near Home Transport.

### Exclusions:

- Transport for elective and/or cosmetic surgery unless such cosmetic surgery is required as a result of a covered loss, as determined by the treating Physician.
- 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
- Transportation to Physical rehab centers, Skilled Nursing centers, hospice setting or long-term care units, funeral home, doctors office or any other transportation that is not related to a Serious Emergency
- The Policyholder or an employer as a condition of employment
- 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 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.