

Essentials

Plan benefits	Explanation
<p>Emergency Ground Ambulance Transport Protection¹</p>	<p>MASA shall provide up to a \$750.00 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 Ground Ambulance Transport Protection¹</p>	<p>MASA shall provide up to a \$750.00 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>Emergency Air Ambulance Transport Protection¹</p>	<p>MASA shall provide up to a \$7,500.00 payment for eligible Out-of-Pocket Expenses 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>

Plan benefits**Explanation****Hospital to Hospital Air Ambulance Transport Protection¹**

MASA shall provide up to a \$7,500.00 payment for eligible Out-of-Pocket Expenses 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.

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 at time of claim if Insured Person does not carry primary health insurance
- 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 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 Transport Protection and Hospital to Hospital Air Ambulance Transport Protection.

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
- 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, 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 insured person is Inpatient at a Medical Facility requesting benefits
- State laws may prevent a Medicaid participant participating in a medical transport policy and/or association, MASA does not cover those participating in a Medicaid health insurance plan.