



Product guide

Essentials

Plan benefits	Explanation
Emergency Air Ambulance Coverage¹	MASA will cover Out-of-Pocket Expenses incurred by the Insured Person resulting from Emergency Air Transportation 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 Emergency.
Emergency Ground Ambulance Coverage¹	MASA will cover Out-of-Pocket Expenses incurred by the Insured Person resulting from Emergency Ground Transportation 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 Emergency, or to a Suitable Airport for the purposes of Emergency Air Transportation, as may be required by the Emergency.
Hospital to Hospital Ambulance Coverage¹	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 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.

Coverage territories

1: United States and Canada

Qualifications for coverage:

- 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:

- Limit of two (2) medical air transportations per Insured person starting from the date of the first such transportation

Exclusions:

- Exclusions follow the Insured's primary major medical plan, if any exclusion listed here conflict with the Insured person's primary medical plan, the primary medical plan would control.
- A policy cannot be purchased while Insured Person is hospitalized, actively being treated for an illness or injury, diagnosed and/or under the supervision of a Physician.