

# Indemnity Gold



Plan benefits	Explanation
<b>Emergency Air Ambulance Transport Protection<sup>1</sup></b>	<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>

## 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 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
- 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

### Exclusions:

- Transport for elective and/or cosmetic surgery
- Air travel, other than as a passenger in an aircraft operated by a common-carrier airline, maintaining regular published schedules
- Occurrences related to military personnel during active-duty hours
- 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.