

# Platinum



Plan benefits	Explanation
<p><b>Emergency Ground Ambulance Transport Protection<sup>2</sup></b></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><b>Hospital to Hospital Ground Ambulance Transport Protection<sup>2</sup></b></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><b>Emergency Air Ambulance Transport Protection<sup>2</sup></b></p>	<p>MASA shall provide 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
<p><b>Hospital to Hospital Air Ambulance Transport Protection<sup>2</sup></b></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 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>
<p><b>Repatriation to Hospital Near Home Transportation<sup>4</sup></b></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>

**Plan benefits****Explanation****Patient Return  
Transportation<sup>4</sup>**

MASA shall coordinate and provide payment for the additional commercial airline carrier airfare expense associated with the coordination of one one-way, regularly scheduled, commercial airline carrier airfare for the Insured Person to return to the commercial airport nearest to the Insured Person's Residence following the Insured Person's minimum twenty-four (24) hour Inpatient admittance and discharge from a Medical Facility located more than one hundred (100) statute miles from the Insured Person's Residence and the original return air transportation has been missed. Fare and class for such transport will be considered based on the class purchased with the original return ticket or the class to accommodate needs, as determined by the Insured Person's treating Physician. The Company will provide reasonable efforts to match the original class, but ultimately it is at the sole discretion of the Company. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Agreement.

**Companion Emergency  
Transportation<sup>3</sup>**

MASA shall provide payment for eligible Out-of-Pocket Expenses associated with coordination of transportation for the Insured Person's spouse, other family member, or a Companion to accompany the Insured Person's Emergency transport by a medically equipped ground ambulance, medically equipped rotary ambulance (e.g. helicopter), or medically equipped fixed-wing aircraft, giving due priority to the medical personnel and/or equipment and the welfare and safety of the patient. In the event services are required to be provided by a medically equipped fixed-wing aircraft, such coverage shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Agreement.

**Hospital Visitor Air  
Transportation<sup>3</sup>**

MASA shall coordinate and provide payment for the commercial airline carrier airfare expense associated with the coordination of a round-trip, regularly scheduled, commercial airline carrier airfare for the Insured Person's spouse, other family member or Companion to join the Insured Person in the event that the Insured Person is admitted to the hospital as an Inpatient more than one hundred (100) statute miles from the Insured Person's Residence. Fare and class for such transport is at the sole discretion of the Company. Such coverage shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Agreement and the Insured Person or visitor providing verbal consent that the Company is permitted to attain personal information to coordinate the air transportation.

**Plan benefits****Explanation****Minor Return Transport Protection<sup>3</sup>**

MASA shall assist the Insured Person through the process of how to return a Minor and reimburse the Insured Person up to \$2,500.00 in eligible transport expenses (e.g. airfare, rental car, taxi, ride sharing) incurred by the Insured Person associated with a Minor's return transportation to a parent, legal guardian, or a person that can be responsible for a Minor in the event that a Minor is left unattended as a result of the Insured Person's utilizations of Emergency Ground Ambulance Transport Protection, Hospital to Hospital Ground Ambulance Transport Protection, Emergency Air Ambulance Transport Protection, Hospital to Hospital Air Ambulance Transport Protection, Repatriation to Hospital Near Home Transportation, Patient Return Transportation, or Mortal Remains Return Transport Protection Benefits. Such reimbursement shall be provided contingent upon the Insured Person providing the Company proof of invoice and the Insured Person's proof of Insured Person's payment. This Benefit is limited to an amount equal to the amount the Insured Person paid but shall not exceed \$2,500.00 per claim.

**Pet Return Transport Protection<sup>3</sup>**

MASA shall assist the Insured Person through the process of how to return a pet and reimburse the Insured Person up to \$2,500.00 in eligible transport expenses (e.g. airfare, rental car, taxi, ride sharing) incurred by the Insured Person associated with a pet's return transportation of a Insured Person's pet to the Insured Person's Residence or a person that can be responsible for the pet, as a result of Insured Person's utilization of Emergency Ground Ambulance Transport Protection, Hospital to Hospital Ground Ambulance Transport Protection, Emergency Air Ambulance Transport Protection, Hospital to Hospital Air Ambulance Transport Protection, Repatriation to Hospital Near Home Transportation, Patient Return Transportation, or Mortal Remains Return Transport Protection Benefits. Such reimbursement shall be provided contingent upon the Insured Person providing the Company proof of invoice and the Insured Person's proof of Insured Person's payment. This Benefit is limited to an amount equal to the amount the Insured Person paid but shall not exceed \$2,500.00 per claim.

**Vehicle & RV Return<sup>3</sup>**

MASA shall coordinate and provide payment for eligible Out-of-Pocket Expenses associated with ground vehicle return transportation for an Insured Person's ground vehicle to the Insured Person's Residence or rental vehicles returned to the nearest rental company office or agent while in the United States as a result of the Insured Person's utilization of Emergency Ground Ambulance Transport Protection, Hospital to Hospital Ground Ambulance Transport Protection, Emergency Air Ambulance Transport Protection, Hospital to Hospital Air Ambulance Transport Protection, Repatriation to Hospital Near Home Transportation, Patient Return Transportation, or Mortal Remains Return Transport Protection Benefits. Vehicle return services shall only apply to traditional ground vehicles, including, but not limited to, car/truck, van, motorcycle, travel trailers or motor homes, owned or rented by the Insured Person. The Company shall bear the cost of fuel, oil and driver – contracted directly by the Company. The Company shall not be responsible for the cost of any vehicle repair due to mechanical breakdown en route. The Insured Person must have applicable insurance coverage for the vehicle at the time of return and must be in a condition suitable for safe operation on the highway. This Benefit is limited to only one (1) vehicle, including any vehicle in tow, per claim

Plan benefits	Explanation
<p><b>Organ Retrieval Transport<sup>1</sup></b></p>	<p>MASA shall provide payment for eligible Out-of-Pocket Expenses associated with the transportation of an organ to be used in an organ transplant procedure required by the Insured Person. This service shall apply to the following organs only: the retrieval of a heart, lung, liver, kidney, or pancreas.</p>
<p><b>Organ Recipient Transportation<sup>1</sup></b></p>	<p>MASA shall provide payment for the eligible commercial airline carrier airfare expense associated with the round-trip, regularly scheduled, commercial airline carrier airfare for the Insured Person, Insured Person's spouse, other family member or Companion in the event that the Insured Person is in need of an organ transplant procedure. Such transportation shall be by a medically equipped fixed-wing aircraft, if medically necessary, or commercial airline carrier to the Suitable Airport nearest the site of the transplant procedure. Transportation of the Insured Person's spouse, other family member, or Companion may be limited due to availability, giving due priority to the medical personnel and equipment aboard the medically equipped fixed-wing aircraft for the welfare and safety of the transported Insured Person. Fare and class for such transport is at the sole discretion of the Company. The Company may elect to cover transportation by ground, if appropriate. This service shall only apply to the transplant of a heart, lung, liver, kidney, or pancreas. Such services shall be provided contingent upon the Insured Person's compliance with the Access of Services provision of this Agreement.</p>
<p><b>Mortal Remains Return Transport<sup>4</sup></b></p>	<p>MASA Company shall assist the Insured Person, next of kin, or the Insured Person's estate through the process of returning mortal remains on a commercial airline carrier. The Company shall also reimburse the eligible Out-of-Pocket Expenses incurred by the Insured Person, next of kin, or the Insured Person's estate associated with the commercial airline carrier airway bill transportation expense, only for the transport of mortal remains from the commercial airport nearest to the location of where the death occurred to the commercial airport nearest to Insured Person's Residence. This benefit is only available if the Insured Person's death occurs more than one hundred (100) statute miles from the Insured Person's Residence. The Company may elect to cover transportation by ground (e.g. car) or water (e.g. ferry), if appropriate, or when a commercial airline is not available. Such reimbursement shall be provided contingent upon Insured Person, next of kin, or the Insured Person's estate providing the Company proof of invoice and the Insured Person's, next of kin's, or the Insured Person's estate's proof of Insured Person's, next of kin's, or the Insured Person's estate's payment.</p>

## **Coverage territories**

1: United States only

2: United States and Canada

3: United States, Canada, Mexico, and the Caribbean

4: Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or U.S. travel advisories. Contingent upon prior notice of travel.

## **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 the 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 Transport Protection, Hospital to Hospital Air Ambulance Transport Protection, and Repatriation to Hospital Near Home Transport

## **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.