



DID YOU KNOW?

25 MILLION PEOPLE

are sent to the emergency room through ground or air ambulance every year*.

Insurance companies **may not** cover all air and ground ambulance expenses which can result in in-network out-of-pocket costs.**

Ground ambulance **out-of-network transportation costs may be even higher than in-network.**



Indemnity Gold Group Medical Transportation Services Insurance

The Indemnity Gold Insurance Policy provides an **Indemnity Benefit that delivers \$15,000 cash paid directly to the insured³ when an Emergency Air Ambulance is used.**

Peace of Mind at an Affordable Rate

A MASA MTS Indemnity Gold Transportation Services Insurance policy provides the ultimate peace of mind at an affordable rate for you and your family dependants² for emergency air ambulance expenses. You can rely on our coverage regardless of whether the ambulance provider is in or out of your group healthcare benefits network.

Benefit Provided:

Emergency Air Ambulance Coverage

MASA MTS will pay the Insured the Indemnity Benefit Amount of \$15,000 for the cost of Emergency Air Transportation to a medical facility for serious medical emergencies deemed medically necessary for the Insured and when the Insured Dependents require the same services.

Family Coverage and Benefits Schedule

Family Coverage:

Spouse² receives the same benefit coverage as the Insured.
Children² each receive the same benefit coverage as the Insured.

Benefits Schedule:

Coverage Benefit	Indemnity Benefit Amount ³
Emergency Air Ambulance Coverage	\$15,000.00, per event ³

Coverage Area¹

All coverage provided by this policy is limited to the continental United States, Alaska, Hawaii, and Canada, and must originate and conclude therein.

Definitions²

Dependent shall be defined as any of the following whose coverage under the Policy has become effective and has not ended:

- a. The Insured's lawful spouse; and/or
- b. The Dependent Child(ren) of an Insured;

[As it applies to this definition, the term "spouse," wherever used, shall be defined as a significant other in a marriage, "spouse" can also apply to a civil union or common law marriage, if recognized in the state in which Insured resides.]

Dependent Child(ren) shall be defined as an unmarried person who is under the age of twenty-six (26) years and is (i) the Insured's biological or adoptive son, daughter, stepson, or stepdaughter, foster children or any legal Minor for whom the Insured is required by a court or administrative order to provide health coverage or (ii) a person over whom the Insured has legal custody and/or control. However, if any Dependent Child(ren) is incapable of self-sustaining employment due to severe intellectual or physical disability and is dependent on an Insured, such age limit of twenty-six (26) shall not apply. Proof of such incapacity and dependency must be furnished to the Transportation Services Administrator within thirty (30) days following the child's attainment of the limiting age.

Out-Of-Pocket Expenses are costs that remain after applying any primary insurance that needs to be paid for by the insured with personal financial resources specifically covered under this Policy.

Disclaimers³

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums and benefits vary depending on the benefits selected. For a complete list of benefits, premiums, and full terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your territory. MASA MTS products and services are not available in AK, NY, WA, ND, and NJ. MASA MTS utilizes third-party transportation service providers for all transportation services. MASA Global, MASA MTS and MASA TRS are registered service marks of MASA Holdings, Inc., a Delaware corporation and an affiliated company with Medical Air Services Association, Inc., Medical Air Services Association of Florida, Inc., and MASA Insurance Services, Inc.

For IA, KY, PA, SC, and WV residents, MASA Insurance Services, Inc., with its principal place of business at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324, offers insurance coverage through Obsidian Insurance Company. Coverage is not available in all states and is subject to the company underwriting guidelines and the issued policy. Policy forms and policy terms may vary by state and territory. National Producer #19897480.

If the insured has a high deductible health plan that is compatible with a health savings account, benefits will become available under the MASA MTS policy for expenses incurred for medical care (as defined under Internal Revenue Code ("IRC") section 213 (d)) once the Insured satisfies the applicable statutory minimum deductible under IRC section 223(c) for high-deductible health plan coverage that is compatible with a health savings account.

Indemnity Benefit Amount pays \$15,000 per event for two (2) events per 12 months. Please refer to the Indemnity Gold Transportation Services Insurance policy documents for complete details.

SOURCES:

*ACEP NOW 2014

** Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2022 and Pharmacy Benefit Manager Standards. May 5, 2021.