



# Emergency Shield Plus plan

**Any Ground. Any Air. Anywhere.**

Financial protection and peace of mind for worldwide emergency transportation and much more.



# Your trusted partner for protection and peace of mind from emergency medical transportation bills

At Medical Access & Service Advantage (MASA) we take care of the bills — and the hassle. We believe during or after an emergency, you and your family deserve peace of mind. Our plans provide an additional layer of protection to cover emergency ambulance bills and related expenses that may be left by your primary insurance. MASA members can be assured they're protected from out-of-pocket costs when sudden critical care is needed.

Since our founding in 1974, we have continued to expand on our mission to connect members with care. As a global organization with 14 international locations and covering all 50 states and Canada, MASA serves 2 million+ members with emergency and non-emergency transportation benefits and so much more.



**2M+ members**  
trust us worldwide



**14 international**  
locations

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 state and territory. MASA® membership products and services are not available in AK, DE, DC, KY, IA, MA, MD, MI, MT, NH, NM, ND, NY, NJ, PA, SC, UT, WA, WV, RI.

For FL residents: MASA provides insurance coverage whereby MASA is a prepaid limited health service organization licensed under Chapter 636, Florida Statutes, license number: 65-0265219 and is doing business as MASA MTS with its principal place of business at 1301 International Pkwy, Suite 300 Sunrise, FL 33323

**For WY residents: <https://www.masaaccess.com/>  
800-643-9023, MASA provides a membership plan and not insurance coverage and the range of discounts for air ambulance services provided under such membership will vary depending on the provider and the services offered.**

For additional information and disclosures about MASA plans, visit: <https://info.masamts.com/consumer-disclaimers>

## Corporate partnerships

National organizations and corporations partner with us to provide their employees with peace of mind and financial protection only a MASA plan can provide.

- Healthcare & hospital systems
- Hospital associations
- Fire fighter associations
- Independent school districts
- Universities
- State governments



**48 states with**  
corporate partnerships



## Why MASA

**Many are feeling the impact as the cost of emergency transportation increases and access to emergency care decreases.**

- Consistent cuts in Medicare affect how your claims are paid, exposing you to more financial risk.\*
- The increasing cost of healthcare means more out-of-pocket costs for you. Growth in Medicare spending due to an aging population, growing enrollment, and higher healthcare costs result in higher Medicare premiums, deductibles, and cost-sharing paid for by beneficiaries.\*\*

**Your Medicare plan or private health insurance might not provide the protection you need in all scenarios.\*\*\***

- Medicare usually doesn't cover healthcare while you're outside the U.S.
- Medicare generally doesn't pay for services like a return ambulance trip home if your hospital stay abroad wasn't or you received ambulance and doctor services outside the hospital after your covered hospital abroad stay ended.

## MASA guarantees

- **NO** health questions
- **NO** age limits
- **NO** claim forms
- **NO** network deductibles
- **NO** network limitations
- **NO** dollar limits within the United States on emergency transport costs†
- Worldwide protection\*\*\*\*
- Even pre-existing medical conditions are covered from day 1 for emergency transportation services

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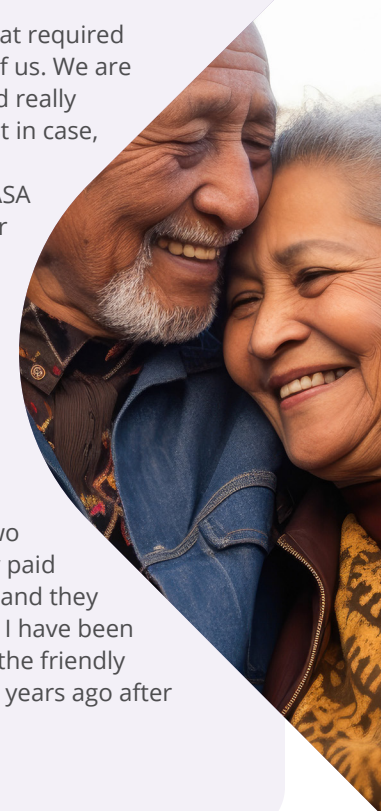
My wife and I found ourselves in an accident that required emergency air medical transport for the both of us. We are members of MASA and never thought we would really need the service but bought it “just in case.” Just in case, became reality of need and MASA was there to answer the call. We will NEVER be without a MASA membership again. This is one service that your family does not want to be without!

— Jonathan E, MASA member

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My experience with MASA has been wonderful! We have had two ambulance bills in the past two years, one just recently, that were only partially paid by Medicare. I submitted the balance to MASA, and they promptly paid the balance in full with no delay. I have been extremely pleased with their services and with the friendly responses to phone calls. So glad we signed up years ago after attending a presentation.

— Nancy and Daniel R., MASA Members



\* Affordable Care Act 2013 – 2023. Source: Douglas W. Elmendorf, Director, Congressional Budget Office, letter to Speaker John Boehner, U.S. House of Representatives, July 24, 2012, pp. 13–14, and Douglas W. Elmendorf, Director, Congressional Budget Office, letter to the Honorable Je... Sessions, U.S. Senate, January 22, 2010, p. 3.

\*\* <https://www.kff.org/medicare/issue-brief/what-to-know-about-medicare-spending-and-financing/>

\*\*\* Medicare.gov

† Subject to primary coverage.

\*\*\*\* Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or under certain U.S. travel advisories as long as the member has provided ten (10) day notice.



# 3 ways you can incur unexpected ambulance costs:

## 01) Event is deemed not medically necessary

Your primary insurance provider can deny your claim if they don't consider it "medically necessary," leaving you responsible for the entire bill.

### Medicare can deny your claim leaving you to pay out of pocket

In an emergency, the last thing you need to worry about is whether Medicare will cover your emergency ambulance bill.

- Your event must be deemed medically necessary.
- Payment for transportation is allowed only to the closest facility that can provide the necessary care.
- Transportation to a facility to be closer to home or family is not covered.

## 02) Out-of-network provider

If your ambulance was medically necessary, it may still be out-of-network.

79% of all ground ambulance rides could result in an out-of-network bill<sup>1</sup>, incurring higher out of pocket costs.

➤ **Emergency ground and air ambulance, and hospital to hospital transfer are all core benefits available to you under MASA's Emergency Shield Plus plan.\***



**79%**

**of all ground ambulance rides could result in an out-of-network bill<sup>1</sup>, incurring higher out of pocket costs.**

## 03) Co-pays & deductibles

If your ambulance is considered medically necessary and in-network, most insurance plans, including Medicare will still require you to pay member cost sharing.

### Your out-of-pocket costs:

- Copays
- Co-insurance
- Deductibles

➤ **Even if you have primary health coverage, YOU can be responsible for emergency ambulance bills. Ensure your protection and peace of mind by enrolling in a MASA plan.**

<sup>1</sup>: HealthAffairs.com

\* Please refer to the member service agreement for details.

<sup>1</sup>: HealthAffairs.com



## Protection and peace of mind wherever you go

An Emergency Shield Plus plan protects you, your family, and your financial future in the event you should experience a medical emergency anywhere in the world.

**Medical emergencies rank among the top 3 concerns for travelers in 2024.<sup>§</sup>** An unexpected medical emergency while abroad could lead to hefty out-of-pocket expenses even though you're enrolled in a Medicare plan.

### Enjoy peace of mind knowing you're protected by MASA's Emergency Shield Plus plan\*\*\*\*

- Worldwide Emergency Ground Ambulance
- Worldwide Emergency Air Ambulance
- Worldwide Hospital to Hospital Ground Ambulance
- Worldwide Hospital to Hospital Air Ambulance
- Cruise Ship Evacuation
- Worldwide RV & Vehicle Return Transportation
- Cruise Ship Return Transportation
- Transportation Interruption Expense Protection
- Sick While Away from Home Expense Protection

<sup>§</sup> <https://www.forbes.com/advisor/travel-insurance/travel-insurance-statistics/>

\*\*\*\* Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or under certain U.S. travel advisories as long as the member has provided ten (10) day notice.

## Lifetime members enjoy even more travel-related benefits‡



### Hospitalization Indemnity Protection

MASA provides an indemnity payout of \$5,000.00 when admitted for an inpatient medical stay resulting from serious emergency while outside the United States.



### Prepay Foreign Currency Emergency Transportation

In the case foreign currency is required for emergency transportation, MASA will pay up to \$50,000 in order for the member to be medically transported.



### Translation Services

When an emergency occurs in a location where you cannot speak the native language, MASA will provide telephonic access to a translator to help provide the vital information required.



### Travel Advisor

To help ensure where you are travelling is safe, MASA will provide the health and safety issues worldwide to ensure you are prepared before travelling.



### Travel Concierge Service

For the extra travel assistance that is needed to return home as a result of an emergency disrupting your trip, MASA will help with providing transportation schedules, luggage retrieval, visas, and other items to ensure that you have information, travel documents, and belongings to return home.

‡ Benefits listed are available under the Emergency Shield Plus Lifetime plan. Please refer to the member service agreement for details.

# Emergency Shield Plus

**Any Ground. Any Air. Anywhere.**

Protecting you, your family, and your financial future with **30 amazing benefits** covering medical emergencies worldwide

## Core Transportation Benefits

- Emergency Ground Ambulance Transportation<sup>1</sup>
- Emergency Air Ambulance Transportation<sup>1</sup>
- Hospital to Hospital Ground Ambulance Transportation<sup>1</sup>
- Hospital to Hospital Air Ambulance Transportation<sup>1</sup>
- Worldwide Emergency Ground Ambulance Transportation<sup>3</sup>
- Worldwide Emergency Air Ambulance Transportation<sup>3</sup>
- Worldwide Hospital to Hospital Ground Ambulance Transportation<sup>3</sup>
- Worldwide Hospital to Hospital Air Ambulance Transportation<sup>3</sup>
- Repatriation to Hospital Near Home<sup>2</sup>
- Cruise Ship Evacuation<sup>2</sup>

## Benefits for a safe return after your emergency

- Patient Return Transportation<sup>2</sup>
- Companion Return Transportation<sup>2</sup>
- Minor Return Transportation<sup>2</sup>
- Pet Return Transportation<sup>2</sup>
- Vehicle & RV Return<sup>1</sup>
- Worldwide Vehicle & RV Return<sup>3</sup>
- Cruise Ship Return Transportation<sup>2</sup>
- Mortal Remains Return Transportation<sup>2</sup>

## Benefits for those you love

- Grandchildren & Great Grandchildren Protection<sup>2</sup>
- Companion Emergency Transportation<sup>2</sup>
- Hospital Visitor Air Transportation<sup>2</sup>
- Hospital Visitor Ground Transportation<sup>2</sup>

## Benefits that protect you beyond the emergency

- Post Admission Continued Care Transportation<sup>2</sup>
- Sick While Away from Home Expense Protection<sup>2</sup>
- Medical Payments Advisor<sup>2</sup>
- Hospital Private Room Upgrade<sup>2</sup>
- Extended Hospital Stay Incidental Expense Protection<sup>2</sup>
- Organ Retrieval Transportation<sup>2</sup>
- Organ Recipient Transportation<sup>2</sup>
- Transportation Interruption Expense Protection<sup>3</sup>

### Coverage territories

1: United States only. 2: Worldwide. 3: Outside of the United States.  
Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or under certain U.S. travel advisories as long as the member has provided ten (10) day notice.  
For additional information and disclosures about MASA plans, visit: <https://info.masamts.com/consumer-disclaimers>



## A MASA plan works in 3 easy steps

01

### An emergency occurs

A medical emergency occurs and you are transported by ground or air ambulance to a medical facility.

02

### Send your bill to MASA

The ambulance provider sends you a bill for the portion of the claim not paid by your insurance, or for the entire bill if your insurance denies the claim. You submit your bill or proof of a paid invoice from provider to MASA.\*

03

### MASA pays the bill

MASA's dedicated team of experts liaise directly with the provider on your behalf, leaving you with a \$0 balance, or reimburses you for out-of-pocket costs with proof of paid invoice from provider. No stressful calls, just complete peace of mind.

\* Refer to member service agreement for terms. Subject to prior coverage. MASA will reimburse members for paid out of pockets costs associated with worldwide benefit claims subject to proof of a paid invoice from provider.



# Emergency Shield Plus Lifetime Plan

Our most elite and comprehensive plan

## 40 amazing plan benefits

Get the 30 benefits available on the Emergency Shield Plus plan, plus get 10 additional exclusive benefits for maximum peace of mind and protection worldwide.



### Additional benefits exclusive to Emergency Shield Plus Lifetime members:

- Attorney Search
- Emergency Message Relay Center
- Prepay Foreign Currency Emergency Transportation Protection
- Nurse Helpline
- Physician Search
- Translation Services
- Global Advisor
- Concierge Service
- Medical Device Bracelet
- Hospitalization Indemnity Protection

#### Hospitalization Indemnity Protection

MASA will provide indemnity protection of up to \$5,000 when a member is admitted for an inpatient medical stay resulting from serious emergency while outside the United States.\*

**The Emergency Shield Plus Lifetime plan is valid for the rest of your life. No renewals, no price increases, just 100% protection\***

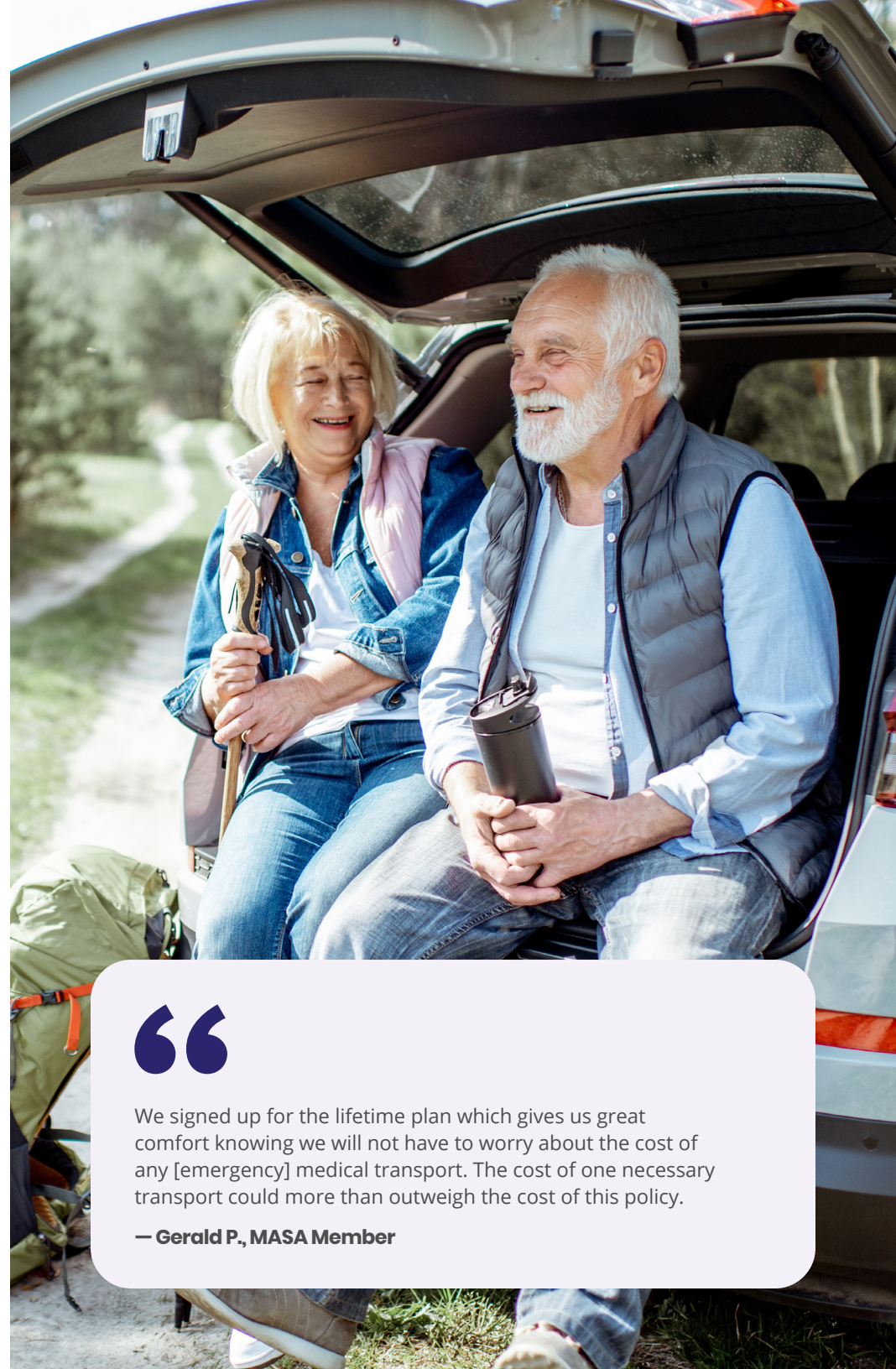


#### Plan includes MyID bracelet\*\*

Our gift to you for no additional charge.

\* Refer to member services agreement for details.

\*\*MyID is a third-party product for which MASA and its affiliates provide no warranties (express or implied), guarantees, or any other representations regarding any such MyID products. Member relationships with MyID are separate, distinct, and independent of any such relationship between member and MASA and/or any MASA affiliate.



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We signed up for the lifetime plan which gives us great comfort knowing we will not have to worry about the cost of any [emergency] medical transport. The cost of one necessary transport could more than outweigh the cost of this policy.

— Gerald P., MASA Member

# Frequently asked questions

## **Won't my insurance pay for an ambulance or emergency medical transports?**

Due to the nature of modern health insurance, there's a chance that you could be responsible for a large portion of your emergency transportation bill. Even if health insurance covers part of your bill, there are many scenarios where they may not cover the total cost. The ambulance that picks you up may be out-of-network, the reason for your trip may not be deemed a medical necessity, or you might still have to meet your health insurance deductible.

## **Do members call MASA at the time of an emergency?**

**No.** In the event of an emergency, call 911 or the designated emergency response number for the country or region you are located in. Later, when you receive a bill from the ambulance company, simply send it to us.

## **What do MASA members do when they receive an ambulance bill?**

If you are a MASA member, you can log in to the Members section of our website to submit your bill or check the status of an existing submission. Visit <http://www.masaaccess.com/member>. Alternatively you can email your bill to [ambulanceclaims@masaglobal.com](mailto:ambulanceclaims@masaglobal.com) or mail it with your member number clearly written on the front to MASA – 1301 International Parkway, Suite 300, Sunrise, Florida 33323.

## **Will a MASA plan pay copays or deductibles?**

Yes! Our goal is to leave you with complete peace of mind. We will provide payment for out-of-pocket costs including copays and deductibles for members actively enrolled in a MASA plan.





# Becoming a MASA member is easy!



Complete the application



Choose your membership level



Be protected immediately



1301 International Parkway, Suite 300, Sunrise, Florida 33323  
[www.masaaaccess.com](http://www.masaaaccess.com)