

It started out a normal day...



*Claire began experiencing acute chest pains. Fearing a heart attack, her husband immediately dialed 911, and an ambulance rushed Claire to the hospital. The cause of her pain turned out to be a severe gallbladder attack and acute gout in 80 percent of the joints in her body. Immediate surgery and treatment were needed. Since the couple has insurance coverage and a supplemental health insurance policy, they assumed that all of their expenses would be covered.*

*When an ambulance service sent a \$1,627 bill demanding payment for medical transport, the couple was stunned to learn that their insurance provider had denied coverage for Claire's trip to the hospital due to the medical notes provided by the hospital. The insurance company claimed that Claire's severe issues weren't a medical emergency; therefore, they declined to pay the ambulance fee. Understandably puzzled and upset, the couple turned to MASA Medical Transport Solutions for help.*

*Used to dealing with insurance companies and red tape, MASA Medical Transport Solutions personnel went to work unraveling the billing codes and documentation on Claire's medical transportation invoice. The company worked with the hospital, ambulance service and her insurance and supplemental insurance providers to make sure that Claire's transportation costs were covered without the couple incurring any additional expense.*



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NOTE: This brochure is not a contract. Definitions of services are contained in the member services agreement for each service provided.

The strength of MASA at work for you.



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# When is your next medical emergency planned?

Emergencies can happen to anyone, anytime, and anywhere.

**Are you prepared?**



## MASA EMERGENT



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## Coverage against unplanned medical emergencies is surprisingly affordable.

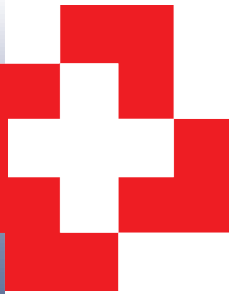
As we all know, sudden medical needs can happen to anyone, anywhere, at any time. If the unexpected happens to you, are you prepared to cover costs that typical medical insurance does not pay?

Did you know that a ground ambulance can cost up to \$2,400? Most people assume that their health insurance will cover the cost. Usually the opposite is true. Or you are left with a very high deductible.

If a doctor or ambulance crew decides that you need an air ambulance, are you ready to pay for a \$20,000+ helicopter transportation fee?

What if you need specialized treatment at a specific medical facility? How will you get there? How will you pay for it? The average airplane ambulance (medically equipped, fixed-wing aircraft) starts at \$20,000 and requires payment before liftoff.

Unfortunately, most people are shocked to receive exorbitant medical bills after the fact. What awaits them are bureaucratic nightmares to get their bills paid. Even worse, family members are often left to handle the financial liabilities of their loved ones by themselves because they don't know where or how to get help.



### is your answer to these problems.

You've done your best to provide benefits to your employees or group members, but there's vital coverage that is often forgotten. Who can your employees or group members turn to if they're miles away from the proper emergency medical treatment? What kind of costs will they have to bear if they become ill or injured when they're away from home?

Uncertainty like this can weigh heavily on them, so why not provide the security of MASA Emergent for their physical and financial well-being?

With MASA Emergent, you and your employees or group members can be covered for emergency airplane, helicopter or ground ambulance expenses anywhere in the U. S., with no out-of-pocket cost. Imagine being able to live or travel wherever you desire and have the peace of mind that you're covered for what can be a very expensive part of a medical emergency.

Reassuring coverage like this is surprisingly affordable. Contact your MASA Medical Transport Solutions representative today to get your personalized plan started right away.



Be prepared for the unexpected with a MASA Emergent membership. No matter where you live, you could have access to vital emergency medical transportation for a minimal monthly fee. That membership could one day save your life. And every day, it will give you peace of mind like nothing else.



## MASA MTS picks up where your insurance falls short.

- One low fee covers out-of-pocket costs for flights and services.
- No deductibles.
- No claim forms.
- No health questions.
- Anyone can join.



**Your employees  
or group members  
will thank you!**