

# The Ultimate Peace of Mind for Employees and Their Families

## The Harrison's Story




- Jim and his family were at a local festival when his daughter, Sara, suddenly began experiencing horrible abdominal and back pain, after a fall from earlier in the day.
- His wife, Heather, called 911 and Sara was transported to a local hospital, when it was decided that she needed to be flown to another hospital.
- Upon arrival, Sara underwent multiple procedures and her condition was stabilized.
- After further testing, it was discovered that Sara needed additional specialized treatment at another hospital requiring transport on a non-emergent basis.



Based on a true story. Names were changed to protect identities in compliance with HIPAA.



## And then, the Bills came!

|   |   | As a MASA Member | If a Non-MASA Member |                     |
|---|---|------------------|----------------------|---------------------|
|   |   | Sara would pay*  | If In-Network**      | If Out-of-Network** |
| 911 Ground Ambulance<br>Cost: \$1,800         |  | \$0              | \$300                | \$1,600             |
| Emergent Air Ambulance<br>Cost: \$45,000      |  | \$0              | \$4,000              | \$30,000            |
| Non-Emergent Air Transport†<br>Cost: \$20,000 |  | \$0              | \$20,000             | \$20,000            |
| <b>Total Out-of-Pocket Cost</b>               |   | <b>\$0</b>       | <b>\$24,300</b>      | <b>\$51,600</b>     |

\*Benefit is dependent on Membership Enrolled.

\*\*Out-of-pocket dollars vary dependent on provider, distance, health plan design, current status of deductible and out-of-pocket max. These figures are an example of the costs one may incur.

†More and more health plans are not covering interfacility transports on a non-emergent basis.

### Any Ground. Any Air. Anywhere.™

No matter how comprehensive your local in-network coverage may be, you still have significant exposure to out-of-network emergency transportation. Moreover, when you and your family travel outside your area, there is an 80% chance of being picked up by an out-of-network provider.

A MASA Membership prepares you for the unexpected. ONLY MASA MTS provides you with:

- **Coverage ANYWHERE** in all 50 states and Canada whether at home or away
- Coverage for BOTH emergent ground ambulance and air ambulance transport **REGARDLESS of the provider**
- **Non-emergent transport services**, which are frequently covered inadequately by your insurance, if at all

For more information, please contact your local MASA MTS representative or visit [www.masamts.com](http://www.masamts.com)