

The premier provider of medical transport coverage

Group benefits proposal

09/01/2025

Proposal for: San Angelo ISD

Effective: 09/01/2025

Eligible employees: 1,762

Presented by:

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About MASA

At MASA, we see medical transportation as the beginning of healthcare, that's why we offer coverage and care you can count on to protect you from the unexpected. Founded in 1974 as Medical Air Services Association, Inc., MASA® continues to expand on its mission to connect members with care. As a global organization with 17 international locations, MASA provides worldwide service to 2 million+ members with emergency and non-emergency transportation benefits and so much more.



Provide comprehensive coverage and care for medical transportation

When emergencies happen, employees may be exposed to uncovered costs and complex medical transport needs. Help them stay protected and prepared. Shield them from financial loss and connect them to expert service with MASA.

Protection from rising costs, when they need it most

The cost of emergency transportation is outpacing inflation, increasing significantly since 2019.¹ Increased complexity of in-transport services and longer transport times due to hospital closures, have raised operational costs of ambulance services and the costs of critical care rendered during transportation.² Unfortunately, those costs are getting passed on to patients.

Coverage for any ambulance, nationwide

Nearly 60% of ground ambulance rides were out-of-network in 2022.³ If an emergency hits and your health insurance carrier denies their claim, employees may automatically be responsible for thousands of dollars. MASA does not have network requirements, unlike most primary health plans. No matter when or where an emergency happens, medical transport claims are covered.

Advocacy and expert service, at no extra charge

Employees can rely on our claims advocates to tirelessly work to ensure the ambulance bill gets paid, whether that means confirming customary reasonable costs, providing their plan coverage, or issuing an indemnity payment. And we'll be there with additional coverages and expert coordination services on call to manage complex transport needs during and after an emergency — such as transferring employees and their loved ones home safely.

Did you know?

56%

of Americans don't have the funds to cover a \$1,000 in an emergency⁴



More than **54.1M** emergency responses occur each year⁵



The average air ambulance charge is **\$69,000⁶**



The average ground ambulance charge is **\$2,008⁶**



There are over **14,000** licensed EMS agencies nationwide⁵

1: MASA, Emergency medical transportation: The true costs — and how they're rising, 2024
2: MASA, An unseen crisis: hospital closures throughout the U.S. limit access to care, 2024
3: FAIR Health, 2023
4: Bankrate, 2024
5: NEMSIS, National EMS Data Report, 2024
6: MASA claims data, January 2024

MASA plan rates

Voluntary (payroll deducted)

Current	Composite
New Emergent MTS (Single or Family)	\$9.00 PEPM

ABOVE PLAN DISCONTINUED EFF
09/01/2025

Renewal Options	Composite
MTS Emergent Plus (Single or Family)	\$14.00 PEPM
MTS Emergent Premier (Single or Family)	\$19.00 PEPM
MTS Platinum (Single or Family)	\$39.00 PEPM

Assumptions & comments

- **Benefit-eligible employees quoted: 1,762**
Remote employees may not be eligible for the offered coverage based on their state regulations
- Medicaid recipients are not eligible for enrollment in MASA plans
- **Effective date: 09/01/2025**
- **Valid through: 08/31/2026**

Compare plans

Include MASA emergency medical transportation coverage in your benefits and protect what matters most. With a MASA plan, employees will have an additional layer of financial protection from the out-of-pocket costs of medical transportation. Alongside expert coordination services, the options below offer coverage that resolves out-of-pocket costs or provides indemnity benefits. Whichever you plan you choose will give employees peace of mind and add value to any benefits package.

	Emergent Plus	Emergent Premier	Platinum
Emergency Ground Ambulance Coverage	● ²	● ²	● ²
Emergency Air Ambulance Coverage	\$20k max per claim ²	\$20k max per claim ²	● ²
Hospital to Hospital Ambulance Coverage	\$20k max per air claim ²	\$20k max per air claim ²	● ²
Repatriation Near Home Coverage	● ²	● ³	● ⁴
Minor Return Transportation Coverage		\$2,500 max per claim ³	\$2,500 max per claim ³
Pet Return Transportation Coverage		\$2,500 max per claim ³	\$2,500 max per claim ³
Post Admission Continued Care Transportation Coverage		\$500 max pp ¹	
Sick While Away From Home Expense Protection		\$5k max & max 2 pp per year ⁴	
Patient Return Transportation Coverage			● ⁴
Companion Emergency Transportation Coverage			● ³
Hospital Visitor Transportation Coverage			● ³
Mortal Remains Transportation Coverage			● ⁴
Vehicle & RV Return Coverage			● ³
Organ Retrieval Transportation Coverage			● ¹
Organ Recipient Transportation Coverage			● ¹

Coverage territories:

1: United States only | 2: United States and Canada | 3: United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas, and Bermuda | 4: Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or U.S. travel advisories.

Benefit descriptions



Emergency Ground Ambulance Coverage

MASA provides coverage up to limits of the plan or provides an indemnity benefit for emergency ground transportation to a medical facility.



Emergency Air Ambulance Coverage

MASA provides coverage up to limits of the plan or provides an indemnity benefit for emergency air transportation to a medical facility.



Hospital to Hospital Ambulance Coverage

If specialized care is required but not available at the initial emergency facility, MASA provides coverage up to plan limits for ground or air ambulance transfer to the nearest appropriate medical facility.



Repatriation Near Home Coverage

If you're hospitalized away from home and your care provider has approved continued care at a hospital nearer to your home, MASA coordinates your transfer and provides coverage for medical transportation to the approved medical facility.



Minor Return Transportation Coverage

If you're traveling away from home and your minor child is left unattended due to your emergency transport, MASA helps coordinate their return and provides coverage up to the plan limits for their safe return home.



Pet Return Transportation Coverage

If you're traveling away from home and your pet is left unattended due to your emergency transport, MASA helps you coordinate their return trip and provides coverage up to the limits of the plan for their safe return home.



Post Admission Continued Care Transportation Coverage

If you need care in a rehabilitation facility, skilled nursing facility, long-term care facility, hospice, or at home after an emergency, MASA will reimburse up to \$500 for ride-hailing, taxi, or public transportation to these appointments annually for each member.



Sick While Away From Home Expense Protection

If you are traveling away from home and are required to isolate while recovering from an illness, MASA will reimburse up to \$5,000 for out-of-pocket expenses you incur due to your extended stays up to twice per year.



Patient Return Transportation Coverage

Once you're discharged from medical care and able to travel without medical transport, MASA coordinates and provides coverage for your commercial airline transport home.



Companion Emergency Transportation Coverage

Should a companion be allowed to travel with you during emergency transport, MASA provides coverage for the additional costs incurred.



Hospital Visitor Transportation Coverage

If you are hospitalized more than 100 miles from home, MASA coordinates and provides coverage for a supportive companion to join you.



Mortal Remains Transportation Coverage

If you pass away more than 100 miles from home, MASA will assist your family members with coordinating transport of your remains home, as well as provide coverage for the cost of air transport.



Vehicle & RV Return Coverage

If a travel emergency occurs requiring you to leave your vehicle or RV by ambulance, MASA coordinates and provides coverage for the return of the vehicle or RV to your home.



Organ Retrieval Transportation Coverage

If you need an organ transplant, MASA provides coverage for the cost of transporting the organ to your transplant location.



Organ Recipient Transportation Coverage

If you need an organ transplant, MASA coordinates and provides coverage for transporting you to the transplant location.

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Disclaimers

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 plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA plans, visit:

<https://info.masaglobal.com/disclaimers>

Maximum Benefit Amount pays up to seven hundred fifty dollars (\$750) for out-of-pocket expenses for Emergency Ground Ambulance and up to seven thousand five hundred dollars (\$7,500) for out-of-pocket expenses for Emergency Air Ambulance under the Essentials Insurance Policy. The out-of-pocket expenses for Hospital-to-Hospital Coverage will pay up to seven hundred fifty dollars (\$750) for ground ambulance transportation and up to seven thousand five hundred dollars (\$7,500) for air ambulance transportation.

Maximum Benefit Amount pays up to twenty-thousand-dollars (\$20,000) for out-of-pocket expenses for Emergency Air Ambulance and Emergency Ground Ambulance Coverage under the Emergent Plus Insurance Policy.

Indemnity Benefit Amount for the Emergent Gold Insurance policy pays fifteen thousand dollars (\$15,000) per event for Emergency Air Ambulance for two (2) events per 12 months. Maximum Benefit Amount pays out-of-pocket expenses that remain after applying any primary insurance that needs to be paid for by the Insured with personal financial resources covered explicitly under the Emergent Gold Insurance policy for Emergency Ground Ambulance Coverage and Hospital to Hospital Ambulance Coverage. Total costs are paid for Repatriation to Hospital Near Home Coverage when MASA arranges the transportation service. Please refer to the Emergent Gold Transportation Services Insurance policy documents for complete details.

Indemnity Benefit Amount for the Indemnity Gold Transportation Services Insurance policy pays fifteen thousand dollars (\$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.

Indemnity Benefit Amount for the Indemnity Plus Transportation Services Insurance policy pays ten thousand dollars (\$10,000) per event for Emergency Air Ambulance and two hundred fifty dollars (\$250) per event for Emergency Ground Ambulance.

Please refer to the Indemnity Plus Transportation Services Insurance policy documents for complete details.

MASA Group shall mean individually and in the collective, as applicable, Medical Air Services Association, Inc., Medical Air Services Association of Florida, Inc., and MASA Insurance Services, Inc.

