

**MASA-
Guarding employers
and employees
against the
unexpected**



&

**Exploring potential
strategies to create
value for our broker
partners**

What are modern-day employees
looking for in a post-covid
workplace?

In one word – PROTECTION.

▶ **72%** of employees say that the safety and protection of themselves and their family is more important now than ever before

▶ **51%** of employees say that employers should play a greater role in the safety and protection of employees and their families

As a result,

Across the board employees are looking to their employer for expanded benefits

Employees Want Benefits to Support Safety, Protection, and Well-Being

The pandemic has left workers feeling more concerned about safety and protection. As a result, employees want more from workplace benefits and programs in order to feel reassured in an uncertain future.

- ▶ **72%** of employees say that the safety and protection of themselves and their family is more important now than ever before
- ▶ **62%** of employees think employee benefits are more important now because of the pandemic
- ▶ **60%** of employees are interested in their employer providing a wider mix of non-medical benefits that they can choose to purchase on their own
- ▶ **51%** of employees say that employers should play a greater role in the safety and protection of employees and their families
- ▶ **39%** of employees say their employer is not currently offering benefits and programs to support or improve their well-being

ACROSS THE COUNTRY

EMS treats 25-30 million patients per year in the US. America is facing an increasing number of both air and ground emergent and non-emergent transports.

\$32 B

Total cost of air and ground emergency transports annually



1,500

Medical Aircraft
& Over 300
Providers
Nationally

21,000

Licensed Ground
Ambulance
Service Providers



¹www.nremt.org/rwd/public/data/maps

²<http://www.ems.gov>

³http://www.adamsairmed.org/pubs/AMTC18_poster.pdf

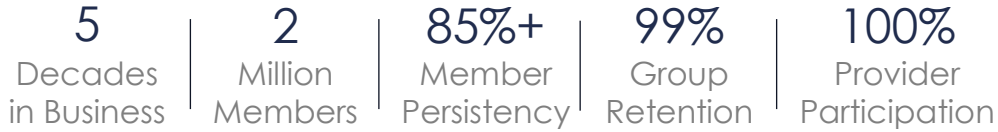
⁴AAMS Hearing on "No More Surprises: Protecting Patients from Surprise Medical Bills." United States House of Representatives Committee on Commerce Subcommittee on Health, June 12, 2019

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Who is MASA?

The established industry leader in medical transport solutions.

Numbers you can believe in:



As a pioneer in the medical transport solutions field MASA has been providing peace of mind to its members since 1974. MASA provides value to brokers, employers, and employees by providing unparalleled transport coverage. Recruit top talent, do right by your clients, and experience freedom from the fear of medical transport expenses.

2 out of 3

Americans worry about the impact of unexpected medical bills

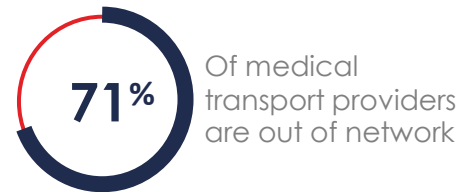
4 out of 10

Had received an unexpectedly high health invoice in the past year

Are your employees exposed?

Many assume that because your company has a stellar health plan your employees are covered for ambulance rides or even a helicopter “life flight”. Increasingly, this is not the case.

- Insurers determine the “medical necessity” of emergency transports
- Medical transport companies are typically 3rd parties and have a greater than 50/50 chance of being out of network
- Even if a transport is deemed “medically necessary” and the provider is in-network employees can still be on the hook for thousands in co-pays and deductibles



MASA can help.

MASA members have no out-of-pocket costs. See products for details.

	AVERAGE RETAIL COST	MASA MEMBER COST
911 ambulance	\$1,800	\$0
Emergency air ambulance	\$45,000	\$0
Non-emergency transport	\$20,000	\$0

Benefit Offerings

Fill the gaps in your coverage and achieve true peace of mind with one of MASA's essential memberships

Benefit	Platinum - \$39	Emergent Plus - \$14
Emergency Air Transport	U.S./Canada	U.S./Canada
Emergency Ground Transport	U.S./Canada	U.S./Canada
Non-Emergent Interfacility Transport	Worldwide	U.S./Canada
Repatriation/Recuperation	Worldwide	U.S./Canada
Escort Transportation	Worldwide	
Mortal Remains Transportation	Worldwide	
Visitor Transportation	Basic Coverage Area	
Minor Return	Basic Coverage Area	
Vehicle Return	Basic Coverage Area	
Pet Return	Basic Coverage Area	
Organ Retrieval/Organ Recipient	U.S./Canada	

Emergent Plus



MASA's essential emergency medical transport membership

Emergent Air Transport

In the event of a serious medical emergency, Members have access to emergency air transportation into a medical facility or between medical facilities.

Emergent Ground Transport

In the event of a serious medical emergency, Members have access to emergency ground transportation into a medical facility or between medical facilities.

Non-Emergent Inter-Facility Transport

In the event that a member is in stable condition in a medical facility but requires a heightened level of care that is not available at their current medical facility, Members have access to non-emergent air or ground transportation between medical facilities.

Repatriation/Recuperation

In the event that a Member is hospitalized more than 100-miles from their home, Members have access to air or ground medical transportation into a medical facility closer to Member's home for the purposes of recuperation.

\$14/month (Single + Family)

Platinum



MASA's premium medical transport membership with a bundle of added benefits

All Emergent Plus Benefits

Platinum members receive all emergent plus benefits with many having expanded coverage or additional features.

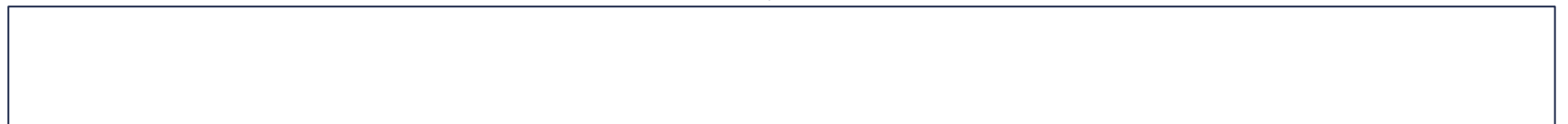
Worldwide Coverage

Contingent on 10-day prior notice of travel to MASA, Member has world-wide access to Non-Emergent Air Transport, Repatriation/Recuperation, Return Transportation, Escort Transportation, Visitor Transportation, and Mortal Remains Transportation. Coverage is limited to trips of 90-days or less.

Eight Additional Benefits

- Return Transportation
- Escort Transportation
- Visitor Transportation
- Mortal Remains Transportation
- Organ Retrieval/Organ Recipient
- Vehicle Return
- Pet Return
- Minor Return

\$24.18/month (Single)
\$32.5/month (Family)



01 Product easily bundled to core health benefits, with full cost passed through to the employee if desired or offered as supplemental via payroll deduction.

02 Simple claims process relieves group and broker from the hassle of negotiating balance bills.

03 MASA provides a strong commission plan for new and renewing memberships.

04 Easy sales and implementation process, leading to high participation rates.

05 MASA is a solution to a growing problem, regardless industry and group size.

Partnering with MASA...
