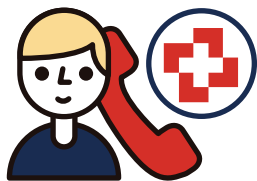


HOW TO USE MASA BENEFITS



IF YOU HAVE A MEDICAL EMERGENCY CALL 911



EMERGENCY AIR AND GROUND AMBULANCE COVERAGE

If a medical emergency occurs, CALL 9-1-1 and 9-1-1 will dispatch an air or ground ambulance and the Member will be transported to the hospital. The emergency transport will be processed through your primary insurance first. If there is an outstanding balance, you will receive a bill which must be submitted to MASA MTS within 180 days of the ambulance transport.

HOSPITAL TO HOSPITAL COVERAGE

If a Member is taken to one hospital and needs to be transported to another hospital by an emergency air or ground ambulance for a higher level of care, the hospital will arrange the transport. The emergency transport will be processed through your primary insurance first. If there is an outstanding balance, you will receive a bill which must be submitted to MASA MTS within 180 days of an ambulance transport.

REPATRIATION TO HOSPITAL NEAR HOME COVERAGE

If a Member is admitted into a hospital more than 100 miles away from home and the Member is not scheduled to be discharged and would like to be transferred to a hospital closer to home for continued care and recuperation, the Member is required to call MASA to arrange for transport. If the transport is approved by the attending physician and MASA's Medical Director, MASA will coordinate and pay for the non-emergency transport. Members must comply with access of services to qualify for Repatriation to Hospital Near Home Coverage.

For Wyoming residents, MASA MTS (800-643-9023, masamts.com) is 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.

If a Member has a high deductible health plan that is compatible with a health savings account, benefits may become available under the MASA plan for expenses incurred for medical care (as defined under Internal Revenue Code (IRC) section 213 (d)) once a Member satisfies the applicable statutory minimum deductible under IRC section 223(c) for high-deductible health plan coverage that is compatible with a health savings account. 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 territory. MASA MTS products and services are not available in AK, NY, WA, ND, and NJ. MASA MTS utilizes third-party transportation service providers for all transportation services. MASA Global, MASA MTS and MASA TRS are registered service marks of MASA Holdings, Inc., a Delaware corporation and an affiliated company with Medical Air Services Association, Inc., Medical Air Services Association of Florida, Inc., and MASA Insurance Services, Inc. For IA, KY, PA, SC, and WV residents, MASA Insurance Services, Inc., with its principal place of business at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324, offers insurance coverage through Obsidian Insurance Company. Coverage is not available in all states and is subject to the company underwriting guidelines and the issued policy. Policy forms and policy terms may vary by state and territory. As a condition of coverage, an individual must be an employee, Member, or otherwise affiliated with the organization offering the MASA benefit. National Producer #19897480. For FL residents, MASA MTS provides insurance coverage whereby Medical Air Services Association of Florida, Inc. 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 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324.

HOW TO SUBMIT CLAIMS

DOCUMENTS NEEDED TO PROCESS A CLAIM

- Bill/Health Insurance Claim Form a/k/a "HICFA".
- Run notes/Trip notes from provider.
- Explanation of Benefits a/k/a "EOB".
- Accident Report and Auto Insurance Information, if applicable.

NEW CLAIM INSTRUCTIONS

- Submit the bill/invoice from the ambulance provider to MASA with Member/Policy ID number clearly displayed.
- Submit the bill/invoice via Email, Fax, or Mail.
- Attach the EOB and run notes, if readily available.
- Contact the claims department directly with any questions.

GROUND AND AIR CLAIMS ONLINE

- Go to www.masamts.com
- Click on "Members" located in top right-hand corner. Click on Register and enter your Member/Policy ID number and birthdate and register.
- Once you have signed-in then click on the Claims Tab, and then click on "Submit New Claim".
- Upload the bill/invoice and the EOB, if available. Be sure to include your Member/Policy number on the bill/invoice.

MASA MTS TRANSPORT
HOTLINE
800-643-9023

24 Hour - Access to Services

CONTACT MASA MTS

EMAIL ADDRESS

ambulanceclaims@masaglobal.com

FAX NUMBER

877-681-2399

MAILING ADDRESS

MASA GLOBAL
ATTN: Claims Department
1250 S. Pine Island Road, Suite 500
Plantation, FL 33324

CLAIMS DEPARTMENT

954-334-1901

TRANSPORT DEPARTMENT

800-643-9023