

B2C Benefits Overview

July 2021

The Platinum Membership includes:

A Platinum Membership Provides 13 Benefits

Same main benefits as the CLM

EXCEPTIONS:







Grandchildren are only covered under minor return transportation and if they are a legal dependent of the member unlike the CLM.



A CLM Membership Includes:

-  **Emergent Ground Transport**
Platinum
-  **Emergent Air Transport**
Platinum
-  **Repatriation**
Platinum
-  **Non-Emergent Air Transport**
Platinum
-  **Return Transportation**
Platinum
-  **Escort Transportation**
Platinum



-  **Mortal Remains Transportation**
Platinum
-  **Visitor Transportation**
Platinum
-  **Minor Children/Grandch. Return**
Platinum
-  **Vehicle Return**
Platinum
-  **Pet Return**
Platinum
-  **Organ Retrieval**
Platinum
-  **Organ Recipient Transportation**
Platinum



-  **MyID Bracelet**
Charter Lifetime Membership
-  **Physician Search**
Charter Lifetime Membership
-  **Nurse Help Line**
Charter Lifetime Membership
-  **Attorney Search**
Charter Lifetime Membership
-  **Translation Services**
Charter Lifetime Membership

-  **Travel Advisor**
Charter Lifetime Membership
-  **Emergency Message Center**
Charter Lifetime Membership
-  **Currency Assistance**
Charter Lifetime Membership
-  **Peace of Mind PLUS**
Charter Lifetime Membership

CLM & PLATINUM Benefits Explained

Emergency Transportation



MASA covers emergency ambulance transportation, whether ground ambulance, helicopter, or fixed-wing.

ESCORT – MASA will fly spouse, family member or companion, if possible.

Repatriation



Should you have a medical emergency while away from home, MASA covers the cost to transport you to a hospital near home so you can recuperate with your loved ones. Must comply with access to services.

Non-Emergent Air Transport



If medically necessary, MASA transports you from a hospital to the nearest most appropriate medical facility to see a specialist for life-saving treatment. Must comply with access to services.

Return Transportation



MASA transports you back home once you are discharged from a medical facility which is more than 100 miles away from your residence. Must comply with access to services.

Visitor Transportation



MASA will cover the cost of the air fare for a friend or family member, if the member is hospitalized greater than 100 miles from home and for more than 7 days. Must comply with access to services.

Mortal Remains Transportation



In the event a member dies more than 100 miles away from their residence, MASA will return their remains to the commercial airport nearest their home. Must comply with access to services.

Minor Children/Grandchildren coverage



If G-children are in the temporary custody of the member and they are traveling > 100 miles from member's residence, MASA will extend all CLM benefits to the G-child. There are slight differences between the CLM and the Platinum.

Vehicle Return



When you use, emergent air, repatriation, non-emergent air, return transportation or mortal remains, MASA will have someone drive your vehicle home or fly someone of your choice to drive your vehicle home. Must comply with access to services.

Organ Retrieval and Organ Recipient Transportation



In case of an organ transplant, we will bring the organ to you, bring you to the organ, or bring both to the transplant center. We will also fly you back home when you're better. 1 year waiting period. Must comply with access to services.

CLM Extra Benefits Explained

MyID Bracelet



This is a medical bracelet which stores a member's unique medical information to be accessed in case of an emergency.

Attorney Search



Should a member need the services of an attorney while traveling domestically or in a foreign country, MASA will help locate a qualified English speaking professional to help resolve the member's needs.

Emergency Message Center



MASA will aid in the transmission of emergency messages to family and business contacts while the member is traveling internationally.

Physician Search



If a member suffers a medical emergency while traveling, MASA will find an English-speaking physician capable of treating the member's particular medical needs.

Translation Services



Should a member suffer a medical emergency in a foreign country, MASA will provide a qualified professional to translate concerns to medical personnel.

Currency Assistance



In the event of a medical emergency, MASA will help a member secure cash (up to \$50,000 US) in the required currency.

Nurse Help Line



Telephone access to experienced English speaking registered nurses to provide general information on all types of medical concerns when the member is traveling domestically or in a foreign country.

Travel Advisor



MASA will provide current information about health and safety issues and political climate in the countries where the member plans to travel.

Peace of Mind Plus



Medical emergencies can and do happen when members travel. MASA will use its best efforts to help resolve all problems so the member's focus can be on getting well and getting home.

1. Non-Emergent Ground Transportation



BENEFIT EXCLUSIVELY OFFERED BY MASA!

Members can now be transferred to rehab, skilled nursing, long term care, hospice, or home providing complete ground transportation coverage both during an emergency and after an emergency up to \$500 per member per year.

Benefit Value:

- Allowing member to have peace of mind to travel by non-emergent ambulance post emergency when they may not be able to not drive.
- Need vital medical services during your trip that are only available in an ambulance.

2. Grandchildren and Great Grandchildren Protection



BENEFIT EXCLUSIVELY OFFERED BY MASA!

MASA will extend member's benefits to grandchildren as full members until the age of fourteen except for emergent air and non – emergent (interfacility) air transportation benefits. Allowed 2 claims (MASA services) per year total

Benefit Value:

- Seniors (Grandparents) that have extreme love for their grandchildren can now have the security that their grandchildren can be covered as well
- The worry of leaving grandchildren exposed to the unexpected

3. Coordination/Assistance of Medical Payments



A close-up of a medical bill with a large red 'PAST DUE' stamp. The bill shows the following amounts:

Item	Amount
Billed/Total Charges	\$36,027.35
Adjustments	\$13,149.89
Insurance Payments	\$15,927.37
Patient Payments	\$0.00
Due From Insurance	\$0.00
This is your balance	\$6,950.09



A 'MEDICAL BENEFITS CLAIM FORM' with a large red 'REJECTED' stamp. The form includes fields for 'FILING CLAIM FOR' (Accidental Injury Only), 'Policy Number' (11-11-11-1), and 'Date of Claim' (22-12-22-22). It also has sections for 'INSTRUCTIONS' and 'ADDITIONAL NOTES'.

MASA will assist by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, assisting in the coordination of multiple insurance benefits, and providing Member with a medical expense index/outline and notifying Member of the Out-of-Pocket Expenses owed **due to a Serious Emergency**

Benefit Value:

- Medical Bills are confusing in general and can be overwhelming for seniors, especially if overseas
- Wading through coded medical bills is time consuming and can be incomprehensible.
- Many seniors can not identify why their medical bill claim was denied or not paid in full
- Unaware of alternative solutions that could be done to mitigate expenses

4. Visitor Transportation (Enhanced)



*MASA will provide a round-trip ticket for a friend or family member to visit the member in the hospital, provided they are hospitalized 100 miles or more from the member's home. (**No 7 - day minimum**)*

Benefit Value:

- Enhancement, Members friends or family can now travel immediately to see loved ones during a time of need
- Expensive to book a flight without notice
- Not having family support leads to longer recuperation and potential higher expenses

5. Extended Care Incidentals

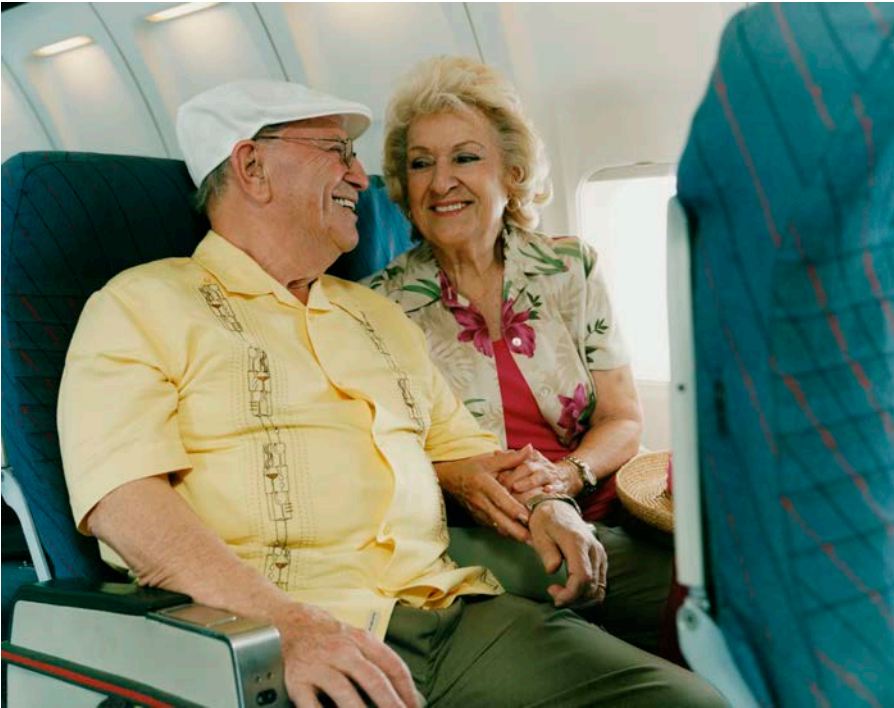


If Member is hospitalized for more than 7 days for a serious or critical illness or injury while more than 100 miles away from Home, MASA will pay for incidental travel expenses incurred from day 1 relating to that stay (hotel, meals, and public transportation) in an amount not to exceed \$500.00. 2 claims per year.

Benefit Value:

- Hospital rates and unexpected incidentals can be expensive
- Being stranded in an unknown place and not knowing the costs associated
- Costs for other daily essentials such as food and daily transportation to and from hospital can quickly become large bills.

6. Companion Return Transportation



BENEFIT EXCLUSIVELY OFFERED BY MASA!

MASA will cover the air transportation expense associated with a companion to return with the member to the member's residence in the event that the member is hospitalized as an inpatient in a Medical Facility for a Serious Emergency more than one hundred (100) statute miles from the member's residence.

Benefit Value:

- Expensive to book a flight without notice
- May need to separate to return flights back home
- Now, at your companion's most stressful time, your companion can be at the member's side