

Only 44% of Americans save enough money saved to cover a \$1,000 emergency.



Source: Bankrate Survey, Jan 2024



The cost of an average ambulance ride ranges from **\$940** to **\$1,277**.

Source: Forbes Advisor, Dec 2023

Are you prepared for life's "what if" moment?

MASA not only shields you from the costs of emergency medical transportation, but also provides you with peace of mind during life's most stressful events. We make sure you're not alone and take care of the details that matter most. Our comprehensive shield of membership benefits protect you from the additional headaches and expenses that come along with a medical transportation emergency. That way, you can focus on what really matters most, which is your recovery.

Chris Gluck

Christopher.Gluck@getamba.com
847-340-1055



masa 

 **AMBA**



Emergency Shield Plus Plan Benefits

**Protecting You, Your Family,
& Your Financial Future**

Now with Cruise Protection

masa 

Founded in 1974, Medical Access & Service Advantage (MASA®) helps members plan for the unexpected, respond with confidence during a medical emergency, and recover without the stress of unexpected emergency transport bills that may follow. MASA protection works alongside healthcare plans to cover out-of-pocket costs for emergency medical transport, so members can focus on the care they need.

 **AMBA**

AMBA has been providing benefits to retired and active educator and public employee associations across the U.S. for over 30 years. We pride ourselves in providing the best-in-class benefits to association members. AMBA is your association's trusted partner for providing member benefits.

Review MASA disclaimers by visiting [Getamba.com/masa-disclaimer](https://getamba.com/masa-disclaimer).

In CA d/b/a Association Member Benefits & Insurance Agency CA Insurance License #0196562

Your association has endorsed Medical Access & Service Advantage (MASA®) to protect members just like yourself.



Emergencies. More than just the trip to the hospital.



What If...

You have precious cargo?

If you are traveling and have your grandchildren, great-grandchildren, or pets with you when a medical emergency strikes, who will transport them if you're unable to?

You're on the road?

If you have a medical emergency while driving cross-country & have to be taken to the hospital, what will happen to your vehicle or rental?

You're out of the country?

If you are outside the U.S. and a medical emergency happens, you may need to be taken to another city or even another country in order to get the medical care you need, which can cost tens of thousands of dollars.

You're on a cruise ship when a medical emergency strikes?

Medical emergencies don't stop just because you're on vacation — and cruise ship evacuations can cost tens of thousands of dollars.

You are alone?

Recovering away from home for an extended period can be stressful, especially if you don't have your partner or family members around. Flying a companion to stay with you in recovery is expensive & a medical flight to a facility near home can cost thousands.

In each of these situations, MASA has you protected.

One Low Fee. A Multitude of Benefits.

Protect yourself, your family, and your financial future with our Emergency Shield membership plan which includes over 20 benefits.

Emergency Ground Ambulance Transport Protection

MASA will cover the out-of-pocket expenses associated with emergency ground ambulance transportation, including copays, coinsurance, and/or deductibles.

Emergency Air Ambulance Transport Protection

If a first responder or doctor says air transport is medically necessary during your serious emergency, MASA will pay for your eligible out-of-pocket flight expenses.

Grandchildren & Great-Grandchildren Protection

Your Emergency Shield Plus benefits (excluding Emergency Air Ambulance Transport Protection and Hospital to Hospital Air Ambulance Transport Protection) extend to your grandchildren and great-grandchildren up to age 14.

Cruise Ship Evacuation Transport Protection

If you experience a serious medical emergency onboard, MASA covers medically necessary air evacuation from the cruise ship to the nearest appropriate medical facility.

Hospital Private Room Upgrade

If you are transported via air or ground ambulance as a result of an emergency and would prefer to recover in a private hospital room, MASA will reimburse the increased cost of the room up to \$1,500 per year per member.

Mortal Remains Transportation Protection

In the unfortunate event a member passes away more than 100 miles from home, MASA will help support and reimburse eligible expenses to bring their remains home.

Minor Return Transport Protection

If a child under 18 is left without a guardian due to your ambulance transport, MASA will reimburse eligible expenses to safely return them to family or a responsible caregiver.

Pet Return Transport Protection

If your pet is left behind after an ambulance transport, MASA will reimburse eligible expenses to bring them home safely.

Extended Hospital Stay Incidental Expense Protection

If you're hospitalized more than 100 miles from home for 7 or more days, MASA will help pay for eligible incidental expenses like hotels, meals, and transportation. *(Limited to two reimbursements per consecutive 12-month period beginning from plan effective date.)*

Worldwide Vehicle & RV Return

If your vehicle or RV is left unattended after an ambulance transport abroad, MASA will reimburse your eligible expenses to get it back to your accommodations, home, or rental location.

MASA MyID Bracelet

The MyID bracelet provides emergency personnel with access to your medical profile. This is helpful to medical personnel assisting those who have diabetes, autism, epilepsy, or any other medical conditions. *Available only on Lifetime Emergency Shield plans.*

With MASA.
Anyone is eligible.

NO deductibles. **NO** claim forms.
NO questions about your health.
NO wait times for Pre-existing conditions.
PLUS, no provider network limitations.

