

# EAGLE MEDICAL TRANSPORT

## EMERGENCY TRANSPORTATION

Many people assume that their health insurance policy will cover them for ambulance rides and other emergency transportation. Unfortunately, this is often not the case. During the last ten years, huge gaps have opened in most insurance plans. This can leave you exposed to unexpected out-of-pocket expenses for ground and air ambulance transportation, particularly when emergency transportation is required.



### OUT-OF-NETWORK PROVIDERS

According to a 2021 IBIS World market research report, there are over 27,000 ambulance services in the United States, yet your health insurance policy may only cover a limited number of in-network providers. However, when emergencies happen, you can't be choosy, and there is no guarantee that you will be picked up by an in-network provider for ground ambulance service. According to Consumer Reports, 79% of all ground ambulance rides could result in an out-of-network bill. Essentially, that means your chances of being responsible for a majority of the bill are pretty high.



### THE REASON FOR YOUR TRIP

Health insurance policies will only pay for an ambulance service deemed "Medically Necessary." Medical necessity is established when any other method of transportation (besides an ambulance) would endanger the patient's life. For example, you are experiencing symptoms commonly associated with a heart attack and take an ambulance to the hospital. If your health insurance carrier decides that the cause of your chest pain (perhaps indigestion, heartburn, or a panic attack) does not meet their requirements for an ambulance, your insurance could deny your claim and leave you on the hook for thousands of dollars.



### USUAL, CUSTOMARY & REASONABLE RATE

If you are picked up by an out-of-network ground ambulance provider, and the insurance chooses to accept the claim, the insurance will likely pay up to the Usual, Customary, and Reasonable Rate. This rate is commonly only a fraction of the overall charges, creating a potential balance bill responsibility.



### COPAYS & DEDUCTIBLES

Even if your bills fall within the Usual, Customary and Reasonable Rate, most insurance plans have copays and deductibles. Copays are set fees attached to certain medical services. A deductible is a set amount you pay before the insurance will pay towards services. Depending on your health insurance plan, deductibles can \$10,000 or higher. Regardless of other variables, if you need ground or air ambulance services, you would be responsible for hundreds to thousands of dollars just to fulfill the requirements of your insurance plan.

## 2023 EAGLE MEDICAL TRANSPORT RATES

<b>EMERGENCY PLUS</b>	<b>\$20</b>	<b>PLATINUM</b>	<b>\$45</b>
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*Emergency Plus is included with Eagle Share and Access Plus. Members can upgrade to the Platinum, for an additional \$25 per month.*

*The information provided in this product sheet is for informational purposes only. 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.*

# WHAT'S PROVIDED?

SERVICE	EMERGENT PLUS MEMBERSHIP	PLATINUM MEMBERSHIP
Emergency Air Ambulance Benefits	✓ <sup>3</sup>	✓ <sup>3</sup>
Emergency Ground Ambulance Benefits	✓ <sup>3</sup>	✓ <sup>3</sup>
Hospital to Hospital Ambulance Benefits	✓ <sup>3</sup>	✓ <sup>3</sup>
Repatriation to Hospital Near Home Benefits	✓ <sup>3</sup>	✓ <sup>1</sup>
Patient Return Transportation Benefits	✗	✓ <sup>2</sup>
Companion Transportation Benefits	✗	✓ <sup>2</sup>
Hospital Visitor Transportation Benefits	✗	✓ <sup>2</sup>
Minor Return Transportation Benefits	✗	✓ <sup>2</sup>
Vehicle & RV Return Benefits	✗	✓ <sup>2</sup>
Pet Return Transportation Benefits	✗	✓ <sup>2</sup>
Organ Retrieval & Organ Recipient Transportation Benefits	✗	✓ <sup>4</sup>
Mortal Remains Transportation Benefits	✗	✓ <sup>1</sup>

**1. Worldwide Benefits** - Repatriation to Hospital Near Home Benefits, Patient Return Transportation Benefits, and Mortal Remains Transportation Benefits shall extend Worldwide. Worldwide Benefits shall automatically extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda (collectively, "Basic Benefits Area") (excluding countries referenced on the Office of Foreign Assets Control ("OFAC") countries, and Antarctica), and extend elsewhere contingent upon ten (10) day prior notice of such travel. Notice may be provided by (i) certified mail, return receipt requested, to the Eagle Medical Transport Corporate office ; (ii) electronic mail, including delivery confirmation; or (iii) facsimile, including confirmation of delivery, and MASA's written acknowledgment of such notice. Notice must include a travel itinerary of travel destinations and dates. Unless otherwise authorized by Eagle Medical Transport in writing, Worldwide Benefits shall apply up to ninety (90) days per trip.

**2. Basic Benefits Area** - Companion Transportation Benefits, Hospital Visitor Transportation Benefits, Minor Return Transportation Benefits, Vehicle & RV Return Benefits, and Pet Return Transportation Benefits shall extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda. Vehicle & RV Return Benefits shall be limited to only rental vehicles in Hawaii, the Caribbean (excluding Cuba), the Bahamas and Bermuda.

**3. United States and Canada Only** - Emergency Air Ambulance Benefits, Emergency Ground Ambulance Benefits, and Hospital to Hospital Ambulance Benefits shall only be provided in the United States and Canada.

**4. United States Only** - Organ Retrieval & Organ Recipient Transportation benefits shall only be provided in the United States.