masaAccess

The premier provider of medical transport coverage

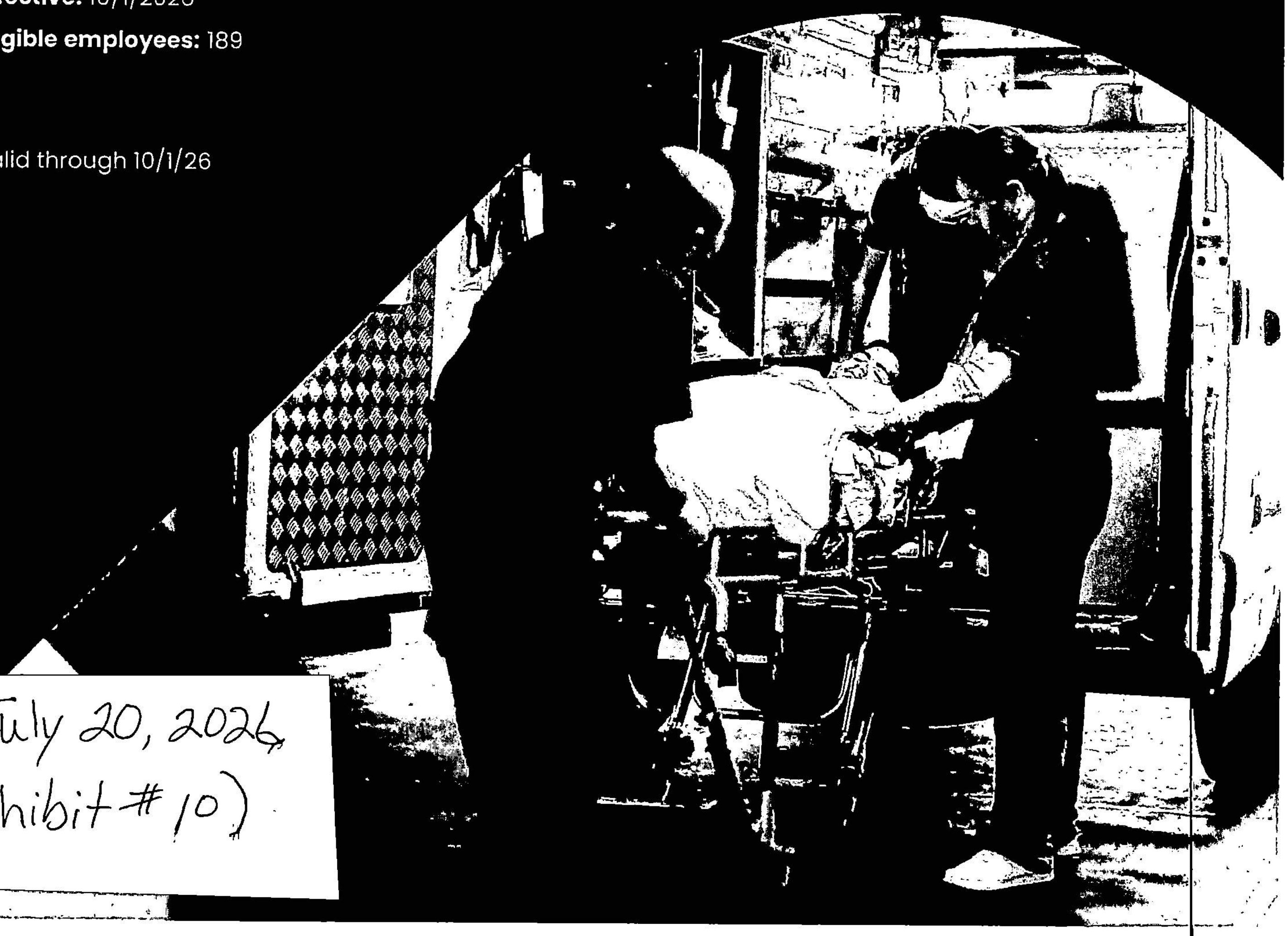
Group benefits proposal

05/18/2026

Proposal for: **Brown County**

Effective: 10/1/2026
Eligible employees: 189

Valid through 10/1/26



July 20, 2026
(Exhibit #10)

About MASA

Founded in 1974, Medical Access & Service Advantage (MASA®) is the leading Emergency Transportation protection built to enhance healthcare plans by protecting against out-of-pocket costs associated with emergency medical transport. Today, as a global organization with 14 international locations and services all 50 states and Canada, MASA serves more than 2 million members with emergency and non-emergency transportation cost-reimbursement services and so much more.

Provide comprehensive protection and care for medical transportation

When emergencies happen, employees are exposed to uncovered costs and complex medical transport needs. Help them stay protected and prepared. Shield them from financial loss and connect them to expert service with MASA.

Protection from rising costs, when they need it most

The cost of emergency transportation is outpacing inflation, increasing significantly since 2019.[1] Increased complexity of in-transport services and longer transport times due to hospital closures, have raised operational costs of ambulance services and the costs of critical care rendered during transportation.[2] Unfortunately, those costs are getting passed on to patients.

All ambulances included, nationwide

Nearly 60% of ground ambulance rides were out-of-network in 2022[3] If an emergency hits and your health insurance carrier denies their claim, employees may automatically be responsible for thousands of dollars.** MASA provides coverage on a no-network model, unlike most primary health plans. No matter when or where an emergency happens, medical transport claims are covered.

Expert service, at no extra charge

Employees can rely on our claims team to tirelessly work to ensure the ambulance bill gets paid, whether that means confirming customary reasonable costs, getting overages written off, providing their plan protections, or issuing an indemnity payment. And we'll be there with additional services to assist with complex transport needs during and after an emergency — such as transferring employees and their loved ones home safely.

56%
of Americans don't have the funds to cover $1,000 in an emergency[4]

More than **54.1M** emergency responses occur each year[5]

The average air ambulance charge is **$69,000**[6*]

The average ground ambulance charge is **$2,008**[6]

There are over **14,000** licensed EMS agencies nationwide[5]

Sources:
1: MASA, Emergency medical transportation: The true costs — and how they're rising, 2024 | 2: MASA, An unseen crisis: hospital closures throughout the U.S. limit access to care, 2024 | 3: FAIR Health, 2023 | 4: Bankrate, 2024 | 5: NEMSIS, National EMS Data Report, 2024 | 6: MASA claims data, January 2024

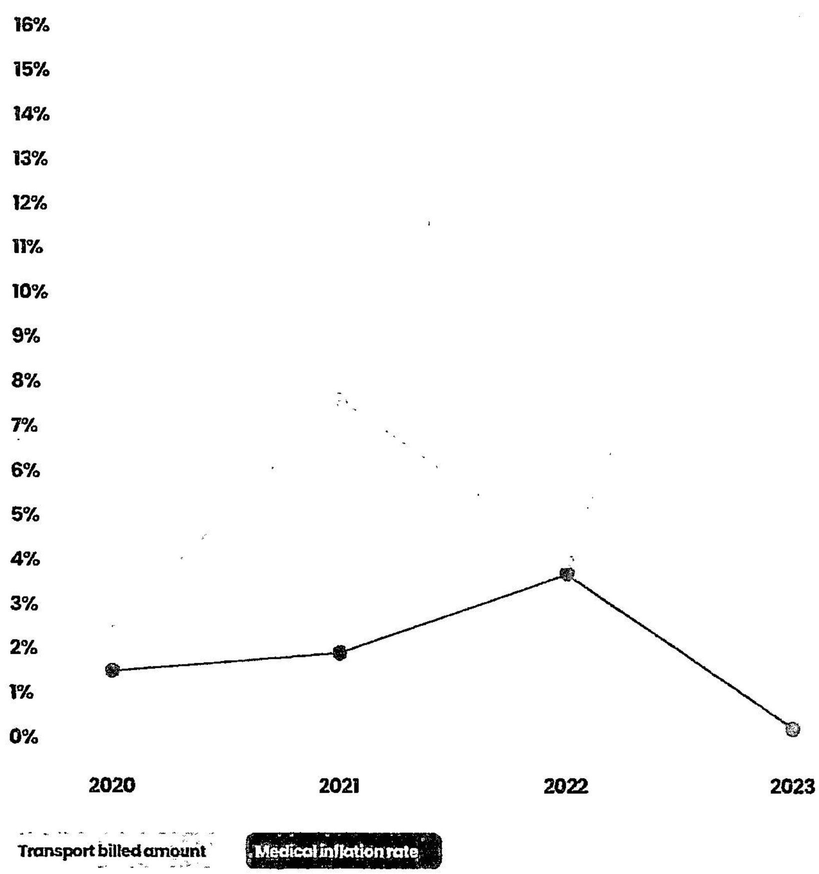
*Based upon the enactment of certain legal protections regarding surprise medical billing, actual member liability may be less than the provider's charges.

**Public data on claim denial reasons is limited and does not include information from group health plans What data is available shows an infrequency of claims based on a lack of medical necessity.

Medical transport solutions becoming a critical need

Costs are rising — increasing the exposure

xhibit 2: YoY average transport billed amount vs annual medical inflation rate, 2020–2023



Source: MASA 2024 analysis; private database of U.S. claims data from 2022, U.S. Labor Department's Bureau of Labor Statistics. Health Care Inflation

8.5%

4-year increase in medical costs[1]

32%

increase in billed transport costs from 2020-2023, outpacing medical inflation[2]

MASA not only protects employees from these rising costs, however, can potentially help protect your medical plan, both directly for the transport and indirectly, mitigating the large downstream costs.

Sources: 1:Milliman Data, 2024; 2: MASA Insights, Emergency medical transportation: The true costs – and how they're rising

Compare plans

Give your team confidence when it counts

Choose the MASA plans that reflect your commitment to employee well-being. Empower your employees to act quickly in emergencies without worrying about unexpected costs — because confident emergency care decisions start with protection that truly matter.

	Emergent Plus	Emergent Premier	Platinum
Emergency Ground Ambulance Transport Protection	● [2]	● [2]	● [2]
Emergency Air Ambulance Transport Protection	$20k max per claim[2]	$20k max per claim[2]	● [2]
Hospital to Hospital Ground Ambulance Transport Protection	● [2]	● [2]	● [2]
Hospital to Hospital Air Ambulance Transport Protection	$20k max per claim[2]	$20k max per claim[2]	● [2]
Repatriation to Hospital Near Home Transport	● [2]	● [3]	● [4]
Emergency Water Ambulance Transport Protection	—	$2,500 max per claim[3]	$2,500 max per claim[3]
Treat and No Transport	—	$500 max per claim, limit 2 per year[1]	$500 max per claim, limit 2 per year[1]
Minor Return Transport Protection	—	$2,500 max per claim[3]	$2,500 max per claim[3]
Pet Return Transport Protection	—	$2,500 max per claim[3]	$2,500 max per claim[3]
Sick While Away From Home Expense Protection	—	$5k max, limit 2 pp per year[4]	—
Post-Admission Continued Care Transport Protection	—	$500 max pp[1]	—
Patient Return Transport	—	—	● [4]
Companion Emergency Transport Protection	—	—	● [3]
Hospital Visitor Air Transport	—	—	● [3]
Vehicle & RV Return	—	—	● [3]
Organ Retrieval Transport	—	—	● [1]
Organ Recipient Transport	—	—	● [1]
Mortal Remains Return Transport	—	—	● [4]

Coverage territories
1: United States
2: United States and Canada
3: United States, Canada, Mexico, and the Caribbean
4: Worldwide: to include any region with the exclusion of Antarctica and not prohibited by U.S. law or U.S. travel advisories. Contingent upon ten (10) day notice of travel

Benefit descriptions

Emergency Ground Ambulance Transport Protection
MASA will provide payment for the eligible out-of-pocket expenses incurred by ground ambulance transportation services resulting from a serious emergency.

Emergency Air Ambulance Transport Protection
MASA will provide payment for the eligible out-of-pocket expenses incurred by air ambulance transportation services resulting from a serious emergency. All flights must be ordered by a first responder or transferring physician who deems air transport as medically necessary.

Hospital to Hospital Ground Ambulance Transport Protection
MASA will provide payment for the eligible out-of-pocket expenses associated with physician-ordered hospital-to-hospital ground ambulance transportation in cases where a specialized level of care is not available at their current facility.

Hospital to Hospital Air Ambulance Transport Protection
MASA will provide payment for the eligible out-of-pocket expenses associated with physician-ordered hospital-to-hospital air ambulance transportation in cases where a specialized level of care is not available at their current facility.

Repatriation to Hospital Near Home Transport
MASA will help coordinate and provide payment for transportation by air or ground for a member to return home for continued care and to recuperate in familiar surroundings when hospitalized more than 100 miles away from home.

Emergency Water Ambulance Transport Protection
MASA will reimburse the eligible out-of-pocket expenses associated with water ambulance transportation, which is staffed with emergency personnel to provide stabilization and care, after a serious emergency. *(Limited to one reimbursement per consecutive 12-month period beginning from plan effective date.)*

Treat and No Transport
MASA will reimburse the eligible out-of-pocket expenses associated with emergency medical treatment provided by a summoned first responder, even when no emergency ground or air ambulance transport occurs. *(Limited to two reimbursements per consecutive 12-month period beginning from plan effective date.)*

Minor Return Transport Protection
MASA will provide payment for the eligible expenses for the return of a minor (below the age of 18) to a parent, legal guardian, or a person who can be responsible for the minor if left unattended due to an ambulance transport.

Pet Return Transport Protection
MASA will provide payment for the eligible expenses for the return of a pet(s) if left as a result of an ambulance transport.

Sick While Away From Home Expense Protection
MASA will reimburse the eligible expenses for contracting a qualifying communicable disease or becoming too ill to return home while more than 100 miles away from home (includes accommodation, meals, testing, medical facility visit to attain proof, and airline re-booking). *(Limited to two reimbursements per consecutive 12-month period beginning from plan effective date.)*

Territories vary based on plan.

Post-Admission Continued Care Transport Protection
MASA will reimburse the eligible expenses up to $500 for non-emergency ground transportation or ride-sharing to and between the medical facility, rehabilitation facility, skilled nursing facility, long-term care facility, hospice facility, or back home to attain continued care resulting from an emergency.

Patient Return Transport
MASA will help coordinate and provide payment for a commercial flight back to the member's residence once discharged from the hospital following an emergency occurring 100 miles away from home.

Companion Emergency Transport Protection
MASA will reimburse the eligible out-of-pocket expenses incurred from having a companion accompany a member in an emergency transportation vehicle.

Hospital Visitor Air Transport
MASA will help coordinate and provide payment for a round-trip ticket of a visitor of the member's choice to be by their side during a hospitalization when an emergency occurs more than 100 miles from home.

Vehicle & RV Return
MASA will help coordinate and provide payment for the return of owned vehicles to a member's residence or rental vehicles to the appropriate company if a member is taken away from a vehicle or RV as a result of emergency transportation. Includes the costs of fuel, oil, and a qualified driver.

Organ Retrieval Transport
MASA will reimburse the eligible out-of-pocket expenses associated with the transportation of an organ to be retrieved and used for a member's organ transplant.

Organ Recipient Transport
MASA will help coordinate and provide payment for the eligible out-of-pocket expenses associated with the air transportation for a member to fly to the commercial airport nearest the medical facility for a scheduled organ transplant.

Mortal Remains Return Transport
MASA will provide informational support and reimburse the eligible expenses incurred for the transportation of a member's mortal remains back to their area of residence via air, ground, or ferry, in the event member passes away while more than 100 miles away from home.

Territories vary based on plan.

MASA plan rates

Standard Rates

Product	Composite		Employee Only	Family
Emergent Plus	$14.00 PEPM	OR	$8.00 PEPM	$17.00 PEPM
Emergent Premier	$19.00 PEPM	OR	$11.00 PEPM	$23.00 PEPM
Platinum	$39.00 PEPM	OR	$22.00 PEPM	$47.00 PEPM

Employee Only Employer Paid/Bundled with Medical + Voluntary Buy-up

Product	Employee Only	Family
Emergent Plus	$7.00 PEPM	$10.00 PEPM
Emergent Premier	$10.00 PEPM	$13.00 PEPM

Assumptions & comments

- With our strong retention rates, we show not only that MASA solves a real problem, but also that we deliver on our promises—relieving both the financial and mental burden of ground and air ambulance transports, regardless of provider.
- **1 in 7 ratio:** For every 7 people wearing glasses/contacts, there's 1 ambulance transport. Since vision is a "low-impact" standard benefit, employers see MASA as a higher-value option. Many cover EE-only for those on medical, with voluntary buy-ups via payroll. Non-medical employees can also enroll at the same rates.
- **Trend in Refusal to be transported:** ***1 in 4 refuse to be transported*** due to the fear of the bill. These refusals often lead to much higher downstream medical plan exposure for that event due to delay in care.
- **Medical Claim Denials:** Over a 3-year period, there has been an increase by ***200%*** in denials by the medical plan as medical carriers are becoming stricter on the medical necessity threshold being met. With a denial by the medical, MASA still looks for a reason to settle the claim for the member and highly successful in doing so.
- **Quoting basis:** Quotes are based on benefit-eligible employees. Employers often fund EE-only for medical enrollees and extend voluntary buy-ups to others. Costs are typically offset through medical contributions—just **$3.50/pay (Plus)** or **$5.00/pay (Premier).** (See page 10)
- **Buy-up rates:** Employees pay only the difference between Family and EE-only coverage.
- **Premier preferred:** Most popular option due to its stronger value vs. Plus.
- **Platinum:** The Platinum, although can be offered on a voluntary basis, is often looked at as an executive carveout where it is provided to the executives (or any specific class of employees) and then offer the Plus or Premier to other employees.
- **Combining voluntary and ER paid options:** For the ER paid rates, it must be all benefit eligible employee or those on the medical. If just those on the medical, then remaining employees may enroll on voluntary basis at the same rate.
- **Cost comparison:** On Emergent Plus, it takes ~10 years of premiums to equal a $1,500 ground ambulance bill, or ~30 years for a $5,000 air ambulance bill.
- **Enrollment minimum:** 10 required; voluntary small groups average ~35% participation.
- **Integration:** File feeds can connect directly with the group's enrollment platform.
- **Eligibility:** Employees in NJ/NY may only be enrolled if bundled/ER paid. For voluntary enrollments, employees living in WA will be required to enroll into the WA approved product. If any employees live in WA, product info and rates can be provided upon notification.

MASA: An extension to your medical plan

- **Reduced financial burden for employees** with valuable coverage for emergency transportation. Our piece of mind protection helps employee well-being and productivity.
- **Confidence to access appropriate emergency care**, where and when it is needed. Delays in care can be costly to a health plan. Employees should be empowered to act fast when emergencies strike.
- **Mitigation of large, downstream claims on your group health plan** because of swift and appropriate access to the emergency care.
- **Streamlined claims and logistical coordination**, minimizes administrative burdens for HR and benefits teams.

HDHP – EO with $5,000 deductible then 80% of allowable paid by plan

Plan	Total charges	Deductible Met	Remaining Deductible	Allowable	Plan Responsibility	EE Responsibility w/o MASA	MASA coverage	# of years on MASA to equate to benefit received
Ex. 1	$2,642	$0	$5,000	$1,553	$0	$2,642	$948	11.3 years
Ex. 2	$2,642	$2,500	$2,500	$1,553	$0	$2,642	$2,642	31.5 years
Ex. 3	$2,642	$5,000	$0	$1,553	$1,242,40	$1,399.60	$1,399.60	16.7 years

PPO – EO with $2,000 deductible then 80% of allowable paid by plan

Plan	Total charges	Deductible Met	Remaining Deductible	Allowable	Plan Responsibility	EE Responsibility w/o MASA	MASA coverage	# of years on MASA to equate to benefit received
Ex. 1	$2,642	$0	$2,000	$1,553	$0	$2,642	$2,642	31.5 years
Ex. 2	$2,642	$1,000	$1,000	$1,553	$442.40	$2,199.60	$2,199.60	21.2 years
Ex. 3	$2,642	$2,000	$0	$1,553	$1,242,40	$1,399.60	$1,399.60	16.7 years

- Majority of ground ambulance providers are out-of-network with most carriers and could result in balance bill amounts above the allowable.
- Amounts are calculated with provider OON.
- Total charges and allowable figures are actual averages for those in the same industry.
- The # of years on MASA is based on $7 PEPM EO rate.

Bundling via Medical Contribution Strategy

EO Medical Rate

Product	Medical Contribution without MASA	Medical Contribution with MASA	Rate Difference
Total Medical Plan Cost	$243.50	$243.50	
ER Contribution	$211.00	$207.50	-$3.50
EE Contribution	$32.50	$36.00	+$3.50

Group can use the $3.50 a pay period being contributed by the employer to pay for all employees (EO) on the medical allowing the group to remain budget neutral

Assumptions

- Emergent Plus EO rate of $7 PEPM used.
- Medical rates and contribution is an illustration of a strategy for the EO.
- Medical rates based on semi-monthly deductions.

Family Medical Rate

Product	Medical Contribution without MASA	Medical Contribution with MASA	Rate Difference
Total Medical Plan Cost	$903.00	$903.00	
ER Contribution	$211.00	$207.50	-$3.50
EE Contribution	$692.00	$695.50	+$3.50

Group can use the $3.50 a pay period being contributed by the employer to pay for all employees (EO) on the medical allowing the group to remain budget neutral

Assumptions

- Emergent Plus EO rate of $7 PEPM used.
- Medical rates and contribution is an illustration of a strategy for Family level medical coverage.
- Medical rates based on semi-monthly deductions.

With the Emergent Premier, the it is $5.00 per pay period on a semi-monthly basis – only $1.50 more. Something to keep in mind with the Premier having enhanced value for a minimal difference.

MASA is Your Go-to Solution

- The only nationwide supplemental benefit of its kind
- Strategic cost volatility solution and value add for self-funded clients
- All providers are included – no network limitations
- No-noise solution that safeguards employer reimbursement dollars

63
Net Promoter Score (NPS)

75%
member retention

Payment Process

Submission

Submit your ambulance bill through the online member portal or by email within 180 days of the emergency. Be sure to include:

- Your member number within the email or on the ambulance bill
- Your health insurance EOB (explanation of benefits), if available

Review

- After submission, you'll receive an auto-reply confirmation of receipt and basic details.
- Next, a Member Resolution Specialist will review your case and reach out if they need any additional information.

Resolution

Once your request is closed, you'll receive a letter notifying you of the resolution.

Member Digital Communication Journey

Welcome email

Members with a valid email receive a "Welcome to MASA" email including their Member ID, plan details, and information on how to access their plan documents online.

FAQ email

Shortly after the first email, members receive a second email with frequently asked questions and answers.

Monthly newsletter

The Benefit, MASA's member email newsletter, includes educational articles designed to help members understand how the emergency services system works and how their MASA membership can support them through life's critical moments.

41%

engage with welcome emails

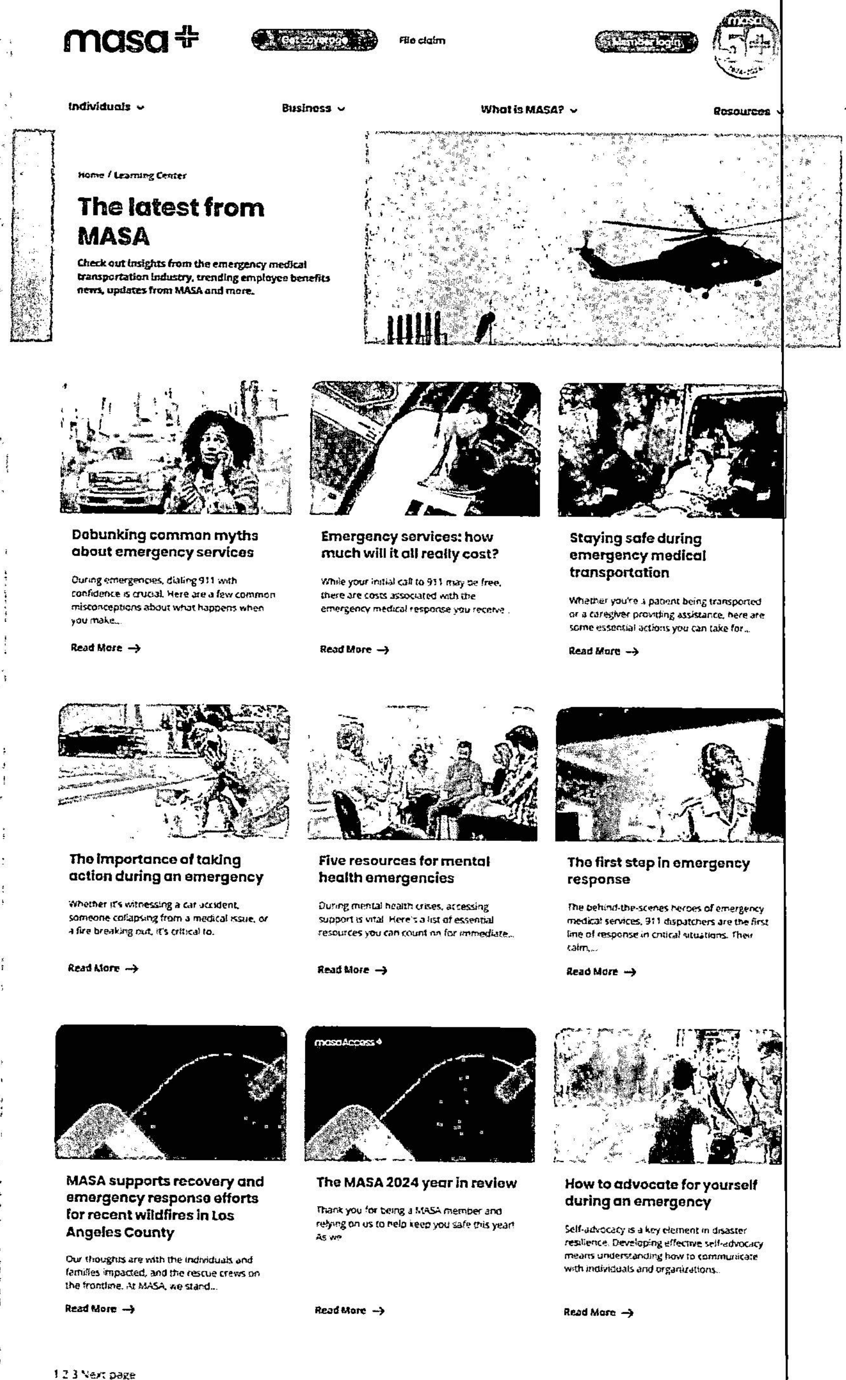
62%

engage with monthly newsletters

MASA's Learning Center

- Get the latest news and information about emergency medical transport, including industry insights, MASA updates, recent research, and more.

- Consider using our Learning Center content for ongoing employee benefit education in your company benefit portal, internal newsletters, or other workforce education materials.



Visit the MASA Learning Center at:
https://masaaccess.com/learning-center/

Coverage territories

1: United States
2: United States and Canada
3: United States, Canada, Mexico, and the Caribbean
4: Worldwide: to include any region with the exclusion of Antarctica and not prohibited by U.S. law or U.S. travel advisories. Contingent upon ten (10) day notice of travel

Disclaimers

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not guarantee coverage and do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums, benefits, and coverage vary depending on the plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA plans, visit: https://info.masaglobal.com/disclaimers

MASA, Medical Access & Service Advantage, and MASA Direct are fictitious names of MASA Holdings, Inc., a Delaware corporation, and are affiliated with Medical Air Services Association, Inc. (MASA), Medical Air Services Association of Florida, Inc. (MASAF), and MASA Insurance Services, Inc. (MISI) jurisdictional registrations in progress

If a member has a high deductible health plan ("HDHP") that is compatible with a health savings account ("HSA"), 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 or insured satisfies the applicable statutory minimum deductible under IRC section 223(c) for HDHP coverage that is compatible with an HSA.

Situs state notice

If you are requesting proposals and soliciting business on behalf of MASA in insurance states, the following steps must be taken: Based on situs state, the department of insurance requirements may vary, the individual producer will need to be appointed, and potentially the agency will also need to hold an active appointment. The appropriate forms will be sent to the producer/agency for completion, when returning the forms please include a copy of the producer's resident license and non-resident license (when applicable), as well as the agency when appropriate.

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