Common Questions about Medevac Insurance

What is medical evacuation (medevac) insurance?

- A prepaid plan covering air ambulance (plane/helicopter) transport during emergencies.
- Standard health insurance rarely covers air medevac, which is costly, especially in remote areas.
- Often called “medevac insurance” for simplicity, though technically a membership, not supplemental insurance.

Who needs it?

- Anyone working or recreating in remote areas, such as the Alaska backcountry, where medical infrastructure is limited.

Why get medevac insurance?

- **Alaska’s Unique Challenges:** Limited road access and vast distances make air transport essential. Helicopters are ideal for search/rescue, but planes are needed for long-distance medevac (e.g., north of the Arctic Circle).
- **Cost:** Uninsured medevac flights can cost up to **$50,000** before hospital arrival.
- **Coverage Gaps:** While worker’s compensation will normally cover costs associated with on-the-job injuries, claims adjusters are much more stringent on injuries that occur outside of work hours, or those that are not a result of essential job functions. With medevac insurance, you’re covered whether the injury occurred at work, recreating around your work site, or on vacation. Additionally, health insurance companies will only compensate for what they deem to be “medically necessary” treatment; this is usually different from what the patient and first responders deem necessary.
- **Peace of Mind:** Medevac insurance ensures coverage regardless of injury context (work, recreation, or vacation) and handles claims, so you don’t have to.
- **Clinic Limitations:** The nearest clinic (Deadhorse) is **3 hours away** and is not equipped for major emergencies.

When to get medevac insurance?

- **Before traveling** to remote areas. Most plans activate immediately upon payment, but physical cards may take weeks to arrive.

Where to get medevac insurance?

Toolik Field Station (TFS) does not endorse any specific provider or plan. For full plan details, restrictions, and the latest pricing, **always review each provider's official website before purchasing.** The companies listed below **do not honor each other's memberships. In the event of a medevac, you must request the company with whom you have a membership.**

- **Alaska Specific**
  - **Guardian Flight (AMCN)** is part of the AirMedCare Network (AMCN), the largest air medical membership network in the U.S., including Alaska. AMCN membership covers transports by Guardian Flight or any AMCN provider nationwide, with no out-of-pocket costs for members.
  - **LifeMed Alaska** is a long-standing local provider with a focus on rural Alaskan communities. It provides 2 differently priced individual plans based on 30 day or annual coverage.
- **Global:**
  - **Garmin SAR 100**: Garmin's membership covers global search and rescue costs for Garmin inReach users and other supported satellite devices. When a distress signal is sent from a supported device, Garmin's global dispatch center coordinates the rescue—contacting local agencies (like Guardian Flight or LifeMed in Alaska) and covering resulting medevac costs.
  - **Global Rescue:** Offers international medevac, travel services, and crisis extraction. GR is marketed towards those who plan on spending more time abroad than at home. Like Garmin, Global Rescue would also cover treatment and transport costs regardless of the responding agency
- **Full or Regular Part-Time University of Alaska Employees:**
  - **MASA:** Regular UA employees are eligible for coverage through MASA. Eligibility does not include Toolik seasonal employees. MASA offers both ground and air medevac options, and reimbursement via both expense coverage and indemnity payment.

Provider	Plan Name	Price (2026)	Coverage (per incident/annual)
Guardian Flight (AMCN) Guardian Flight	Alaska Membership	**$125 (annual)**	Full coverage
LifeMed Alaska LifeMed Alaska	30-Day	**$49 (month)**	Full coverage
	Annual (Individual)	**$149 (annual)**	Full coverage
Garmin Garmin	SAR 100	**$39.95 (annual)**	$100,000/$100,000

Updated Jun26 by TL

Provider	Plan Name	Price (2026)	Coverage (per incident/annual)
Global Rescue Global Rescue	30-Day (Individual)	**Starts at $269 (annual)**	Full coverage
MASA (UA Only) **MASA**	Emergent Plan & Indemnity Plan	**$24.75 (monthly UA Employee)** **$37.50 (monthly Family)**	Expense Reimbursement & Indemnity Payment, varies according to ground or air medevac.

Updated Jun26 by TL