

Medical & Travel Assist

FREQUENTLY ASKED QUESTIONS

What is Medical & Travel Assist?

Medical & Travel Assist includes many insurance benefits and emergency assistance services, such as emergency medical evacuation and repatriation, available to active FMCA members. FMCA members must be 75 or more miles from home to qualify. Full-time RVers are always considered 75 or more miles from home. Medical & Travel Assist insurance benefits & assistance services are also available to members while traveling abroad. Some conditions, exclusions and limitations may apply.

When Should I Call Medical & Travel Assist?

- Always contact 911 first in any emergency.
- Anytime a physician has advised that you or your covered family member is in need of emergency medical transportation.
- Anytime you or your covered family member has been **admitted as an inpatient** at a hospital, or anytime you feel you may need future assistance with transportation due to a medical situation.
- Anytime you have general questions about your coverage and the services available through Medical & Travel Assist.

What Happens When I Call Medical & Travel Assist?

- If immediate assistance is required, our global emergency assistance provider will request that you provide your name and FMCA member number in order to take the next necessary actions.
- The global emergency assistance provider will open a case on your behalf, requesting the name and date of birth of the insured requiring assistance, contact information, the insured's current location, and the type of assistance being requested.
- If assistance is not required immediately, our global emergency assistance provider may call you back at an agreed upon time, or they may ask that you contact them again when assistance is needed.
- Their team will answer any questions you have about your coverage benefits.

What Is Medical & Travel Assist Unable To Do?

- Medical & Travel Assist is not medical coverage and will not pay your medical bills.
- Our global emergency assistance provider **cannot**:
 - perform medical management or provide guidance to your treating physicians.
 - discuss or coordinate medical insurance coverage or medical benefits
 - coordinate roadside assistance. *(You may have other coverage for this service.)*
 - discuss your medical condition or transportation arrangements with your family members *(unless specifically authorized by you)* or with any other member of FMCA.



AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK

Program the Medical & Travel Assist number into your phone or tablet!

What Does Medical & Travel Assist Do?

The Medical & Travel Assist program provides the following insurance benefits:

- Emergency Cash Benefit
- Emergency Outpatient Cash
- Emergency Reunion Benefit
- Pet Return
- Prescription Medication and Medical Device Replacement Benefits
- Return of Minor Children
- Return of Vehicle
- Emergency Medical Evacuation
- Accidental Death and Severe Injury
- Repatriation of Remains

The Medical & Travel Assist program also includes 24-hour emergency assistance services, which include:

Travel Assistance

- Replacement of Lost or Stolen Travel Documents
- Emergency Travel Arrangements
- Transfer of Funds
- Legal Referrals
- Language Services
- Message Transmittals

Medical Assistance

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Relay of Insurance and Medical Information
- 24-Hour Health Information
- Medication and Vaccine Transfers
- Updates to Family, Employer, and Home Physicians
- Replacement of Corrective Lenses and Medical Devices

Emergency Transportation Arrangements

*For coverage, these services, designed to support the named insurance benefits, must be arranged by the Assistance Company or pre-approved by Arch Insurance.

- Emergency Medical Evacuation
- Medically Necessary Repatriation
- Repatriation of Deceased Remains
- Return of Dependent Children
- Return of Pets
- Return of Vehicle
- Emergency Medical Reunion

www.fmca.com/fmca-assist

FMCA
Your RVing Family

**FOR MEDICAL REFERRALS, EVACUATION, REPATRIATION,
VEHICLE RETURN, OR OTHER ASSISTANCE SERVICES PLEASE
CALL:**

844-289-3442 (USA and Canada)

443-901-4691 (collect international)

Information That May Be Needed In An Emergency

1. List of prescriptions and OTC (over the counter) drugs – also keep list in your smart phone.
2. Copy of "Do Not Resuscitate" (DNR) instructions and other similar documents. [See a sample DNR form.](#)
3. Medical insurance card + name and phone number of your doctors. [See a sample insurance card.](#)
4. Special instructions about your pets (documents needed to transport dogs or cats across borders; name and phone number of home vet; name and phone number of who would receive your pet if it is transported; details about diet and medications; etc.). [See instructions on making a disaster plan for your pet.](#)
5. Special instructions about moving your RV and/or tow vehicle (see below).
6. Easy-to-find list of contacts and phone numbers – put in RV and tow vehicle + in phone.

Additional Information For Veterans

1. Copy of DD 214
2. Service number (if other than Social Security number)
3. Military organization and rank (at discharge)
4. Date and place where entered military service
5. Date and place where discharged from military service
6. Wars/conflicts in which veteran participated

Additional Information That May Be Needed In Case Of Death

1. Full legal name of deceased
2. Residential address
3. Date of birth
4. Marital status
5. Citizenship
6. City, county, state, and country of birth
7. Social Security number
8. Spouse (if married) – full legal name
9. Occupation prior to or at death
10. Full name of father and mother

Items To Consider If Ill, Injured, Or Deceased Person Needs To Have Vehicles Moved Or Transported

1. Location of current vehicle insurance and registration cards for all vehicles
2. Checklist of all actions needed prior to movement of the motorhome/RV or car/truck
3. Checklist of all actions unique to all vehicles that must be completed prior to movement
4. Keys for the motorhome/RV and tow vehicle – or provide your "ICE" (in case of emergency) contact the location of spare keys
5. Photos of exterior and interior prior to professional driver leaving
6. Identify individual (you or your ICE contact) to release your vehicle to transport company
7. Identity of person/company to receive your vehicle(s) at the destination
8. Note: professional drivers do not eat, smoke, or sleep in your RV

Helpful Hints

1. In your smart phone, put names of friends and family whom you want contacted under "ICE" (in case of emergency). Most new phones have an emergency key when you turn on the phone that can access ICE info even if your phone is password protected.
2. Keep a list of all calls made concerning your emergency situation. Be sure to get the name of the person and the phone number so you can call him/her back. List each date and time you call so there is a chronological record of the notes of your conversations.
3. Many emergency services provide vials for information that can be placed in your coach freezer or refrigerator. Emergency responders are trained to look for the info there. If you have more info than can fit in that vial, then note that location of the folder or binder.
4. Current FMCA membership is key to your Medical & Travel Assist coverage. Keep your membership paid in advance. Your FMCA number and membership expiration are shown on your FMCA magazine label. Names on the label are the ones covered by this insurance.
5. Tell family and friends about Medical & Travel Assist so they can know about this amazing benefit for you.

This information is a brief description of the important features of this insurance plan.

Insurance described herein offered by Family Motor Coach Association (FMCA). Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.

*All services must be arranged and provided by our designated emergency assistance provider. No claims for reimbursement will be accepted. The assistance services in this brochure are only intended to serve as a general overview of the emergency travel assistance services available. The services available to you may vary from what is listed in this brochure. For a complete description of the services, please contact Arch Insurance Solutions. our

designated service provider is not a provider of travel or medical insurance, rather it is a provider of global emergency services. These services do not replace medical insurance during medical emergencies away from home. While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Our designated service provider is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict. All consulting physicians and attorneys are independent contractors and not under the control of the designated service provider or Arch Insurance. Neither are responsible or liable for any malpractice committed by professionals rendering services to a member.

Assistance services are administered and provided by third parties not affiliated with Arch Insurance. To the extent these services or any advance payments are not included in the program, covered persons will be responsible for payment.

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