

WHO IS ELIGIBLE?

You are eligible for the FMCAsist plan if you are traveling more than 100 miles from your permanent primary residence (if you are a full-time RVer with no permanent primary residence, the 100-mile restriction does not apply) and you are either a:

1. “Eligible Person(s)” shall mean and include: Current Charter, Full, Life, Full Lifetime and Member Emeritus/Family Associate members of FMCA, as defined in the Bylaws of FMCA. “Spouse” shall mean Your legal spouse, including legally recognized domestic partner.
2. A spouse, family member, or dependent traveling with an FMCA member. ***This plan also covers the member’s grandchildren when traveling with the member in their recreational vehicle.***

For detailed information visit

FMCA.SEVENCORNERS.COM

YOUR BENEFITS

Emergency Medical Evacuation/Repatriation

The plan will pay Covered Expenses incurred up to the maximum stated in the Schedule of Benefits if any covered Injury or Illness commences during the Period of Coverage that results in a Medically Necessary Emergency Medical Evacuation or Repatriation (Your medical condition warrants immediate transportation from the medical facility where You are located to the nearest adequate medical facility where medical Treatment can be obtained). This benefit must be approved and arranged by Seven Corners in consultation with the local attending Physician. Emergency Medical Evacuation or Repatriation means: a) the Insured Person’s medical condition warrants immediate transportation from the facility where the Insured Person is located (due to inability to obtain necessary medical care) to the nearest adequate medical facility where medical Treatment can be obtained; or b) after being treated at a local medical facility as a result of a Medical Evacuation, the Insured Person’s medical condition warrants transportation with a qualified medical attendant to his/her Permanent Primary Residence, to obtain further medical Treatment or to recover; or c) both a) and b) above. All transportation arrangements must be by the most direct and economical route.

Repatriation

If while traveling in his/her Recreational Vehicle an Eligible Person, who is not hospitalized, is released from the hospital or otherwise able to return home, is unable to continue the trip in the Recreational Vehicle, as a driver or passenger, due to an injury or illness that results in medically imposed restrictions as certified by the local attending physician, the plan will pay Covered Expenses incurred up to the maximum stated in the Schedule of Benefits to return the Eligible Person, their spouse, Family Members and Dependents who are travelling with the eligible FMCA members to their Permanent Primary Residence.

Alternatively, the Eligible Person can be returned to another location, chosen by the Eligible Person, provided the cost does not exceed the cost of returning to the Permanent Primary Residence.

All transportation arrangements must be by the most direct and economical route taking into consideration the Eligible Person’s medical condition. This benefit must be approved and arranged by Seven Corners.

Return of Mortal Remains

The plan will pay the reasonable Covered Expenses incurred up to the maximum stated in the Schedule of Benefits to return Your remains to Your Permanent Primary Residence, if You should die. This benefit must be approved and arranged by Seven

Corners. Covered Expenses include, but are not limited to, expenses for embalming, a minimally necessary container appropriate for transportation, shipping costs, and the necessary government authorizations.

Emergency Medical Reunion

When Emergency Medical Evacuation/Repatriation or Repatriation is ordered, and the attending Physician recommends that a family member travel with You, the plan will arrange and pay, up to the maximum stated in the Schedule of Benefits, for a round trip economy-class transportation for one individual of Your choice, from Your Permanent Primary Residence, to be at Your side while You are hospitalized. This benefit must be approved and arranged by Seven Corners. The benefits payable will include: (1) The cost of a round trip economy air fare; (2) Reasonable travel and accommodation expenses (not to exceed \$200 per day) incurred in relation to the maximum stated in the Schedule of Benefits; (3) The period of Emergency Medical Reunion is not to exceed 10 days, including travel.

Return of Dependents

Should the member be traveling alone with Dependent(s) and become hospitalized and unable to take care of the Dependent(s) and he or she is left unattended, the plan will arrange and pay for a one-way economy fare to the one location stipulated by the Dependent’s legal guardian (including the cost of an attendant/escort, if necessary to ensure the safety and welfare of Dependents under the age of nineteen (19)). Approval and coordination of this benefit must be provided by Seven Corners to be considered a Covered Expense.

Pet Return

Should the member be traveling with his/her pet and find themselves unable to care for it due to a medical emergency, Seven Corners will arrange for the return of the insured’s pet to his/her domicile. ***This benefit is subject to the pet’s eligibility to travel.***

Recreational Vehicle/RV Return*

Should the member be traveling in his/her Recreational Vehicle, Seven Corners will arrange and pay to have a designated service return the Recreational Vehicle to the member’s Permanent Primary Residence provided:

- 1) The member who is not hospitalized, is released from the hospital or otherwise able to return home is unable to drive his/her Recreational Vehicle due to a medical condition as documented by attending physician and no one in the Eligible Person’s traveling party is capable of driving, or proficient and competent to drive, the member’s Recreational Vehicle; OR
- 2) The member who is not hospitalized, is released from the hospital or otherwise able to return home, is unable to continue the trip in the Recreational Vehicle, as a driver or passenger, due to an injury or illness that results in medically imposed restrictions as certified by the local attending physician.

The Recreational Vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws.

The insurance plan will also cover the return of any Automobile, Trailer or Travel Trailer that is legally hitched to their Recreational Vehicle at the time of the onset of the medical condition, to the destination of the pulling Vehicle. The member will be responsible for any costs incurred during the return of the Automobile, Trailer or Travel Trailer to maintain the safe operation of the Automobile, Trailer or Travel Trailer.

Alternatively, the member may choose to have their Automobile, Trailer or Travel Trailer returned by a friend or Family Member. In such instance, and provided the return has been approved by Seven Corners and the Automobile, Trailer or Travel Trailer is returned directly and expeditiously to the member’s Permanent Primary Residence within the United States, Mexico or Canada, Seven Corners will arrange and pay for transportation of that person to the location of the Automobile, Trailer

or Travel Trailer, and will also reimburse the member for gas and tolls during the return. In addition, the plan will provide a \$100 per day benefit, up to a max of 5 days for incidental expenses while driving. In no event shall the total expenses of a Recreational Vehicle Return exceed \$5,000 for all expenses associated with the Recreational Vehicle Return.

Seven Corners must arrange and approve the Recreational Vehicle return. If the member chooses to have a friend or Family Member perform the Recreational Vehicle return, Seven Corners will not pay more than what it would have cost to have them arrange the Recreational Vehicle return.

Alternatively, the Recreational Vehicle can be returned to another location, chosen by the member, provided the cost does not exceed the cost of returning the Recreational Vehicle to the Permanent Primary Residence.

*Limited to trips in North America only.

Prescription Medication and Glasses Replacement

If the member misplaces their medical prescription or damages their eyeglasses or contact lenses while away from home, Seven Corners will arrange and pay to deliver the prescription or glasses (lenses included) to their current location. Only the cost of shipping is covered. The cost of obtaining the prescription and/or glasses is the insured’s responsibility.

Automobile Return*

Should an Eligible Person, due to a medical condition, be unable to drive his/her Automobile back to his/her Permanent Primary Residence within the United States, Mexico or Canada, Seven Corners will arrange and pay to have a designated service return the Automobile to the member’s home provided:

- 1) The member has been transported under either the “Emergency Medical Evacuation/Repatriation” or “Return of Mortal Remains” benefits; and
- 2) No one in the member’s traveling party is capable of driving or proficient and competent to drive the member’s Automobile. The Automobile must be in good condition and capable of being safely driven on the highway in compliance with local laws; and
- 3) No benefit is paid under Recreational Vehicle/RV Return

The insurance plan will also cover the return of any additional Automobile that is legally hitched to their Automobile at the time of the “Emergency Medical Evacuation/Repatriation” or “Return of Mortal Remains” to the destination of the pulling Automobile. The member will be responsible for any costs incurred during the return of the Automobile to maintain the safe operation of the Automobile.

Alternatively, the member may choose to have their Automobile returned by a friend or family member. In such instance and provided the return has been approved by Seven Corners and the Automobile is returned directly and expeditiously to the members Permanent Primary Residence within the United States, Mexico or Canada, Seven Corners will arrange and pay for transportation of that person to the location of the Automobile and will also reimburse the member for gas and tolls during the return. In addition, the plan will provide a \$100 per day benefit, up to a max of five (5) days, for incidental expenses while driving. In no event shall the total expenses of an Automobile Return exceed \$5,000 for all expenses associated with the Automobile Return.

Alternatively, the Automobile can be returned to another location, chosen by the member, provided the cost does not exceed the cost of returning the Automobile to the Permanent Primary Residence, Seven Corners must arrange and approve the Automobile return. If the member chooses to have a friend or family member perform the Automobile return, Seven Corners will not pay more than what it would have cost to have them arrange the Automobile return.

The maximum amount of this benefit is \$5,000.

*Limited to trips in North America only.

SCHEDULE OF BENEFITS

WORLDWIDE BENEFITS	MAXIMUM BENEFITS
Emergency Medical Evacuation/Repatriation	Up to \$500,000
Repatriation	Up to \$500,000
Emergency Medical Reunion	Up to \$50,000
Return of Mortal Remains	Up to \$50,000
Return of Dependents	Up to \$50,000
Recreational Vehicle Return*	Up to \$5,000
Pet Return	Up to \$1,000
Prescription Medication & Glasses Replacement	Up to \$500
Assistance Services	Included

*Trips in North America Only.

FMCAsist protection plan is underwritten by: Certain Underwriters at Lloyd’s, London, rated “A” (Excellent) by AM Best .





MEMBER:
To find a provider:
visit www.WellCardHealth.com

PHARMACY:
Add 2-digit person code to Member ID
01 = Member
02 = Spouse
03 = Dependent, etc.

PROVIDER:
Dental Provider:
To verify eligibility & for patient responsibility call 888-203-6711.
The patient is responsible for the entire discounted cost at the time of service.

Pharmacist Help Desk:
888-886-5822

Vision Provider:
To verify eligibility call 888-203-6662

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPD does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCard Health is FREE. WellCard Health will not share or sell your personal information. The discount plan organization is AccessOne Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.WellCardHealth.com for full disclosure.

Travel can be for business or pleasure at a distance of 100 miles or more from your legal residence. Seven Corners coordinates the following:

Emergency Evacuation/Repatriation, Emergency Medical Reunion, Return of Mortal Remains, Return of Dependents, Vehicle Return*, Pet Return, Prescription Medication and Glasses Replacement.

IMPORTANT: Seven Corners must be contacted in advance and coordinate or approve the above services.

*Trips in North America Only



ASSISTANCE SERVICES

Upon enrollment into the FMCA plan, You are eligible to use any of the assistance services provided by Seven Corners.

- Open 24 hours/day, 365 days a year
- Multi-lingual personnel
- Physicians / Nurses on staff
- Locate local facilities

Help with emergency situations.

SPECIAL SAVINGS FOR YOU

Use our free discount drug card at pharmacies across the U.S. to save money! It's free, and you may use it anytime, regardless of whether you are traveling or not.

- Discounts of 10%-85% on brand and generic medications
- Over 60,000 participating pharmacies nationwide
- No cost to sign up
- No restrictions



A PRESCRIPTION SAVINGS PROGRAM

Present this card to your pharmacy and provider.



Group ID: SC001804
Member ID: Enter member's 10-digit phone #, then add 2-digit person code. 01=Member, 02=Spouse, 03=Dependent, etc.
Processor: NetCard Systems
Bin #: 008878

Smart. Simple. Savings.

FMCassist I.D. CARD

FMCA Membership # _____

Before obtaining Assistance, call one of the phone numbers below:
If in the United States, or Canada call: **1.877.202.4176**
To Call Collect Worldwide: **0.317.582.2619**



EXCLUSIONS

No Benefit shall be payable for Emergency Medical Evacuation/Repatriation, Emergency Medical Reunion, Return of Mortal Remains, Return of Dependents, Vehicle Return, Pet Return and Prescription Medication and Glasses Replacement, as the result of:

- Hospital or medical expenses of any kind or nature;
- Travel arrangements that were neither coordinated by nor approved by Seven Corners in advance;
- Anyone traveling against the advice of a physician, or traveling for the purpose of obtaining medical treatment;
- Suicide, attempted suicide, or willful self-inflicted injury;
- Taking part in military or police service operations or traveling in a country in which the U.S. State Department has issued travel restrictions;
- For incidents that occur due to an intentional unlawful act;
- Injury or illness caused by or contributed to by use of drugs or alcohol;
- Pregnancies except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or harm to the mother or fetus;
- Mountaineering or rock climbing necessitating the use of guides or ropes; spelunking; skydiving; parachuting; ballooning; hang gliding; deep sea diving utilizing hard helmet with air hose attachment; flying in an experimental aircraft; racing of any kind other than on foot; bungee jumping; operating a vehicle when not properly licensed; or participating in professional sports unless otherwise agreed in writing by Seven Corners prior to your coverage period;
- Psychiatric, psychological, or emotional disorders;
- Unless specifically listed herein, incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges;
- Subsequent evacuations for the same or related medical condition, regardless of location. This exclusion shall not apply if the Eligible Person's proposed travel has not been restricted by the Eligible Person's attending physician and Seven Corners Medical Director;
- Services covered by other valid and collectible insurance, including Medicare;
- Services not otherwise shown as covered;
- Injury sustained while the Eligible Person is riding as a pilot, student pilot, operator or crew member, boarding or tailgating, from any type of aircraft; or while the Eligible Person is riding as a passenger in any aircraft (a) not having a current and valid airworthy certificate and (b) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
- Flying in any aircraft being used for or in connection with acrobatic or stunt flying, racing or endurance tests; rocket-propelled aircraft; aircraft being used for or in connection with crop dusting or seeding or spraying, firefighting, exploration, pipe or power line inspection, any form of hunting or herding, aerial photography, banner towing or any experimental purpose; or engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted;
- Benefits attributable to injury or illness that manifest prior to coverage under the Insurance portion of this contract;



FMCAassist™

This brochure is intended as a brief summary of benefits and services. It is not your policy. If there is any difference between this brochure and your policy, the provisions of the policy will prevail.



FMCA.SEVENCORNERS.COM

Enhancing the RV lifestyle!

SEVEN CORNERS, INC.
303 Congressional Blvd.
Carmel, IN 46032

If in the United States, or Canada call: **1.877.202.4176**
To Call Collect Worldwide: **0.317.582.2619**

Included with your PAID annual FMCA membership. Family Motor Coach Association members receive coverage under the group's FMCassist emergency medical evacuation/repatriation and travel assistance program as part of their regular annual dues.

