

FREQUENTLY ASKED QUESTIONS

FMCA HEALTH PLANS

Q: *How can I enroll in an FMCA Health Plan?*

A: FMCA members and non-members are eligible to receive a free, no-obligation quote. This quote can be obtained by visiting www.FMCAHealthPlan.com or by calling RV Insurance Benefits at **(888) 337-1705**. **Agents are standing by Monday through Friday from 8 AM to 5 PM CST.**

Once you are satisfied with your quote, you can enroll in the program by calling RV Insurance Benefits. **Your enrollment must be completed over the phone.**

When you enroll, you can choose an effective date that works best for you. It must be between the 1st and the 28th of the month.

Please Note: Existing FMCA members are required to have their membership dues in good standing for a minimum of two years. Individuals, who are not yet active members of FMCA, must qualify as an owner of a self-contained RV and are required to join FMCA for a minimum of two years.

Q: *What do the plans cover?*

A: FMCA Health Plans offer reference-based fixed benefits for hospital stays, and both inpatient and outpatient coverage for surgeries, which include: assistant surgeon, radiology and anesthesiology benefits.

The plan also offers outpatient benefits that include: doctor's office visits (20 per person, per calendar year), MRIs, CAT scans, diagnostic testing, and lab testing. Additionally, the plan includes benefits for emergency room visits and prescriptions for both brand name brand and generic drugs.

For preventive benefits, the plan offers mammograms, colonoscopies and general preventive care services.

The policy also offers many value added benefits to help supplement your policy. These value added benefits includes the following:

- **The Karis Group** - a program that assists with concierge-type services to advocate for the members and policyholders. For example, they will help you navigate and shop for providers and facilities, and negotiate medical bills to help you save healthcare dollars.
- **Script Save** - a program which offers discounted prescription benefits.
- **TELADOC** – provides a convenient alternative to urgent care and ER visits at no additional cost to you

If you choose, you can package your plan with Accident and Critical Illness coverage to provide yourself even more efficient and valuable coverage.

Plans are based on your state of enrollment.

Q: *Is this plan available in all 50 states?*

A: Currently the plan is available in the following states:

AL, AR, AZ, DE, FL, GA, IA, ID, IL, IN, KY, LA, MD, ME, MI, MO, MS, NC, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI & WY

The plan will soon be offered in nearly all fifty states. Please contact RV Insurance Benefits regarding state availability updates and enrollment options at **(888) 337-1705**.

Q: *What if I move? Will my benefits and premium change?*

A: Generally, your rates and benefits will not change if you move. There may be some exceptions.

Q: *Are dental and vision plans available?*

A: Yes, PPO dental plans with nationwide benefits are available as well as vision plans. To get a good feel for the coverage that is available, go to www.NewEraLife.com and select "Provider Search" on the top right of your screen. Next, select "Dental Insurance" and it will bring you to a description page that lays out each of the benefits for dental and vision plans.

Q: *How can I find a provider? Is there an online search directory?*

A: You can search for providers online by visiting the following the link below.

<https://apps.neweralife.com/site/policyholder/providersearch/>

Q: *What are the advantages of this elite offer to FMCA members? Can a non-member get this coverage elsewhere?*

A: Though these products are available to the general public on an individual underwritten basis, FMCA members are presented with the following additional opportunities:

1. An FMCA member who can qualify for medical underwriting can choose a variety of options with the least expensive rates;
2. If they cannot qualify based on the medical questions, so that every member will be able to obtain a plan whether or not they have pre-existing conditions, the plan is exclusively offered to FMCA members on a guaranteed-issue basis. This guarantee issue plan has a 12-month pre-existing condition clause. The plan offers a one-unit, 20% first day benefit with a \$100,000 calendar year maximum, and 45% rate up. We have also included a Basic Accident Plan that offers up to \$2,000 of Accident Coverage and \$50,000 of an Accidental Death Benefit. **FMCA members do not need to answer medical questions for this guarantee issue plan.**

Q: *What options are available for coverage?*

A: There are multiple annual options available. Specifically, there are three calendar year maximums to choose from: \$100,000, \$250,000 and \$1,000,000 per calendar year, per person. The policy lifetime maximum is \$5,000,000 per policy.

Within each calendar year maximum, FMCA members may choose one of the three levels of plan options:

- Ruby – One unit
- Sapphire – Two units
- Emerald – Three units

All members in a family must choose the same number of units.

Q: *Does the plan meet the requirements for health coverage that must be filed with my taxes? Will I receive a 1095 Form?*

A: Starting January 1, 2019, by federal law, you will no longer receive a penalty if you do not meet the requirement for health coverage. However, this plan is not major medical insurance and does not meet the minimum health coverage requirement for the year of 2018. Therefore, you will not receive a 1095 Form.

Q: Can I increase, decrease or cancel my policy at any time?

A: Yes, you can change your coverage at any time. If you wish to increase coverage, a new application must be completed and meet the underwriting guidelines. If you wish to reduce coverage, you will need to submit the request in writing to RV Insurance Benefits.

Q: Is there a minimum waiting time for existing illnesses or prorated coverage?

A: For the health insurance products, coverage is provided on the effective date of the policy and requires the first month's premium and any applicable fees to be paid. The Critical Illness plan has a reduced benefit period for the first 90 days. On most products, there is a 12-month pre-existing condition clause excluding coverage.

Q: Does RV Insurance Benefits offer Medicare supplement insurance plans for Medicare-eligible members of FMCA?

A: Medicare options are available in most states. Please visit www.FMCAHealthPlan.com or call **(888) 337-1705** for more information.

For simplicity, generally Plan G will be offered on an individually underwritten basis. If an FMCA member cannot pass the underwriting guidelines, a High Deductible Plan F may be offered on a guaranteed-issue basis. RV Insurance Benefits offers guarantee issue Medicare plans for any FMCA members turning 65 or members who are in open enrollment.

Q: How does this differ from FMCAssist, Medical Emergency and Travel Assistance Program? If I sign up for the healthcare plan and I'm on the road, should I contact FMCAssist or the healthcare plan provider?

A: FMCAssist is not a healthcare insurance plan and will not cover your medical expenses. FMCAssist is emergency medical evacuation coverage available to FMCA members worldwide as long as you are more than 100 miles from home (full-time RVers are always considered 100 miles from home).

FMCAssist will cover transportation costs for you or a loved one should you require transportation to a more adequate medical facility. It will also cover the cost to return your RV in the event you or a traveling companion is not able to.

Q: What will my monthly premiums be? What is my individual and family deductible?

A: Rates are based on a number of factors including age, gender and tobacco use. Rates can also vary slightly based on your state of enrollment.

To receive a quote, visit www.FMCAHealthPlan.com or call RV Insurance Benefits at **(888) 337-1705**. Below is a sample of monthly rates based on age and gender for a non-tobacco user. Again, please note that rates and plan benefits may vary slightly by state:

AGE	MALE	FEMALE
24	\$130.30	\$144.00
34	\$149.88	\$165.66
44	\$202.15	\$223.38
54	\$294.72	\$297.26
64	\$449.37	\$410.09

These amounts reflect the cost per month.

Q: *How can I find out more information about Philadelphia American Life, the underwriter for this plan?*

A: You can visit their website at www.PhiladelphiaAmericanLife.com, or you can view their company history from the Texas Department of Insurance website. A link is listed below for your convenience.

https://apps.tdi.state.tx.us/pcci/pcci_show_profile.jsp?tdiNum=66160

Q: *Will I see an increase in my rates after Year One?*

A: It is possible. However, New Era and Philadelphia American Life are consumer centric companies that strive to put their policyholders' best interest first. Therefore, any rate increases will be minimal, and you have the option to cancel at any time.

Q: *Why do I have to have two years or more of active FMCA membership when this is a month-to-month healthcare plan?*

A: To make this a truly special offer expressly for FMCA members, we believe it is a fair request to ask our members to commit to two years or more of active FMCA membership prior to enrolling