

By George D. Myers, L2014S

Help FMCAssist Help You



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Documents to gather and provisions to make to ease the stress of an unexpected incident on the road, and to help those providing aid to you, including FMCAssist.

We don't like to think about our wonderful RV trips being ruined by a health problem or an accident, but it does happen. For those of us who are on the older side and travel a lot, the possibility turns into a probability that at some point we are going to need some serious health care while far from home. The FMCAssist Medical Emergency and Travel Assistance Program is there to help you get to the medical care facilities you need and to get you, your loved ones, your RV, and your pets back home. The best part is that all of this is included in your FMCA membership at no extra cost.

However, while the FMCAssist program will arrange and pay for the

covered transportation, in almost every case the folks who actually provide the transportation, or other services, will need some information you may not normally carry with you. Knowing where that information is back home isn't of much value, especially if you're unconscious.

Who Is Helped?

The FMCAssist literature outlines the things the program can do for you. However, you may be unconscious, too sick to handle your own affairs, or deceased. That makes FMCAssist primarily of value to your loved ones who are responsible for taking care of you. So, it's important to make sure your family knows about FMCAssist and has access to

all the information/documents that might be needed if you're not able to communicate with them.

Our son will be our executor, and he is the person we can call on if either one of us, or both of us, is unable to take care of ourselves. We sat down with him and went over the FMCAssist program, and he knows where the FMCAssist brochure is in the file cabinet, and where copies of all the other documents he might need are filed.

FMCAssist

(877-202-4176; 317-582-2619)

Of all the ideas that have been mentioned relative to on-the-road emergencies, FMCA members need to make another important

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preparation before traveling; to program the FMCAssist telephone numbers (877-202-4176 U.S. and Canada; 317-582-2619 collect worldwide) into your cell phone. The point when you're in need of FMCAssist services is not the time to go digging through your files or back issues of *Family RVing* magazine. Also, make sure you keep your FMCA membership number handy; you will need to provide this to Seven Corners, the administrator of the program, when you call.

If a medical emergency occurs, follow these steps. 1) Call 911. 2) Consult with the attending physicians. 3) Call Seven Corners if you are advised you may need medically required transportation to another facility, or if you need other

assistance provided by the program. Seven Corners has folks who will know what to do, and they will need time to make the arrangements. They are available 24 hours a day, seven days a week.

Please note that the plan covers transportation needed to ensure adequate medical treatment, not for the convenience of the covered member or the member's family. Also note that to be covered, arrangements must be made by Seven Corners.

Durable Power Of Attorney And Living Will

Hospitals are emphatic about patients having a durable power of attorney and a living will. I've also seen other names used for these types of documents, such as health

care proxy and medical power of attorney. I looked into them on the internet and found many sites that have forms you can fill out online. If you have been hospitalized in the past 10 years, you probably already have these. Make sure you have them with you.

Health Care Documents

I think most folks carry their health insurance cards with them all the time. You need to make sure they're on board for *everyone* traveling with you.

Just having the health insurance provider information may not be enough. Health care facilities usually want to make a copy of the cards, and their scanning equipment may only be able to handle cards, not a full sheet of paper. My wife found this

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out when taking our grandson to a specialist. So, she took a copy of our daughter's family card and put it in the top center of our personal scanner and made a copy on card stock; she then turned the card and the card stock over and ran it through again. After trimming, she had an exact copy of the card.

Please note that FMCAssist is not health insurance and does not cover hospital or medical expenses of any kind. Also note that FMCAssist covers only FMCA members, dependents, and grandchildren traveling with them.

Medical History

If anyone traveling with you needs to see a doctor, that doctor will want all the same information your doctors back home want. That means they will need a list of all medications (including the dosages/strengths), all surgeries, any allergies, all diseases starting in childhood, the names and phone numbers of all your physicians, and any vitamins or supplements you take. Maybe you can remember all that, but I can't. It's best to have it in writing, especially during a stressful situation.

If you are a member of a health network that makes your medical records available on the internet, you should have the name of the network (spelled as it appears on the sign-in page), your personal username, and your password.

There's always the possibility that you could be unconscious when you're admitted to a hospital. If you have any serious conditions that the physicians need to know about, you should carry the information on an easily recognizable card in your wallet. A medical alert bracelet also would be wise if your condition warrants such.

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Mortal Remains

Very few of us would have any idea what to do if someone traveling with us were to die far from home. Fortunately for FMCA members, the staff at Seven Corners knows what to do and will manage all the logistics involved.

Someone will need to give Seven Corners the name of the funeral home back home and instructions for the funeral home regarding the wishes of the deceased. If you wish to be interred in a military cemetery, they will need a copy of your release or discharge papers, DD Form 214.

Getty Images/PIKSEL



Child Medical Consent Form

FMCAssist will arrange and pay for the transportation of grandchildren who are traveling with you and need to return home to their parents or guardians if you have a medical emergency that prevents you from taking care of them. However, what happens if the child becomes sick or injured? We've heard horror stories about medical facilities refusing to give an injured child medical care without legal authorization. This requires a "Child Care Authorization Form" signed by at least one of the parents or guardians. I went on the internet and found several websites that have sample forms you can use.

Incidentally, if one of your dependents or grandchildren traveling with you needs medically required transportation, it's covered by FMCAssist if the plan requirements are met. This means their medical condition must warrant immediate transportation from the current medical facility to the nearest medical facility that can provide the required level and type of care per the attending physician. The approval and coordination with the Seven Corners medical director who must order the transportation is required.

Child Travel Authorization

We've taken our grandson across state lines several times, and years ago we took my wife's nieces into Canada. We always had a current child medical authorization, but we never thought about having something documenting that we were allowed to have them with us. However, I think things have changed. If you want to use any public transportation, such as an airline, they may require proof that you're not kidnapping the child. The same is true if you're crossing an international border.

If the child is involved in a custody dispute of any sort, I think you should have the form either prepared by, or approved by, a lawyer who is familiar with the case.

Pet Return

If you can't take care of your pets (dogs and cats only), FMCAssist will transport them back to your home or to someone you designate to take care of them.

To transport your pets, most airlines require an up-to-date health certificate. This document also may be necessary if you want to put your pet in a kennel for a short period

while you take a special excursion. If the pet is involved in any kind of altercation with other animals, or people, the police may want to see a copy.

Any licensed veterinarian who has been treating your pet should be able to give you a proper health certificate. How much it will cost depends on what the veterinarian has to do in terms of shots, boosters, and other tests. Also, an approved pet carrier is required and can be purchased almost anywhere.

I know four couples (my wife, Sue, and I being one of them) whose cats escaped the RV and took off. We all got them back after much tribulation, but in one case it took a full year. I don't know of any place where a microchip ID is required, but it would be a good idea for your pets to have one.

Prescription Containers

Some states have laws that require you to keep your prescription medications in the bottles in which they were dispensed. I always put mine in a seven-day pill dispenser, and that's all I usually need. Because of changes in society, though, I now take the drugstore's containers along.

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RV Operating Instructions

If a medical emergency occurs and no one in your party is able to drive the RV, FMCAssist will hire a professional driver, or someone you designate, to drive it home. There is a good chance that when you become ill, the RV will be in a campground all set up for living. Whoever is going to take it home will have to go through the entire process of prepping it for the road. The people hired are professional drivers, not RV owners. While they probably can figure out something simple, such as stowing the shoreline, it would be a big help to prepare written instructions about what needs to be done and leave them somewhere easily accessible. These drivers will not live in your RV, so they don't need information related to that.

Ownership Documents

I'm assuming everyone carries insurance and registration cards for all their vehicles. If FMCAssist provides a professional driver, he or she will need to know where they are.

Credit Card Phone Numbers

Every credit card has a phone number on the back that you're supposed to call if the card is lost or stolen. However, if you no longer have the card, you don't have the telephone number. So, it's a good idea to make a list of your cards, including the institution that issued them and the phone numbers. You don't need to record the card numbers, because the credit card company easily can figure that out.

Passwords

We rely on our computers more and more. We are now paying most of our bills online using a secure air card (not the local Wi-Fi). Most folks use the automatic password utility in their computers; however, if the computer dies, you may have to start over on a new computer. My wife and I each keep a paper copy of our passwords well buried in the files we carry with us.

FMCAssist Information

You should carry a copy of the FMCAssist flier and make sure your family knows where to find it. Fliers are available at any of the conventions and at area rallies where there is an FMCA booth, or you can print the Schedule of Benefits from FMCA.com/fmcassist (must be



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logged in to view). Up-to-date information also appears starting on page 134 of this issue of *Family RVing* magazine. You should read

it over and, as noted, discuss it with your family. And make sure family members have a copy of the FMCAssist flier so they don't have to

rummage through the RV or files at home if they need to find it quickly.

Take Pity On Your Caregiver

It is painful to think that we might be in a position where we can't take care of ourselves, but because we are mortal, this situation will come at some time. For the sake of your loved ones who may have to step in and care for you, and definitely for your executor's sake, you should collect all this information and make sure they have copies, or at least know where they are.

Last Thoughts

The first thing to do if someone has a medical emergency is to call 911 and get them to a medical facility. For any needed transportation after that, call FMCAssist. One of the best things about FMCAssist (beyond it being included as part of your FMCA dues) is that they have staff members who are experienced in helping people with problems like yours. You do need to be sure your hospital and any other folks you deal with know that any transportation *must be arranged through FMCAssist* in order for expenses to be covered.

Right now is the time to enter the FMCAssist phone numbers(877-202-4176 U.S. and Canada; 317-582-2619 collect worldwide) into your cell phone.

Seven Corners provides benefits and assistance in accordance with the FMCAssist plan document. *The examples set forth herein are hypothetical and for informational and educational purposes only. They have no effect, legal or otherwise, on the insurance contracts that you have or may purchase. The terms and conditions of such insurance contracts are binding and are not revised, altered, or amended in any way by the information set forth herein.* ●

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