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***FMCA is now Family RV Association —
same great RV community, bold new direction!***

FRVA Medical & Travel Assist

Family RV Association members have an amazing benefit that's included with their membership – the FRVA Medical & Travel Assist program. This benefit provides medical evacuation, repatriation, and services to get you your RV, your towed vehicle, towing vehicle, or car (owned or rented), family members, and your cats or dogs home safely if you suffer an unexpected medical emergency while traveling in North America. To be covered by this benefit, you must have traveled more than 75 miles from home in your car or RV (owned or rented). Full-time RVers are always covered. This is not a roadside assistance or health insurance program that covers hospital and/or doctor expenses. But it does provide a cash benefit for living expenses if you break down, as well as an emergency outpatient cash benefit.

When the policy came up for renewal earlier this year, members of the FRVA Executive Board were faced with several options to consider, which were discussed during our Executive Board meeting March 14, 2026, in Perry, Georgia. Board members voted to make a few changes to the policy to “right size” the program for our members. I'd like to explain what changes were made and how we came to those decisions. But first, a little background.

The Medical & Travel Assist program has been FRVA's flagship benefit for many years, and we have worked with several insurance companies to provide the best services at the lowest costs. For those who have experienced unforeseen circumstances while on the road, it has truly been a lifeline to help them during a time of crisis. In the 18-month period from October 1, 2024, to March 31, 2026, FRVA helped 199 members by paying a total of \$554,640 in claims.

During this time, the insurance companies we've worked with only offered policies that included worldwide medical evacuation and repatriation. What we've seen, though, is that overseas medical evacuations cost considerably more per incident than claims made in North America. During the 18-month period listed above, only three members were medically evacuated from overseas locations, but the cost for those three incidents accounted for 27 percent of the total claim cost over that period.

As we began the renewal process earlier this year, Arch Insurance offered FRVA the opportunity to cover our members traveling by RV or car (owned or rented) in North America only. The policy would continue to include all the benefits we have enjoyed before, but it would not be a worldwide policy, thereby keeping costs down so we could continue to offer this benefit as part of the annual membership without increasing dues. The policy applies to travel by RV and car only and will cover accidents involving the use of bikes, motorcycles, or golf carts that you would use during your RV trips. But it will no longer cover travel by airplane, train, or ship.

During the Executive Board meeting, officers were asked to decide whether FRVA should increase the membership dues to cover members traveling worldwide or to keep the dues the same and provide North American coverage only, which protects the vast majority of FRVA members. The Executive Board voted to provide coverage in North America only.

As an FRVA member, it's important that you understand the benefits included in the Medical & Travel Assist program listed below.

- Emergency Evacuation benefit up to \$50,000 max; mortal remains up to \$50,000 max
- Accidental Death and Dismemberment up to \$5,000
- Emergency breakdown cash benefit up to \$250 per day for 3 days, max \$1,500 for two times/12-month period
- Emergency outpatient cash up to \$250 per incident, max \$500 for 2 times/12-month period
- Emergency Reunion benefit, round-trip economy airfare, \$200 daily lodging, \$100 meals, max of 10 days
- Pet Return (dogs and cats only) up to \$1,000 plus boarding \$100 per day max for 10 days
- Prescription medication and medical device replacement (does not cover the actual cost of the item or medication) up to \$500 max for expedited shipping
- Return of minor children traveling with you up to \$50,000 max
- Return of vehicle (car and RV) up to \$5,000 max plus friend or family travel expenses of \$250/5 days max

The details of these benefits are listed in the actual policy that can be found at <https://archaccidenthealth.com/wp-content/uploads/2025/08/Family-RV-Association-Certificate-and-Notices.pdf>

The Executive Board anticipates that the changes made to the FRVA Medical & Travel Assist program will keep costs affordable and sustainable for many years and provide a valuable benefit that no other RV organization includes as part of its annual membership.

For those who travel outside of their home country, know that most health insurance plans do not extend to medical care and hospitalization in foreign countries. But FRVA members can purchase the Arch Insurance "RoamRight" international travel policy at a discounted rate. The policy includes the major benefits of trip cancellation and interruption benefits, emergency evacuation and repatriation, as well as many other benefits, such as hospital expenses, that might be incurred while traveling in foreign countries. Several RoamRight plans are available depending on your travel needs. Visit www.frva.com/international-travel-insurance for more details. There should be a RoamRight plan that meets your needs. FRVA wants members to enjoy their trips without worrying that some major medical issue will leave them stranded.

FRVA National President



Paul Mitchell

FRVA Executive Director



Doug Uhlenbrock