

March 26, 2020

**SkyMed® FREQUENTLY ASKED
QUESTIONS**

***Changes in this version: Updated
information after question 18
regarding COVID-19, the Coronavirus.***

1. Answers to Common Questions

This document contains general SkyMed information in answer to common questions. SkyMed's services are defined by its Member Services Agreements – plain English documents that tell you what you get and how it works (see much more info below). As always, SkyMed offers a 30-day “Free Look period,” so if for any reason you're not satisfied with your unused SkyMed protection before 30 days have expired, SkyMed will refund your money.

Q1. Does it cover my trip to...?

- A.** Basic short-term and annual “SkyMed Takes You Home®” protection applies throughout the USA (all 50 states), Canada, Mexico, Bermuda, the Bahamas, and all the nations of the Caribbean. Global Emergency Travel Services (G.E.T.S., a subsidiary of SkyMed) protection is available outside the USA, CANADA, MEXICO, BAHAMAS, BERMUDA, and the CARIBBEAN (the rest of the world), however neither SkyMed nor G.E.T.S. covers trips to nations on the U. S. State Department's then-current “Do Not Travel” list – North Korea, Iran, and Venezuela currently, for example, and several others. Before planning a trip,

check that list if you have any question about whether protection is provided for your destination – or call SkyMed directly during normal office hours (Mountain Standard Time) at 480 946 5188 or 1-800-475-9633.

Q2. Who is protected?

- A.** “Single” protection is available for individual travelers. “Family” protection includes your spouse or domestic partner and your young children up to 18 or 24 if they are full time students.

Q3. Do I need to call SkyMed before traveling outside my home country?

- A.** If you’re traveling during the normal high season for travel to your destination, no. If you’re traveling to your destination during its low season, do call SkyMed Member Services at the 800 number in the first question and let them know.

Q4. What if I’m going to a country not listed above in question 1?

- A.** Then you’ll need (G.E.T.S) protection. If you have one of our Ultimate multiyear memberships, (G.E.T.S.) protection is included. On Annual (one-year) memberships, “G.E.T.S.” protection is an inexpensive option.

Q5. What's the difference between "short term" and "Annual" or multi-year protection?

- A.** Short-Term protection is intended for brief trips, say a week or two. Like Annual protection, it "Takes You Home®" to doctors and hospitals you know and trust when you suffer a serious or critical illness or injury while traveling. Preexisting medical conditions are covered from day one with the short-term plan. It's inexpensive, only \$15/day for family protection. Remember, though, that Annual and Multi-year Ultimate memberships cost much less – only about \$1.35/day for family plans. Plus, they're guaranteed renewable without regard to advancing age or declining health. If you get a short-term plan, once it has expired, it is done, and you must reapply and requalify for another when you next travel. With Annual and multiyear Ultimate memberships, all you need do is renew before the renewal deadline – no need to reapply unless your membership has lapsed and the grace period has ended.

Q6. Is there an age limit for applications?

- A.** There is no age limit to apply. There's no age limit on renewals, either.

Q7. Can you cancel my protection at a certain age or if I get really sick?

- A.** Annual and multi-year Ultimate memberships are guaranteed renewable, as noted above. They will not be cancelled simply because you're a certain age or because your health has changed.

Q8. Will you raise the price of my membership at a certain age or if I get sick?

- A.** Once you're a SkyMed member, at renewal time you'll pay the same low renewal fees that everyone else with your type of membership pays. If you join at age 75 or older and purchase the X-Pat plan because you live in Mexico, the Bahamas, Bermuda, or the Caribbean, the X-Pat plan is more expensive than the standard traditional (Annual or multiyear Ultimate) plan.

Q9. What exactly does SkyMed cover? Is it health insurance?

- A.** You'll find an overview of all key SkyMed Features & Benefits here:
<http://www.everythingsxm.com/sxmweeklynews/SkyMedServices.pdf>

This is the same list you'll find on the back of our current membership applications. SkyMed provides up to 18 benefits related to medical

evacuation if you suffer a serious or critical illness or injury while traveling. It is not health insurance – in the “SkyMed universe,” SkyMed *Takes You Home*® to doctors and hospitals you know and trust, where your health insurance works.

Q10. What about pre-existing conditions? Are they covered?

- A.** Yes: for short-term memberships, medevac protection (including items listed in the answer to Q9, above) is included for critical illnesses or injuries related to pre-existing and non-pre-existing conditions. For Annual and multiyear Ultimate memberships, pre-existing conditions are covered after a brief 90-day waiting period.

Q11. I want guaranteed renewable protection because of my age, but I’m going on a trip sooner than 90 days. What can we do about that?

- A.** Get our inexpensive short-term membership to cover your near-term trip, including medical evacuations for serious or critical illnesses or injuries due to pre-existing conditions. At the same time, apply for an Annual or Ultimate membership, to kick in once your near-term trip ends.

Q12. I’m not traveling for a while. When should I apply?

- A. Get SkyMed before you need it – just like fire insurance. Since you don't know when you'll need it – and since health can change in a heartbeat thanks to falls, accidents, or other issues – it's always better to do it sooner rather than later. Beyond that, if you have pre-existing conditions and get SkyMed Annual or multiyear Ultimate medevac protection now, that 90-day exclusion period for pre-existing conditions protection may well be finished by the time you travel.

Q13. What kind of questions do you ask in your application? Do you send somebody to do a medical exam?

- A. There's no medical exam. Our application is simple, asking about hospitalizations in the last six months, your current medical conditions, and your prescriptions – and on the prescriptions, all we need is their name, not dosage info. If you have a complex medical history, SkyMed may ask for a "HQ" (health questionnaire) to be completed by your doctor and submitted to SkyMed by fax. You should also have your passport number handy; we record it so it's there in case you need help outside your home country.

Q14. How long does it take before I hear whether I'm accepted?

- A.** Generally just a few business days, but it's always best to do your application early to ensure sufficient time for processing.

***Q15. I have more questions.
Where do I find the answers?***

- A.** SkyMed Ambassador Jeff Berger, located in Massachusetts, will be happy to answer your questions. Call his private line at 508-747-8281.

Q16. Can I sign up online?

- A.** For fastest results, we always suggest you contact us directly. We've done thousands of applications and can whisk you through the process in minimal time and with minimal bother. To get additional information first and see some customer stories, check our site, www.skymed.com/jmb . But to sign up, always call 508-747-8281. The process normally takes about 10 minutes, if that.

Q17. Who can get SkyMed?

- A.** SkyMed is available to residents of the USA and Canada, and to X-Pats living in the countries listed in Q1. X-Pat protection is necessary if you live outside the US or Canada for six months or more, in aggregate, in any 12-month period. Always notify SkyMed if you move.

Q18. I have a rather deep medical history. Will SkyMed still accept me?

- A.** Although SkyMed accepts the vast majority of applications, others do get health questionnaires (see Q13) and occasionally some do not qualify. There is no cost to apply if your membership application cannot be accepted. A history of a heart attack or cancer several years ago or other maladies does not automatically signal any issues for SkyMed. Apply – there is nothing to lose (again, no charge if you’re not accepted). And as we noted in Q6 there is no age limit to apply and no age limit to renew.

[Begin Coronavirus material from SkyMed]

The Coronavirus (COVID-19) has caused a worldwide pandemic. As a result, numerous governmental restrictions have been imposed that are affecting how we normally handle our member services and run our business. We are being impacted by US federal, state and city regulations. In addition, we are dealing with overriding regulations being imposed by Host countries in which our members may be located. Borders are being closed, and each situation needs to be evaluated individually depending on what country our member is in and what country their transport preference is. We are dealing with 32 countries and their regulations in our immediate SkyMed Universe and the world as a whole with

regard to our Global Emergency Travel members.

General facts to know and understand about SkyMed services as related to the COVID-19 virus:

- SkyMed CANNOT independently make arrangements to transport a member infected with the Coronavirus COVID-19. The Centers for Disease Control & Prevention (CDC) and the US State Department must be notified by health and medical authorities making a positive diagnosis of Coronavirus COVID-19 and notice of immediate quarantine procedures enacted.
- SkyMed CANNOT supersede our US State Department regulations or similar regulations of Host countries that our members may be in.

All countries have national emergency regulations that are in force, and we must honor their authority.

Questions and Answers to help understand operating procedures:

Q. What happens if a member is diagnosed with COVID-19?

A. If diagnosed with the COVID-19, virus patients will be quarantined in accordance with their Host country's laws and regulations and not released until tested negative for the virus.

Q. What happens if someone thinks they have the COVID-19 virus but is not officially diagnosed?

A. If someone thinks they may have the

COVID-19 virus they should seek their health care professional's advice as soon as possible for guidance on how to deal with symptoms. In addition, they must self-quarantine for 14-days and not risk exposure to others.

Q. What happens if a member needs to be air evacuated for a critical medical reason not related to COVID-19?

A. SkyMed air evacuation services are activated when a member is hospitalized with a critical illness or injury and the attending physician orders an air ambulance to take the member home or a medical escort to accompany the member. These services remain unaltered as long as air ambulances are allowed to enter and exit the area or Host country our member is located in. Local government regulations have overriding authority over air evacuation of critical medical situations.

The COVID-19 virus is a severe worldwide pandemic. Many new governmental restrictions and agencies now control all aspects of public travel.

SkyMed wants to help our members at all times, especially those who are currently traveling and away from their home base. We can assist in making your travel arrangements to help get you home. The best method to contact us for your travel is by email to info@skymedtravel.com or call us at 1-800-568-8994 with your preferred travel itinerary. Our in-house travel agency is here to help make reservations. Having our in-house travel agency is a big help as we can

book airline reservations and issue the tickets ourselves. We can also make car rental and hotel bookings and can make changes on the fly to ALL these reservations.

SkyMed World Headquarters business office operations:

We are following the White House Coronavirus Task Force '15 Days to Slow the Spread' guidelines released March 16th, 2020.

We have team members fully functional and working from home. We are all connected on line and have access to all programs necessary for efficient operations. We have a seamless business operation whether employees are working in the office or from home.

We are on duty 24 SEVEN for our members.

SkyMed Travel reservation # 1-800-568-8994 is open during regular business hours 8am to 5pm. Messages can be left off hours.

Resources to help you:

Center for Disease Control & Prevention (CDC) www.cdc.gov/travel

Canadian government updates

www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html

National Institutes of Health (NIH)

www.nih.gov

US Customs & Border Protection (CBP)

www.cbp.gov

US State Department emergency assistance

coronavirusemergencyUSC@state.gov

World Health Organization (WHO)

www.who.int

SkyMed Travel reservations

www.skymedtravel.com or email

info@skymedtravel.com

SkyMed Member Services **1-480-946-5188** or **1-800-475-9633** or
memberservices@skymed.com

Please do not hesitate to call or email us with your questions or concerns. We are here to help as much as we can. Regular member services are being conducted everyday.

Our thoughts and prayers are with everyone in the SkyMed Member family wherever you are in this time of uncertainty.

Eleanore Klein, President
SkyMed Group of Companies

[End Coronavirus material from SkyMed]

2. How to Contact Us or Sign Up

Jeff Berger is a SkyMed Ambassador. Reach him directly at **508-747-8281** during regular office hours, Eastern time. You can also find him in Facebook Messenger through www.facebook.com/groups/mysxm or you can email him at jeff@jmbcommunications.com with the Subject **SkyMed**.

From:
JMB Communications /
Everythingxm.com Membership
Services
support@jmbcommunications.com

3/26/20

