

Dear Fellow FMCA Member,

During the Governing Board meeting on August 14, 2019, in Minot, North Dakota, board members voted to raise FMCA annual membership dues to \$75 per year (\$85 for the first year). The reason for the increase is to save the [FMCAssist Medical Emergency and Travel Assistance Program](#), described as FMCA's flagship benefit. This change takes effect August 29, 2019.

Why was the FMCAssist Medical Emergency and Travel Assistance program in jeopardy? And why the sudden need for this dues increase? A few weeks before the August Governing Board meeting, FMCA leaders learned that Seven Corners, the administrator of the program, would be passing along a 73 percent increase to FMCA for fiscal year 2020; not the 15-20 percent increase they had projected in the spring when FMCA staff began the annual budget process. Seven Corners officials noted that a financial review revealed that once administrative costs were factored in, the company was losing money on the FMCA account, and in order to continue to provide the insurance, they needed to pass along a larger than anticipated increase. This new increase resulted in a



substantial budget deficit for FMCA, which is a not-for-profit, member-owned organization and runs a lean operation as it is, passing on as much as possible to members in the form of benefits.

Governing Board members discussed this during a workshop prior to the official meeting. Then, during the official meeting, they decided that they did not want to lose the FMCAssist benefit, and in order to save it, a dues increase would be necessary. To cover the increased FMCAssist premium, which goes into effect on October 1, 2019, the Governing Board voted overwhelmingly to implement a \$25 per year FMCA dues increase.

Yes, this is a substantial increase. And, yes, FMCA dues are higher than the other major RV clubs. However, FMCA membership remains a great bargain. FMCA is the only club to offer an emergency medical and travel assistance program as part of the dues structure. One major club sells this program to its members at \$99.99 for a couple, or \$109.99 for a couple plus their dependent children, on top of their annual membership dues. Similar programs available on the open market cost even more. The FMCA plan, included with dues, covers the primary and the secondary member listed on the FMCA membership, plus their dependent children.

FMCA members receive this great program as part of their annual dues, plus so many other fantastic benefits. These include a first-class monthly magazine that members in

surveys consistently rank as a favorite benefit; access to a roadside assistance program at an unbeatable group rate of \$74 per year; a tire purchasing program that can save members enough money to pay for many years of FMCA dues; group rates on RV insurance; education programs, and so much more. And I haven't even mentioned the heart of FMCA — the community and social benefits afforded by FMCA membership.

Those who have used the FMCAssist Medical Emergency and Travel Assistance Program have nothing but high praises for how it came to their rescue at a difficult time, and the value it brings in time of crisis. Having the program allowed them to focus on the person suffering the medical emergency without worrying about the logistics involved or the financial ramifications. Of course, we all hope we'll never have to use this program, but even younger people can end up having an accident or other medical emergency that results in needing to call on FMCAssist for help. Knowing it's there provides great peace of mind for all of us. And it's difficult to put a price tag on that.

Some Governing Board members whose dues have been paid in advance indicated that given this immediate need, they wanted to contribute to funding this increase right away rather than waiting for their dues renewal time. If you also have dues paid in advance but would like to help now, FMCA will accept checks or credit card payments from members who wish to help fund the increase. Send checks to FMCA, 8291 Clough Pike, Cincinnati, OH 45244 and mention FMCAssist on the memo line. To make a credit card payment, visit [FMCA.com/contribute](https://www.fmca.com/contribute).

Feel free to talk with your area national vice president and/or chapter leaders to learn more about the discussions that took place during the Governing Board meeting that led to this decision. Or visit [FMCA.com/savefmcassist](https://www.fmca.com/savefmcassist) to learn more and find out how you can help.

I appreciate your commitment to FMCA. Because of members like you, we truly have the best RV club in the world. Thank you for your membership!

Sincerely,

A handwritten signature in black ink that reads "Jon Walker". The signature is written in a cursive, flowing style.

Jon Walker, F268778

National President