
Questions & Answers About SkyMed Medical Evacuation (Updated Nov. 22 2015)

Here are updated questions and answers about SkyMed, the folks who fly you home on an ICU-equivalent medical evacuation jet when you become critically ill or injured while traveling. *It's a life-saving flight that could easily cost you upwards of \$45,000 in cash in advance without SkyMed; thousands of you have bought it through us.* To learn more, see www.skymed.com/jmbspecial .

Q. Why do you promote this?

A. We first heard about SkyMed years ago. We thought the idea was great for travelers and started promoting it in St. Maarten Weekly News.

Several months later, driving back to Sapphire Resort after dinner in Grand Case, my wife was very hot and felt nauseous. She started making unusual breathing noises and passed out. Dinner had involved no drinks for either of us; I feared a mini-stroke.

We arrived at Sapphire minutes later and I called an ambulance. She was treated symptomatically and later, felt better.

Although we later discovered that her incident was related to a food allergy, it was a wake-up call and we became interested in getting SkyMed membership for ourselves.

Later, based on the number of people we were referring to them, SkyMed phoned us and suggested I become a rep. I declined, saying I didn't have time. The SkyMed executive who had called, Rolly Jodoin, said they would simply provide a webpage for my referrals to use when signing up so SkyMed could track my signups and pay me rep commissions.

That's how it started. I have since signed up several thousand readers to SkyMed memberships, *dozens of whom have suffered serious medical emergencies in St. Maarten and elsewhere for which they have had to use the service.* They've told me the evacuation was handled with military precision and consummate professionalism. SkyMed transported them by ambulance from the hospital near where their incidents occurred to the airport, then by jet to their destination city, then in another waiting ambulance to the hospital where a medical team familiar with the situation was waiting and had a bed reserved for them. SkyMed makes an average of three dozen calls to make this happen.

Q. What's so special about SkyMed? Aren't these companies all the same?

A. Not by a long shot. Most other programs take you to "the nearest appropriate facility," *not* home like SkyMed. If you're in SXM, that means *SkyMed competitors* would likely take you to Puerto Rico. Some others also raise prices after you reach a certain age. Or they cancel you on a particular birthday, or cancel your membership when you get sick. *SkyMed does none of that.* Sign up for SkyMed today and when you reach age 109 you pay the same price as everyone else. Once you're a member, there's no age or health discrimination -- as long as you pay your membership fee you're good to go. (Applies to all annual and longer memberships. Short-term memberships, lasting only a few days, require medical requalification when you buy another.)

Q. What other evacuation-related services do you offer besides the evacuation itself?

There are 18 other services, some of which you've never even thought about but all of which are important. You'll find them on our downloadable SkyMed Benefits PDF, now on our [SXM Weekly News PDF Archives](#) page.

Q. Wait - you mean they don't cancel me if I get really sick?

A. *No, they don't.* Once you're a member, as long as you continue to pay your membership fee your membership continues regardless of your health or age, if you buy an annual or multiyear membership and keep it in force. SkyMed does not throw you out if you get sick. If you allow your membership to lapse, you will need to reapply to determine if you're still medically acceptable -- so just don't let it lapse.

Q. I have a few medical issues and I'm in my late 60s. Does SkyMed only accept people in phenomenal health?

A. In its brief application process, completed online or by phone or in person with a rep, SkyMed asks for your name, DOB, current Rx medications, medical conditions, and hospitalizations in the last six months. It also asks where you want to be transported should you need a medical evacuation. It now also requests your passport number to help expedite customs / immigration should you require an international medical evacuation flight. *The vast, vast majority of applicants are readily accepted.* You do not have to be in "phenomenal" health at all.

Q. We stay away for weeks at a time. Do we have to tell SkyMed where we're going?

A. No, you don't. As long as you're home in the US or Canada more than six months per year, you're fine. If you spend more than half of each year away (in aggregate), then you're considered an expatriate (ex-pat) and would need a program custom-tailored for ex-pats because you are away a majority of the time and that means you represent increased exposure. That program is called NATO - the North American Transport Option. Even as an ex-pat living in SXM, you can still be transported back to your city of choice in the USA.

Q. Does SkyMed cover pre-existing conditions?

A. Yes, after a 90 day waiting period. To make sure you're covered for everything when you travel, including pre-existing conditions, just buy your annual or multi-year Ultimate SkyMed membership more than 90 days ahead of your initial date of travel.

Q. I seldom travel now. Do you have short-term plans?

A, Yes, at about \$18/day per family or about \$9/day for singles. Since they only last a specified number of days, they end when the term of coverage ends. If you want another short-term plan later, you must apply again and medically requalify. Annual plans cost roughly \$1.30/day for your entire family (parents and minor kids); plans for singles are less. And Annual plans are renewable without medical requalification, assuming they haven't lapsed.

Q. I'm from Canada. May I join SkyMed? I have to get back to my province if I'm seriously ill or my health insurance won't work.

A. Both Americans and Canadians are eligible to join SkyMed. American and Canadian ex-pats living overseas also are eligible.

Q. What types of policies are there?

A. SkyMed Memberships (often called policies by members though they actually are memberships) come in several flavors: short term, for people who travel little and for short durations and are healthy; "annual" for people who want full-year protection that is guaranteed renewable for life when you pay the membership fee on time regardless of age or health at the time of renewal; and Ultimate multiyear memberships which offer low annual cost, maximum benefits, and global coverage and are also renewable for life regardless of age or health.

Q. Which membership gives the biggest bang for the buck?

You clearly get the most for the least with our three-year or five-year Ultimate memberships. Coverage is global, guaranteed renewable, and can not be cancelled due to increasing age or declining health - ever. You'll also pay the same fee as all other members -- there's never an increase related to your personal health or advancing age. Annual memberships are upgradeable to Ultimates at any time.

Q. Is there a best time to buy?

A. Yes -- exactly like fire insurance, buy it before you need it! Now is a particularly good time because JMB is offering special benefits and discounts; see next story. Those incentives won't be around forever.

Q. Where does SkyMed provide service?

A. SkyMed plans are focused on members' needs. Most members travel within about 34 countries so SkyMed's basic plans cover all those countries: the USA (all 50 states), Canada, Mexico, Bermuda, the Bahamas, all the

nations of the Caribbean including Cuba, plus Belize and Costa Rica.

On annual plans you can buy a \$100 annual rider to cover the rest of the world. SkyMed's "Ultimate" plan, available in three- and five-year versions, includes coverage worldwide except for places you'd probably not want to visit anyway -- such as Iran, Iraq, Syria, Somalia, North Korea, and Afghanistan, to name some.

SkyMed Takes You Home™; What else matters?

For more, see skymed.com/jmbspecial or email Jeff Berger directly at jeff@jmbcommunications.com with the subject SkyMed. If you include your phone number, he'll call you about SkyMed as well, to answer any other questions you may have including all pricing options. You can also call SkyMed directly (in Scottsdale AZ, Mountain standard time year round.) Their number is 1-800-475-9633; ask for Nan. If you're a JMB member, say so and have your membership card ready, All multiyear plans offer major discounts to JMB members.

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