

Girl Scouts of the USA

PLAN 2 Questions and Answers Accident Insurance for Activities or Events Excluded Under Plan 1

Q. What is the difference in the benefits provided by Plan 1 and Plan 2?

A. None. Plan 2 is designed for Nonmembers and/or events that are not covered under Plan 1.

Q. What is the basic difference in the coverage provided by Plan 2 and Plan 3?

A. Plan 2 covers accidents only. Plan 3 covers both accidents and sickness.

*Plan 2 could be considered by Councils for activities/events of a short duration and/or based on the proximity of the activity to the registered participants homes.

Q. Must Plan 2 be purchased for Members and Nonmembers participating in Day Camp or similar-type events?

A. No. When Plan 1 covers Members, Plan 2 need only be purchased for Nonmembers.

Q. Is there a need to provide coverage for Members under Plan 2?

A. Yes, for events lasting too long to be covered under Plan 1, but Plan 2 will not pay benefits that duplicate those provided by statutory or voluntary workers compensation.

Q. If an event lasts four or five nights, will the first two overnights be covered under the Basic Plan?

A. No. The entire event is excluded from the Basic Plan, including travel to and from. Coverage needs to be arranged for the entire period of the event and for all registered participants.

Q. What are typical events for which Plan 2 is used?

A. Recruitment events, Supplemental Supervised Units, family events, programs held in conjunction with other organizations where Girl Scouts is the primary sponsor, and school environmental education programs managed by Girl Scouts and using Girl Scout programs are just a few of the events which can be covered under Plan 2.

Q. We are planning to offer Girl Scout programs weekly at a shelter. There will be Nonmember participants; how do we cover them?

A. Submit a Plan 2 Enrollment Form with the dates of the scheduled activity listed. Use a reasonable estimate to determine the number of Nonmember participants.

Q. When counting the number of days of an activity/event on the application form, do you include the beginning day and ending day of the event?

A. Yes. Since coverage for travel directly to and from an activity/event is covered, all days, including days traveled, should be included. For example, a group leaves home Friday afternoon and returns home Tuesday morning. Coverage must be arranged for five calendar days.

Q. Suppose an outside group (Nonmembers) uses Council property for an activity which is under the supervision of the Girl Scout Council, is it possible to arrange insurance under any of the Optional Plans of insurance?

A. Yes. The Optional Plan coverage and rates were developed on the basis of Girl Scout managed experience only. The Insurance Company relies on Girl Scout supervision and approval for all events and especially the adherence to health and safety standards.

Q. What is the minimum premium per event?

A. There is no minimum premium per event. The \$5.00 minimum applies to each submission of an Enrollment Form. More than one event may be listed on an Enrollment Form.

Q. How do you claim benefits under Plan 2?

A. To claim benefits under Plan 2, fill out a Claim Form (M18979). See Section 6, How to File a Claim.

NOTE: THE COUNCIL WILL NEED TO REVIEW ALL CLAIM FORMS AND REPORT SERIOUS ACCIDENTS TO ITS LIABILITY INSURANCE CARRIER. LIABILITY POLICIES OFTEN PROVIDE MEDICAL PAYMENTS. THESE MAY BE IN ADDITION TO OPTIONAL PLAN BENEFITS OR IN LIEU OF. CHECK WITH YOUR AGENT/BROKER.

PLAN 3E Questions and Answers Accident and Sickness Insurance for Activities or Events Excluded Under Plan 1

Q. What is the difference between Plans 1 and 2 and Plan 3E?

A. Plans 1 and 2 provide Accident only coverage. Plan 3E includes Sickness coverage.

Q. What is the difference in coverage between Plan 3E and Plan 3P?

A. Accident Medical Expense and Dental Expense Benefits payable under Plan 3E are subject to the Non-duplication Provision. Plan 3P benefits are not subject to the Non-duplication Provision.

Q. What should be considered when deciding if Plan 3E or Plan 3P should be purchased?

A. Plan 3E (coordinates with any family health plan):

- Less expensive...more affordable for the Council.
- Encourages cooperation with managed care programs to contain costs for Girl Scouts and the Insured.
- If the Insured has no health plan, pays up to 100% of Usual and Customary Charges for covered expense subject to the policy maximums.

Plan 3P (Primary coverage):

- Where payment of bills by cash or credit by Leader is expected, family plan unable to respond quickly, and the ability to reimburse the Leader quickly is desired [i.e., family s

HMO or PPO network for sickness (chicken pox, virus, flu) would be impossible, inconvenient, involve significant transportation expense and/or require the registered participant to leave the event before its end solely for the purpose of accessing the family's medical provider].

Q. What are examples of events that could last more than two nights and could be covered by Plan 3E?

A. Resident Camping, Wider Opportunities and all sorts of trips and travel, including bike, canoe, etc. Depending on program management, Environmental Education Programs (for schools and other groups) and other special events may be covered.

Q. If an event lasts four or five nights, will the first two overnights be covered under the Basic Plan?

A. No. The entire event is excluded from the Basic Plan, including travel to and from. An Optional Plan of activity insurance would need to be arranged through your Council to cover the entire period of the event.

Q. When counting the number of days of an activity/event on the Enrollment Application, do you include the beginning day and ending day of the event?

A. Yes. Since coverage for travel directly to and from an activity/event is covered, all days, including days traveled, should be included. For example, an event starts Tuesday night and lasts till Sunday afternoon, coverage must be arranged for six calendar days. Please refer to the instructions on Applying for Optional Plans of Insurance.

Q. When may Plan 3E be used for family camping?

A. If the program is planned and managed by Girl Scout staff (paid or volunteer) in accordance with Girl Scout Program Standards and has the approval of the Council, Plan 3E may be used.

Family camping which encompasses structured Girl Scout programming — not just allowing families to camp on Girl Scout property — may be covered.

NOTE: Providing food and shelter only is not sufficient to allow for Plan 3E coverage.

Q. Suppose an outside group (Nonmembers) uses Council property for an activity but the activity is not under the supervision of the Girl Scout Council, is it possible to arrange insurance under any of the Optional Plans of insurance?

A. No. The Optional Plan coverage and rates were developed on the basis of Girl Scout managed experience only. The Insurance Company relies on Girl Scout supervision and approval for all events and especially the adherence to health and safety standards.

Q. If a staff Member has an ACCIDENT which occurs in the course of her duties at an event, would Accident and Sickness Insurance cover the medical bills incurred?

A. Generally no, accidents which occur in the course of employment must be reported under workers compensation. Workers compensation provides not only medical benefits, but indemnity for time lost from work, if any. Check your state law. In some states, honorariums to volunteers, room and board, etc., will turn a volunteer into an employee for workers compensation purposes.

Q. If a staff Member becomes SICK, i.e., earache, virus, while at an event, would Accident and Sickness Insurance cover the medical bills incurred?

A. Yes. If the SICKNESS is contracted and treatment begins while the coverage for the registered participant is in force, nonoccupational illness is covered by the SICKNESS portion of Accident and Sickness Insurance.

Q. Are preexisting health conditions covered by Accident and Sickness Insurance?

A. No, only sickness which is contracted and for which treatment begins while the coverage for the registered participant is in force is covered. Many HMOs, PPOs and other medical plans require prompt notice; don't delay notifying the family's insurance carrier if a preexisting condition is or might be involved.

Q. A registered participant decides, while returning from an event, to visit an aunt who lives nearby and becomes injured in a bus accident on the way to or while leaving the aunt's home. Would the registered participant's medical bills be covered?

A. No. This insurance only applies to accidents which occur while traveling directly to and from the covered activity. Side trips or visits are not covered.

Q. A registered participant falls while hiking along a trail and hits her face on a rock breaking off two front teeth. Is the repair of the damaged teeth covered by this insurance?

A. Yes. Treatment received from a legally qualified dentist or surgeon for injuries to sound, natural teeth as a result of an ACCIDENT are covered. Coverage is only for such treatment received within the 52-week period immediately following the date of the accident unless, within that period, the dentist certifies that such dental treatment must be deferred. The estimated cost of the deferred treatment would be covered, but not to exceed the \$2,000 maximum deferred dental benefit for each accident.

Q. If a Member loses a filling or breaks a false tooth, a bridge or a brace, would the dental work be covered by Accident and Sickness Insurance?

A. No. Only dental treatment to sound, natural teeth damaged as a result of an accident is covered by the policy.

Q. Suppose a group of campers, upon leaving camp and returning home, become ill as the result of food poisoning contracted while attending the event, would this be covered by Accident and Sickness Insurance?

A. Yes, if it can be shown that the group became ill due to food poisoning contracted during participation in the activity/event covered by Accident and Sickness Insurance.

Q. Are benefits claimed in the same way as the Basic Plan?

A. To claim benefits under Plan 3E, fill out a Claim Form (M18979). See section 6, How to File a Claim.

Q. The doctor treating the registered participants has prepared one bill for all the girls treated. Is it necessary to complete a separate Claim Form for each girl receiving treatment?

A. Yes. Even though payment will be made to one doctor or hospital, a Claim Form must be fully completed for each person.

Q. How can reimbursement be made when payment for treatment was provided, via a credit card, at the time of services rendered?

A. Reimbursement for eligible expenses under Plan 3E can be made by submitting a completed Claim Form (M18979), the providers diagnosis and a copy of the bill (charge slip) showing charges incurred for treatment.

NOTE: THE COUNCIL WILL NEED TO REVIEW ALL CLAIM FORMS AND REPORT SERIOUS ACCIDENTS TO ITS LIABILITY INSURANCE CARRIER. LIABILITY POLICIES OFTEN PROVIDE MEDICAL PAYMENTS. THESE MAY BE IN ADDITION TO OPTIONAL PLAN BENEFITS OR IN LIEU OF. CHECK WITH YOUR AGENT/BROKER.

Q. Is Plan 3E recommended when traveling with Girl Scout groups outside the USA?

No. Plan 3PI (as described in more detail in this guide) is the recommended Plan of Coverage for International events.

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PLAN 3P Questions and Answers Accident and Sickness Insurance for Activities or Events Excluded Under Plan 1

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Contact Us

For additional information about the insurance coverage available for registered members of the Girl Scouts of the USA, contact Mutual of Omaha Special Risk Services at 1-800-524-2324.