

USA GIRL SCOUTS OVERSEAS

GIRL SCOUT ACTIVITY INSURANCE

I. **Plan 1 Girl Scout Activity Accident Insurance, Basic Coverage**, covers all **registered Girl Scouts** participating in any Girl Scout approved, supervised Girl Scout activity that includes **no more than two consecutive overnights** (a third night if an official federal holiday). This is described in the insurance flyer that is enclosed in each troop registration packet. Claim Form (M18979) is attached to the flyer.

II. **Plan 2 Participant Accident Insurance**.

The terms and conditions for Plan 2 are identical to those found in Plan 1. Plan 2 provides accident insurance **for non-Girl Scouts** participating in a Girl Scout approved, supervised activity.

Plan 2 is also used **for all participants** in a Girl Scout approved activity **with more than two overnights** when sickness insurance is not required. The premium is \$.13 a day for each participant. *Plan 2 is subject to the non-duplication provision.

III. **Plan 3E Participant Accident & Sickness Insurance for Extended Events**.

Plan 3E (E stands for Excess), has been designed to follow the Plan 2 Accident Insurance format, with the inclusion of a \$3,000 **Sickness** Medical Expense Benefit. Plan 3E provides accident and sickness coverage **for any participant member or non-member (includes girls, boys, and adults)**, while participating in any approved, supervised activity of the Girl Scouts **lasting more than two consecutive nights** (a third night if an official federal holiday). The premium is \$.35 a day per participant.

Where most, but not necessarily all participants are covered by medical insurance and when the additional \$3,000 sickness medical expense is desired, it is probable that a group would select Plan 3E for Participant Accident & Sickness Insurance for Extended Events.

*Plan 2 & 3E are subject to the Non duplication Provision. (Non duplication Provision means that when \$100 in benefits has been paid, any subsequent benefits for the same accident or sickness will be payable only for expense incurred "up to the usual, reasonable charges" which is not recoverable under any other insurance policy or service contract.)

IV. **Plan 3P Participant Accident & Sickness Insurance for Primary Benefits**.

This plan is an alternative to 3E when *primary reimbursement is desired. The cost is \$.58 per day per participant.

*Primary Reimbursement means that there is no other insurance and this plan provides the only source of payment you will receive.

Note: Under all plans, **100% enrollment of all participants** in the event to be insured is required. There is a minimum premium charge of \$5.00 for each submission. However, the Lone Troop Committee may include several events in one submission to meet the minimum.

Note: When calculating the number of days for each event, count the beginning and ending date. Include travel to and from the event (e.g., June 13-17 = five days). The number of participants should be based on a realistic estimate. No reconciliation is required; therefore, no refunds will be made or shortages collected.

	Member's Accident	Non member's Accident	Members & Non-member's Accident and Sickness
Activity Less Than Two Nights	Plan 1	Plan 2	N/A
Activity Three Nights or More	Plan 2	Plan 2	Plan 3E or 3P

Enrollment Forms Plan 2 and 3E are included in the Guidelines for Planning and Administration of a Girl Scout Trip, Event or Camp.

*Plan 3P Enrollment Forms are available upon request.

Frequently Asked Questions and Answers

Basic Plan - Addition to those in the Activity Accident Insurance Basic Coverage Flyer which is in the Troop Registration Packet.

- Q. Are "Tagalongs" (brothers, sisters, friends) covered under the Basic Plan?
 A. No. If the "Tagalong" is a registered Member of a different troop, but is not of the proper age for the activity and is not participating as a service project, there is still no coverage. For example, a registered Daisy tagging along with the parent who is leading a Cadette troop has no coverage for the event. Conversely, a Cadette assisting at a Daisy meeting does have coverage.
 Plan 2 is used for "Tagalongs".

Plan 3E

- 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.