

Girl Scout Insurance Coverage and Claim Information

Accident Insurance

Girl Scout accident insurance is provided for every registered girl and adult when they participate in Girl Scout activities for their age level. This insurance is included in the \$12 national membership dues. Each troop should have the brochure called Girl Scouts, Activity Accident Insurance, Basic Coverage that explains the coverage.

This insurance provides secondary coverage to help pay the medical expenses of accidents that might occur during normal troop activities. The family insurance is the primary coverage. If the family does not have health insurance, Girl Scouts' insurance becomes the primary coverage. This insurance covers registered girls and registered adults when they are participating in supervised activities lasting no more than two consecutive nights. (A third night is covered for any official federal holiday such as Memorial Day or Labor Day.) It also covers travel directly to and from approved activities.

When troops or groups go on trips of three or more nights, the entire event is excluded from the Basic Plan, including travel to and from the destination. An Optional Plan of activity insurance needs to be arranged through Girl Scouts to cover the entire period of the event. There are several options to choose from, which are explained in the Levels 4 and 5 Tripping Packets. A copy is given to troops upon receipt of the Intent to Travel form for troops planning extended trips. Girl Scout accident insurance may be purchased at a nominal fee for non-registered children or adults or tagalongs.

Contact the trip program manager at least one month before the insurance is needed to allow ample time to complete forms and make payment to Mutual of Omaha.

Accident Insurance Plans

Basic Girl Scout Insurance

The basic insurance does not cover troop or other events lasting more than two consecutive nights. A third night is covered if one of the nights is an official federal holiday. When a Trip Approval form is approved, the troop or group will be contacted regarding the purchase of additional insurance.

Optional Girl Scout Insurance

Optional plans may be purchased for activities not included under the basic plan. Below are brief descriptions of the optional plans. Forms for optional plans are maintained by the Girl Scout staff.

Plan 2

Rate - \$0.11 a day per participant (starting with day one)

- Purpose – Provides accident insurance for events or activities not covered under the basic plan such as:
- Events lasting longer than two nights (or three nights when one of the nights is an official federal holiday).
- Non-members participating in an approved Girl Scout activity.

Plan 3E

Rate - \$.28 a day per participant starting with day one works in the same manner as Basic Girl Scout insurance and covers sickness as well as accidents.

- Purpose – Provides accident and sickness insurance for camping or activities lasting more than two nights or when sickness insurance is needed (i.e. resident camp, core camps, longer trips, etc.). Non-members must be included.

Plan 3P

Rate - \$.70 a day per participant starting with day one. This coverage will become primary rather than supplemental and covers sickness as well as accidents.

- Purpose – Provides accident and sickness insurance for camping or activities lasting more than two nights or when sickness insurance is needed (i.e. resident camp, core camps, longer trips, etc.). Non-members must be included.

Plan 3PI

Rate- \$1.17 a day per participant starting with day one.

- Purpose – To provide a comprehensive foreign travel insurance package combining accident and sickness insurance with emergency travel assistance provided through AXA Assistance-USA.

Instructions for Filing a Claim

Troop leaders' responsibilities

The leader should call the Girl Scout office on the first working day after an accident to report the details, as well as fill out an Accident Report Form. At this time, she can request a Girl Scout Insurance claim form. After completing the leader's section and signing it, pass the form on to the parents to complete the remainder of the information.

Parents' responsibilities

Parents must file a claim with their primary insurance carrier. When this company sends an Explanation of Benefits, send the following items to the Girl Scout office:

- Complete and sign the Girl Scout claim form

- Leader and the parent must complete and sign
- Include copies of all medical bills, including prescriptions
- Include a copy of Explanation of Benefits from the insurance company
- Include copies of claim forms from all health care providers (doctor, dentist, hospital, etc.)
 - These will be duplicates of the forms sent to the primary insurance company

Girl Scout mailing address:

Girl Scouts of Ohio's Heartland
Attn: Risk Manager
1700 Watermark Drive
Columbus, OH 43215

(DO NOT send claims to Mutual of Omaha. They will return any forms not validated by the Girl Scout office.)

FAQs

Q. Are tagalongs (brothers, sisters, friends) covered under the Basic Plan provided with the \$12 membership fee?

A. No. If the "tagalong" is a registered member of a different troop/group, 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 Girl Scout Daisy tagging along with the parent who is leading a Girl Scout Cadette troop has no coverage for the event. Conversely, a Girl Scout Cadette assisting at a Girl Scout Daisy meeting does have coverage.

Q. Is it possible to purchase insurance for groups of unregistered participants (including family members) in approved, supervised Girl Scout activities?

A. Yes, optional coverage is available for such approved Girl Scout activities as nursery units at day camp, a special community group invited to join a Girl Scout sponsored event, boys who are active registered participants in a co-ed activity.