



**Girl Scouts®**

**Activity Accident Insurance**  
(and Optional Insurance Plans)

Administrative Guide  
for  
Girl Scouts of Citrus Council

# **GIRL SCOUT ACTIVITY ACCIDENT INSURANCE AND OPTIONAL PLANS OVERVIEW**

## **Plan 1:**

Member's Accident – The Basic Plan covers registered Members for any approved, supervised Girl Scout activity lasting two consecutive nights or less (three nights when one of the nights is a federal holiday).

## **Plan 2:**

Member's and Nonmember's Accident – Accident Insurance covers all member's as participants for events lasting longer than those covered by Plan 1; and all nonmember's as participants regardless of the length of the activity/event.

## **Plan 3E & 3P:**

Member's and Nonmember's Accident and Sickness – Accident and Sickness Insurance covers all participants for events lasting longer than those covered by Plan 1. Under Plan 3E Accident Medical expense and Dental Expense Benefits payable are subject to the Non-duplication Provision. Under Plan 3P benefits are not subject to the Non-duplication Provision.

## **Plan 3PI:**

Member's and Nonmember's Accident and Sickness – Accident and Sickness Insurance covers all participants for international trips. Not subject to the non-duplication provision.

## **International Inbound:**

Accident and Sickness Insurance designed for Councils who host Girl Guides/Girl Scouts visiting the United States. Not subject to the non-duplication provision.

## COMPARISON CHART OF THE GIRL SCOUTS INSURANCE PLANS

The following is a high-level comparison of the coverage contained in the Master Policies issued to the Girl Scouts of the USA and underwritten by United of Omaha Life Insurance Company. For further details, please refer to the appropriate Plan Section within this Guide. All information given is subject to the terms and conditions of the Master Policies. Please refer to the brochures for complete information about benefits, exclusions and limitations. Any questions call Special Risk Services at 1-800-524-2324.

	PLAN 1 Accident Insurance Basic Coverage	PLAN 2 Accident Insurance	PLAN 3E Girl Participant Accident & Sickness Insurance	PLAN 3P Girl Participant Accident & Sickness Insurance	PLAN 3PI Girl Participant Accident & Sickness Insurance for International Trips	INTERNATIONAL INBOUND Accident & Sickness Insurance for Girl Guides/Girl Scouts Visiting the USA
<b>ELIGIBILITY</b>	Every registered Girl Scout and registered Adult Member	All participants of a participating Girl Scout Council	All participants of a participating Girl Scout Council	All participants of a participating Girl Scout Council	All participants of a participating Girl Scout Council	Councils who are hosting Girl Guides/Girl Scouts visiting the United States
<b>COVERAGE</b> (any approved and supervised Girl Scout Activity)	Lasting two consecutive nights or less	Lasting more than two nights	Lasting more than two nights	Lasting more than two nights	Lasting more than two nights	Coverage provided 24 hours a day for Girl Guides/Girl Scouts visiting the United States. This coverage replaces that previously provided under the J1 Visa coverage
<b>PREMIUM RATES</b>	The cost is paid by Girl Scouts of the USA.	The cost is \$.12 per participant per calendar day or portion thereof	The cost is \$.29 per participant per calendar day or portion thereof	The cost is \$.67 per participant per calendar day or portion thereof	The cost is \$1.19 per participant per calendar day or portion thereof	The cost is \$3.00 per person per calendar day
<b>BENEFITS &amp; AMOUNTS</b>						
<b>For Accidental Death</b>	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	NOT INCLUDED
<b>For Accidental Dismemberment</b>	Up to \$20,000	Up to \$20,000	Up to \$20,000	Up to \$20,000	Up to \$20,000	NOT INCLUDED
<b>For Paralysis</b>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	NOT INCLUDED
<b>Heart &amp; Circulatory Malfunction Death Benefit</b>	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	NOT INCLUDED
<b>Medical Expenses Accidents</b>	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$50,000
<b>Dental Treatment</b>	Up to \$4,000 for treatment and/or replacement of sound, natural teeth	Up to \$4,000 for treatment and/or replacement of sound, natural teeth	Up to \$4,000 for treatment and/or replacement of sound, natural teeth	Up to \$4,000 for treatment and/or replacement of sound, natural teeth	Up to \$4,000 for treatment and/or replacement of sound, natural teeth	Up to \$50,000 for treatment and/or replacement of sound, natural teeth

# Basic Plan Questions and Answers

## PLAN 1

**These Questions and Answers will serve to interpret the insurance to Councils. The added notations for the Council which follow the asterisk (\*) contain the rationale for the answers.**

**1. Q. What is the purpose of the Plan?**

- A. To assure that every registered Girl Scout is automatically covered by accident insurance during normal supervised program activities, except those events which last more than two consecutive nights (three nights when one of the nights is a federal holiday, such as Memorial Day or Labor Day). Coverage is automatic for all girls upon registration in the Movement and payment of dues.

**2. Q. What are federal holidays recognized by the Basic Plan?**

- A. The Basic Plan currently recognizes the following federal holidays:
- New Year's Day (January 1)
  - Labor Day (1st Monday in September)
  - Martin Luther King Day (3rd Monday in January)
  - Columbus Day (2nd Monday in October)
  - Presidents' Day (3rd Monday in February)
  - Veterans' Day (November 11)
  - Memorial Day (last Monday in May)
  - Thanksgiving Day (4th Thursday in November)
  - Independence Day (July 4)
  - Christmas Day (December 25)

**3. Q. If an event lasts more than two overnights, will the event 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. Contact your Council, describe the event, indicate inclusive dates, and number of girls and adults participating.

**4. Q. If an event begins Friday after school and ends Sunday afternoon, does this meet the definition of a two-night event?**

- A. Yes, it is covered under the Basic Plan.

**5. Q. What is meant by an approved, supervised Girl Scout activity?**

- A. It is an activity carried out by Members of the Movement, under supervision of adults, in keeping with the Girl Scout Program Standards.

**6. Q. Are activities engaged in independently, that is, on their own, by one or more Members of the troop covered?**

- A. No. Personal activities engaged in by girls, individually or in groups, on their own are not included within the meaning of "approved, supervised Girl Scout activity."

**7. Q. Is a new Member automatically covered when she joins a troop?**

- A. For a new registrant who has met the requirements for membership, including payment of membership dues, insurance coverage becomes effective the date the Troop Leader receives the dues and appropriate registration paperwork. Up to 13 months of insurance coverage is provided for new members registered in the month of September. New members and late re-registrants joining the troop after the troop registration has been sent will be covered effective the date the Troop Leader receives their registration and membership dues.

**8. Q. Are non-registered mothers, troop consultants or other persons assisting the Leader covered?**

- A. No. Only registered Girl Scouts and registered Adult Members are covered.  
*\*It is expected that nonmember parents and others will be involved from time to time in Girl Scout activities just as they usually do in PTAs, community services, school events, etc., in providing transportation, chaperoning, decorating, visiting or just lending a hand. These activities are done without expectation of reimbursement for medical expenses in case of accidental injury.*  
**NOTE:** Nonmembers who get more than sporadically involved should perhaps become Members.

**9. Q. Are “Tagalongs” (brothers, sisters, and friends) covered under the Basic Plan?**

- 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 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.

**10. 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 Council-sponsored event, boys who are active participants in a co-ed activity.

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

- 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 participants' homes.*
- 2. 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.
- 3. 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.
- 4. 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 participants.
- 5. 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.

**Questions and Answers**  
**PLAN 3E and PLAN 3P**  
Accident and Sickness Insurance  
For Activity or Events Excluded  
Under Plan 1

- 1. 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 participant to leave the event before its end solely for the purpose of accessing the family's medical provider].
- 2. Q. What are examples of events that could last more than two nights and could be covered by Plan 3E or Plan 3P?**
- A. 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.
- 3. 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.
- 4. 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.
- 5. Q. When may Plan 3E or Plan 3P 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 or Plan 3P 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 or Plan 3P coverage.*