TO THE GIRL SCOUT VOLUNTEER: Girl Scout programs are designed with a view toward safety. However, when an accident does occur, this basic accident coverage is designed to help meet the costs of accident medical care. Every registered Girl Scout and registered adult member in the Girl Scout Movement is automatically covered under the plan and the entire premium cost for this protection is borne by Girl Scouts of the USA. It’s important to note, however, that it’s not the intention of this plan to diminish the need for family health insurance or to replace the benefits that may be available under any supplementary medical plan. Rather, it’s the plan’s objective to provide you and the parents/guardians of each girl entrusted to your care the assurance that should the need arise, insurance coverage is available to help cover the medical expenses for injuries incurred during normal, supervised Girl Scout activities. Girl Scout volunteers need to be aware of the requirement for council approval of events or special activities apart from normal group meetings, meetings of special events or activities last more than two consecutive nights, or three consecutive nights if one of the nights is an official federal holiday. Please consult your council well in advance of an event requiring approval. This brochure contains a complete description of the coverage available under this plan and answers to the questions most frequently asked. The brochure contains additional instructions on how to file claims. Please be sure to read the entire brochure carefully and retain it as a reference.

Basic Coverage

Activity, Accident Insurance

NOTE: This brochure summarizes the coverage provided and is not a substitute for the Master Policy issued to Girl Scouts of the USA. While it’s hoped the policy will be continued indefinitely, the right is reserved to change and terminate the policy. Of course, any such action would be taken only after careful consideration. Therefore, your cooperation and vigilance in maintaining safety standards and following the claims procedures as outlined in this brochure are essential.

Here’s the protection Girl Scout members receive under this plan

Covers Every Registered Member
This plan provides basic accident protection for every registered youth and adult member of GSUSA membership. New members are covered upon registration and payment of dues.

Provides Accident Protection for:
- Any approved, supervised Girl Scout activity, except activities lasting more than two consecutive nights, meetings of special events, or activities last more than two consecutive nights, or three consecutive nights if one of the nights is an official federal holiday, such as Memorial or Labor Day. Also covers travel directly to and from the covered activity.

Accident Medical Expense
When Injuries result in treatment by a Legally Qualified Physician beginning within 30 days after the date of the covered accident, the United of Omaha Life Insurance Company will pay for expense incurred (up to the usual, reasonable charges normally made within the geographic area where treatment is performed) for Medically Necessary: (a) treatment prescribed by a Legally Qualified Physician, (b) services of a licensed practical nurse (LPN) or a registered graduate nurse (RN) who is not related to the registered member by blood or marriage, (c) hospital care or service, (d) X-ray examination (e) prescription drug and (f) physical therapy. Covers treatment received within the 52-week period immediately following the date of the accident, but not to exceed $20,000, in the aggregate, per person for each accident. The accident medical benefit will be paid up to $40,000 for covered medical expense incurred due to the following specified Injuries: (a) loss of sight in both eyes, (b) hospital care or service, (c) repairable damage (d) irreparable damage, (e) entire loss of an organ, (f) loss of use of both arms, (g) loss of use of both legs, (h) loss of use of both hands, (i) loss of use of both feet, (j) loss of both thumbs and index fingers. Dentist Expense
This benefit pays for dental injuries, up to a total of $5,000, for Medically Necessary treatment and/or replacement of sound, natural teeth. If within the 52-week period following the date of the accident, the insured’s attending dentist provides the Company with written certification that dental treatment and/or replacement must be deferred beyond such 52-week period, the Company will pay the estimated cost of such treatment; however, all dental benefits shall not exceed a total of $5,000. Non-Occupational Provision
When $140 in benefits has been paid for covered accident medical or dental expense, any subsequent benefits for the same accident will be payable only for: (a) expenses incurred which are not compensable under any other insurance policy or (b) in respect of an accident with charges not covered under a contract with a health maintenance organization, preferred provider organization, or prepaid health-care program for service or treatment performed or supplies furnished.

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Benefits Are Not Payable for:
(a) Injuries for which any benefits are payable under workers’ compensation or employer’s liability laws, (b) dental treatment, except for injuries to sounds, natural teeth, (c) injuries received while in attendance at or participating in activities lasting two consecutive nights (three nights when one of the nights is a federal holiday), and travel to and from such activities, (d) the cost of eyeglasses or examinations therefor unless necessitated by impairment of sight caused by an accident covered by the policy, (e) injuries caused by act of declared or un declared war, (f) the professional services of a chiropractor, (g) expenses for a treatment of a condition that is not of the proper age for the activity and is not supervised activity is covered. However, sickness resulting from an accident, such as a poisonous snake or insect bite, would be covered.

What is the purpose of the plan?
(a) To assure that every registered Girl Scout is automatically covered during normal supervised program activities, except when occurring during normal supervised program activities, except those events lasting more than two consecutive nights (three nights, when one of the nights is a federal holiday, such as Memorial Day or Labor Day, or during a federal holiday), or during a federal holiday, such as Memorial Day or Labor Day.

On a group level, what is meant by an approved, supervised, Girl Scout activity?
(a) It’s an activity carried out by girls who are registered members of the movement under the general supervision of adult, such as a or camping program utilizing Safety Standards, Volunteer Essentials and Safety Activity Checkpoints.

Are activities engaged in independently, that is, on their own, by one or more of the group members, covered?
No. Personal activities engaged in by girls, individually or in groups, such as health or dental care, or other medical personnel, due to the expense to animals or insects while participating in an approved and supervised Girl Scout group or Girl Scout activity. Infectious Exposure Benefits are subject to any benefit period, deductible and coinsurance amount that apply to covered medical expenses.

Are fund- raising activities in events covered?
Yes, if they are council approved and supervised.

Is traveling to and from a group meeting covered?
Yes, up to $140. When $140 in benefits has been paid, no additional benefits are paid.

Can sickness insurance be provided?
Yes. An Optional Plan of activity insurance would need to be arranged through your council. Contact your council, describe the event, indicate inclusive dates and number of girls and adults participating.

Are nonregistered mothers, group consultants or others serving the group voluntarily covered?
No. Only registered girl and adult members are covered.

Are “tagalongs” (brothers, sisters, friends) covered?
No. The “Tagalong” is a registered Member 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 group has full coverage for the event, but a sibling assisting at a Daisy meeting does have coverage.

Is it possible to insure groups of unregistered participants in approved, supervised Girl Scout activities?
Yes, optional coverage is available for such approved, supervised Girl Scout activities as nursery units at day camp, a special community group invited to join a council’s sponsored event, boys who are active participants in council activities.

Are covered medical expenses under this plan payable regardless of the existence of other insurance policies?
Yes, up to $140. When $140 in benefits has been paid for covered medical or dental expense, any subsequent benefit for the same expense shall be payable only for covered expenses that exceed the limit of benefits available under other forms of insurance or health care programs, such as a federal or state program, or a federal or state program. The benefits for ambulance service, accidental death and dismemberment and paralysis are payable regardless of other insurance.