

Girl Scout Insurance

A Mutual of Omaha brochure, Plan 2 enrollment form and claim form are included in each new or returning troop packet, and online at www.gsnwgl.org. If you do not receive a brochure or forms, contact your Membership Manager to request them. For your convenience, additional enrollment forms may be downloaded from the Council website. The information provided below is a summary of the insurance.

Note: In addition to purchasing insurance, a Troop Travel form (page 178) may need to be completed and submitted to the Council for approval.

PLAN 1 - Girl Scout Activity Accident Insurance Basic Coverage

- Provided to every registered girl and adult member.
- Effective when registration materials (form and fee) are received at any Service Center or turned in with the Troop Leader.
- Covers Girl Scout activities lasting up to two nights or less, or no more than three nights with a federal holiday.
- Covers travel directly to and from the approved and supervised Girl Scout activity.
- The participant's personal insurance is used as the primary insurance. The Girl Scout additional insurance is secondary and gives limited coverage beyond the participant's insurance.
- The first \$130 of medical bills related to an accident, then becomes secondary to other insurance coverage the individual has.
- Pays up to \$15,000 of bills incurred, over a 52-week period after the accident, not covered by the primary insurance.

Premium: No charge – included as part of your GSUSA \$12 registration fee. You do not need to complete additional paperwork for this insurance.

PLAN 2 - Accident Insurance

- Same features as Plan 1.
- Used for registered girls and adults when activity length exceeds two nights (three nights with a federal holiday).
- Used for non-registered participants in a Girl Scout activity.
- At a minimum, Plan 2 Accident Insurance must be purchased for non-registered individuals participating in Girl Scout activities such as Service Area or troop events, family events/activities and programs held in conjunction with other organizations where Girl Scouts is the primary sponsor.

Premium: \$0.11 a day per participant (\$5 minimum)

PLAN 3E - Accident and Sickness Insurance for Extended Events

- Adds \$10,000 of Sickness Medical Expense Benefit and \$1,500 of Return Transportation Expense Benefit to Plan 1.
- Will not pay more than 100 percent of total medical expenses incurred in conjunction with the other insurance the participant has (non-duplication provision).
- Covers members and non-members participating in the event – must be purchased for ALL participants.

Premium: \$0.29 a day per participant (\$5 minimum)

PLAN 3P - Accident and Sickness Insurance for Extended Events

- Same as Plan 3E without the non-duplication provision. Therefore, the insurance pays without regard to what the other insurance may be paying.

Premium: \$0.67 a day per participant (\$5 minimum)

PLAN 3PI - Accident and Sickness Insurance for International Trips

- Necessary for any trip going outside of the United States.
- Same as Plan 3P with the benefit of having an emergency travel assistance service added.

Premium: \$1.17 a day per participant (\$5 minimum)

****Prices are subject to change per United of Omaha Life Insurance Company****

When do I need to purchase Plan 2 insurance for registered Girl Scouts?

When the event is longer than two nights in length (or three nights with a holiday).

When do I need Plan 2 insurance for parents helping at meetings?

Non-registered adults occasionally helping at troop meetings do not need to have Plan 2 insurance coverage; however, if the adult(s) are helping on a fairly regular basis, they should either become registered members or be covered under Plan 2 insurance each time.

What should I know about Tag-alongs and insurance?

ALL insurance options DO NOT cover tag-alongs unless it is a family event where they are involved in age-appropriate activities. If insurance is purchased and the activity is not age-appropriate for them, the insurance will not cover the tag-alongs. Also, if a tag-along is a registered Girl Scout and they are at an event/activity that is not age-appropriate for them, they will not be covered by the insurance. Tag-alongs can be covered under Plan 2 insurance if a registered Girl Scout teen – trained in babysitting/child care – is taking care of the tag-alongs as part of her Girl Scout experience. The teen Girl Scout must, in turn, be supervised by a registered Troop Leader because she is a girl member and needs supervision of her own.

Driver Coverage

Drivers that are bringing the participant(s) to an approved and supervised Girl Scout activity are not covered under any insurance plan. As stated in Plan 1, all insurance options cover only the participant's travel directly to and from any approved and supervised activity. If the driver was a participant of the event and additional insurance was purchased to cover them, then they would be covered directly to and from the activity/event. Keep in mind this is only accident insurance in the event of an injury. For drivers to be covered by the Council's liability insurance while driving girls, they must be registered members. It is to the advantage of drivers to be registered Girl Scouts so they may obtain all the benefits of the liability coverage (not property or auto collision coverage). Often, troops will pay the registration fee for the drivers.

How to Purchase Additional Activity Insurance

Complete the Mutual of Omaha enrollment form at least two weeks prior to your event/activity and give or mail with your check to the Property Administrative Assistant: GSNWGL, attn: Property Administrative Assistant, P.O. Box 9427, Green Bay, WI, 54308. Make checks payable to "United of Omaha Life Insurance Company." The Property Administrative Assistant must sign the form before it can be sent in for coverage. Follow the equations below to get your total amount due:

Determine the number of participant days first:

_____ # of participants x _____ # of calendar days = _____ # of participant days

Then determine the amount due:

_____ # of participant days x _____ premium amount = \$_____ amount due

Note: The minimum premium is \$5 per submission to the insurance company. You may purchase insurance for several events at the same time on one form or coordinate with other groups to get the lowest rate.

When completing the forms, make your best guess at the number of age-appropriate participants attending the event/activity. It is recommended to estimate high, rather than low if you are not sure on the number of participants.

Mutual of Omaha does not notify the Council or the Troop Leader if they have received the form and check in time to receive coverage. It is essential that the form and check be received by the Council two weeks before the event/activity. This allows time for processing and forwarding to Mutual of Omaha.

Filing for an Insurance Claim (see attached flow chart)

An insurance claim may be filed ONLY when:

1. Injury occurred at a Girl Scout activity, or while traveling to and from an event, AND
2. The proper Girl Scout insurance plan was purchased prior to the Girl Scout activity where the injury occurred OR they are a Girl Scout, AND
3. The injured party was covered by the Girl Scout insurance plan.

Forms needed to complete:

- Mutual of Omaha claim form. To file the claim, the troop leader and parent of injured must complete the Mutual of Omaha claim form. Each troop receives a Mutual of Omaha claim form in the new or returning troop packets. If you do not receive one, contact your Membership Manager, or the Property Administrative Assistant.
TIP: A good place to keep insurance claim forms is in the troop first aid kit.
- Accident Report form

Questions?? For more information about the need for additional insurance, please contact your local Membership Manager or the Property Administrative Assistant at 888.747.6945. When in doubt, ASK!

Troop Leader:

- Complete and file an Accident Report form (page 120 or www.gsnwgl.org) with the Council within 24 hours of an accident or injury.
- Provide all the information required to expedite processing. There is a 90-day window of opportunity from the date of injury to file a claim.
- Complete the Mutual of Omaha claim form as follows:
 - Complete the information required under “GIRL SCOUT LEADER STATEMENT” on page 2 of claim form.
 - Sign the claim form on the “Activity Representative’s Signature/Troop Leader’s Signature” line on page 2. This shows validation that the accident occurred at an approved and supervised Girl Scout activity.
 - Have the parent/guardian or the adult (if claimant) fill in all of page 1 of claim form.
 - We recommend you take the completed form with you and personally follow through with submitting the claim to the Council.
- Do not send directly to Mutual of Omaha. The claim cannot be considered unless validated at the Council by the Property Administrative Assistant.

Parent:

- Complete and sign page 1 of the Mutual of Omaha claim form as soon as reasonably possible. Do not wait until all the bills have been received.
- The claim is not considered unless a legally-qualified physician or surgeon treats the injured person.
- Provide all the information required to expedite processing. There is a 90-day window of opportunity from the date of injury to file a claim.
- Do not send directly to Mutual of Omaha. The claim cannot be considered unless validated at the Council by the Property Administrative Assistant.
- Send in any additional bills that may come in after sending in the claim form to the Property Administrative Assistant at the Council.

Note: Bills are required to pay claims. All bills must identify the patient, date of treatment, and the condition treated.

WHEN TO FILE AN INSURANCE CLAIM

NOTE: Filing a claim does not guarantee payment

