



## **Girl Scouts of the USA**

### **Basic Plan 1 FAQ**

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. Coverage is automatic for all girls upon registration in the Movement and payment of dues.

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.

\*The Council will need to arrange for one of the Optional Insurance Plans in order to cover the event(s) excluded under the Basic Plan.

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.

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.

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."

Q. If a Member is injured while individually practicing skills for a badge or learning a sport, such as individual roller skating or horseback riding, is she covered?

A. No. These are individual activities conducted outside of the troop and not under the direct supervision of troop leadership.

Q. Are fund-raising drives and money-earning events covered?

A. Yes, if they are Council approved and supervised.

Q. Are program activities, such as cookie sales, covered?

A. Yes, if they are approved and supervised.

Q. Is traveling to and from a troop meeting covered?

A. Yes. The insurance includes travel to and from troop meetings, provided it is direct.

Q. Does the Basic Plan cover the delivery of Girl Scouting programs outside of the traditional Girl Scout troop?

A. Yes. An example of such a program would be a Special Interest Group, which meets the criteria established for the activity to be considered Girl Scouting.

Q. Would coverage be provided for medical expenses of a Member who became ill during an approved activity?

A. No. Sickness is not covered; only medical expense arising out of an accident during an approved, supervised activity is covered.

Q. Are nonregistered mothers, troop consultants or other persons assisting the Leader covered?

A. No. Only registered Girl Scouts and registered Adult Members are covered.

Q. Are "Tagalongs" (brothers, sisters, 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.

Q. Are covered medical expenses under this Plan payable regardless of the existence of other health insurance policies?

A. The Basic Activity Accident Plan is not intended to diminish the need for or replace family health insurance; however, the Plan does pay for the first \$125 in benefits. When \$125 in benefits has been paid, any subsequent benefits for the same accident will be payable only for covered medical expenses that exceed the limit of benefits available under other forms of insurance or health care programs...up to the maximum of \$15,000.

Q. How are benefits claimed?

A. To claim benefits, simply fill out a Claim Form (M18979).



## Girl Scouts of the USA

### **PLAN 2 Questions and Answers Accident Insurance for Activities or Events Excluded Under Basic Plan 1**

Q. What is the difference in the benefits provided by Plan 1 and Plan 2?

A. None. Plan 2 is designed for Nonmembers and/or events that are not covered under Plan 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.

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.

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.

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 registered participants.

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.

Q. When counting the number of days of an activity/event on the application form, 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, a group leaves home Friday afternoon and returns home Tuesday morning. Coverage must be arranged for five calendar days.

Q. What is the minimum premium per event?

A. There is no minimum premium per event. The \$5.00 minimum applies to each submission of an Enrollment Form. More than one event may be listed on an Enrollment Form.

Q. How do you claim benefits under Plan 2?

A. To claim benefits under Plan 2, fill out a Claim Form (M18979). See Section 6, How to File a Claim.



## Girl Scouts of the USA

### PLAN 3E Questions and Answers Accident and Sickness Insurance for Activities or Events Excluded Under Plan 1

Q. What is the difference between Plans 1 and 2 and Plan 3E?

A. Plans 1 and 2 provide Accident only coverage. Plan 3E includes Sickness coverage.

Q. What is the difference in coverage between Plan 3E and Plan 3P?

A. Accident Medical Expense and Dental Expense Benefits payable under Plan 3E are subject to the Non-duplication Provision. Plan 3P benefits are not subject to the Non-duplication Provision.

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 registered participant to leave the event before its end solely for the purpose of accessing the family's medical provider].

Q. What are examples of events that could last more than two nights and could be covered by Plan 3E?

A. Resident Camping, Wider Opportunities and 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.

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.

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. Please refer to the instructions on Applying for Optional Plans of Insurance.

Q. When may Plan 3E 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 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 coverage