

Girl Scouts of the USA

Basic Plan FAQ

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.

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.

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).

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."

*The Basic Plan of Activity Accident Insurance does not cover situations such as:

(a) several girls who, apart from the troop of which they are Members, are also personal friends or classmates and as such go swimming, camping, traveling to a recreation center or elsewhere.

(b) a mother who is a Troop Leader who takes her daughter and her daughter's friends, also Girl Scouts, on an outing.

(c) two or three girls of one troop who, in the home of one, work on a project toward a badge without adult supervision.

(d) some or all of the girls on the way home after a troop meeting go to the movie or stop in at the mall.

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 coverage provided if Members of our troop travel outside the United States on a Girl Scout project or activity?

A. Yes, as long as the trip lasts less than two consecutive nights (three if one is an official federal holiday). A trip outside the U.S.A. would usually involve more than two consecutive nights; therefore, Optional Accident and Sickness Insurance is needed. Plan 3PI is recommended for International Travel, although 3E are available.

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.

The insurance does not cover accidents which occur during or after deviation from the direct route to or from the meeting place. For example, a parent picks up a Member(s) from a meeting, then proceeds to the shopping mall before returning home. See annotation, Question 6.

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. 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.

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. However, illness caused by an accident, such as a poisonous snake or insect bite, would be covered.

Q. When and how can sickness insurance be provided?

A. Sickness insurance is provided along with accident insurance under Plan 3, but it is not available for events lasting less than three nights.

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.

*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.

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. 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 registered participants in a co-ed activity.

*Optional Plans are available at Council's discretion and at additional costs.

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. (This provision applies only to the medical expense benefits. The benefits for accidental loss of life, limb or eyesight are payable regardless of other insurance.)

Q. How are benefits claimed?

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

NOTE: THE COUNCIL WILL NEED TO REVIEW ALL CLAIM FORMS AND REPORT SERIOUS ACCIDENTS TO ITS LIABILITY INSURANCE CARRIER. LIABILITY POLICIES OFTEN PROVIDE MEDICAL PAYMENTS. THESE MAY BE IN ADDITION TO PLAN 1 BENEFITS OR IN LIEU OF. CHECK WITH YOUR AGENT/BROKER.

Contact Us

For additional information about the insurance coverage available for registered members of the Girl Scouts of the USA, contact Mutual of Omaha Special Risk Services at 1-800-524-2324.

Girl Scouts of the USA

PLAN 2 Questions and Answers Accident Insurance for Activities or Events Excluded Under 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.

*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 registered participants homes.

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. We are planning to offer Girl Scout programs weekly at a shelter. There will be Nonmember participants; how do we cover them?

A. Submit a Plan 2 Enrollment Form with the dates of the scheduled activity listed. Use a reasonable estimate to determine the number of Nonmember participants.

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. Suppose an outside group (Nonmembers) uses Council property for an activity which is under the supervision of the Girl Scout Council, is it possible to arrange insurance under any of the Optional Plans of insurance?

A. Yes. The Optional Plan coverage and rates were developed on the basis of Girl Scout managed

experience only. The Insurance Company relies on Girl Scout supervision and approval for all events and especially the adherence to health and safety standards.

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.

NOTE: THE COUNCIL WILL NEED TO REVIEW ALL CLAIM FORMS AND REPORT SERIOUS ACCIDENTS TO ITS LIABILITY INSURANCE CARRIER. LIABILITY POLICIES OFTEN PROVIDE MEDICAL PAYMENTS. THESE MAY BE IN ADDITION TO OPTIONAL PLAN BENEFITS OR IN LIEU OF. CHECK WITH YOUR AGENT/BROKER.

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