



GIRL SCOUTS OF THE MISSOURI HEARTLAND, INC.

GIRL SCOUT ACTIVITY ACCIDENT INSURANCE AND OPTIONAL PLANS AND CLAIMS

The purpose of this procedure is to explain the steps to follow for purchasing extended insurance for registered Girl Scout members and/or non-members for activities and events.

General Information

PLANS

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). The cost of this plan is paid for by GSUSA. An enrollment form does not need to be completed.

Plan 2 – Member’s and Nonmember’s Accident – Accident insurance covers all members as participants for events lasting longer than those covered by Plan 1; and all nonmembers 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.

Under all Optional Plans (Plan 2, Plan 3E, 3P, and 3PI, and International Inbound), 100% enrollment of all participants in the event insurance is required. There is a minimum

premium charge of \$5.00 for each submission. However, you may include several events in one submission to meet the minimum.

Insurance must be ordered for the period of time beginning with the day the participant leaves home through the day the participant returns home (i.e. event scheduled June 1 through June 5 equals five calendar days).

ENROLLMENT FORM PROCEDURE

1. Staff or volunteers complete non-member insurance and extended insurance enrollment form. Forms can be found at the nearest regional service center or on the Mutual of Omaha website - www.mutualofomaha.com/gsusa.
2. Complete form with all pertinent information. Attach check made payable to **United of Omaha Life Insurance Company**.
3. If staff member is submitting and does not have an accompanying check, please include an approved Request for Payment form with the enrollment form.
4. Send in enrollment form and check or Request for Payment form, if applicable, **at least one month before event**, to Girl Scouts of the Missouri Heartland, 210 S. Ingram Mill Road, Springfield, MO 65802-6100, Attn: HR/Benefits Coordinator. Please include contact information in case we need to contact you for additional information. Do not submit an enrollment for an activity beyond the current fiscal year. For example, do not complete in February an enrollment for an activity in October. Fiscal year is October through September.
5. Upon receipt of form, HR/Benefits Coordinator reviews information submitted. A copy of form and check is made for files. HR/Benefits Coordinator will make copies and forward any needed information to Accounting Assistant (Payables).
6. Check is stapled to enrollment form and mailed to Mutual of Omaha.
7. If volunteer would like confirmation that an enrollment has been processed, they should include an email address and a message will be sent to them.

CLAIM FILING PROCEDURE

1. In the event of an incident, a claim form must be submitted. Claim forms can be found at the regional service centers and on the Mutual of Omaha website - www.mutualofomaha.com/gsusa.
2. Claimant will complete section labeled CLAIMANT INFORMATION.
3. Troop leader will complete the GIRL SCOUT LEADER STATEMENT section. Leader must sign to validate the injured person is a currently registered Girl Scout or the required premium for insurance coverage has been paid for the activity.
4. The claim form, with any substantiating documents, must be forwarded to Girl Scouts of the Missouri Heartland, 210 S. Ingram Mill Road, Springfield, MO 65802-6100, Attn: HR/Benefits Coordinator.
5. Upon receipt of form, HR/Benefits Coordinator reviews information. Copies of claim and bills are made for files. Original claim form and bills are sent to Mutual of Omaha.