United of Omaha Insurance Plan Descriptions & Enrollment Form Procedures

Plan Descriptions

**Plan 1**

Member’s Accident

The Basic Plan covers registered Girl Scout 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). Members are automatically covered, no enrollment form needed.

Optional Plans

**Plan 2**

Member’s and Non-Member’s Accident

Accident insurance covers all members as participants for events lasting longer than those covered by Plan 1 (**more** than two consecutive nights); and all non-members as participants regardless of the length of the activity/event.

Plan 2 FAQs:

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 Non-members.

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.

For further detail, please see United of Omaha’s website: <http://www.mutualofomaha.com/gsusa>

**Plan 3E and 3P**

Member’s and Non-Member’s Accident and Sickness

Accident and sickness insurance covers all participants for events lasting longer than those covered by Plan 1 (more than two consecutive nights).

Plan 3E and 3P FAQs:

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 groups purchasing insurance.
* 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. 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.

Q. Are preexisting health conditions covered by Accident and Sickness Insurance?
A. No, only sickness which is contracted and for which treatment begins while the coverage for the registered participant is in force is covered. Many HMOs, PPOs and other medical plans require prompt notice; don t delay notifying the family s insurance carrier if a preexisting condition is or might be involved.

Q. Is Plan 3E or 3P recommended when traveling with Girl Scout groups outside the USA?
A. No. Plan 3PI is the recommended Plan of Coverage for International events.

For further detail, please see United of Omaha’s website: <http://www.mutualofomaha.com/gsusa>

**Plan 3PI**

Member’s and Non-Member’s Accident and Sickness

Accident and sickness insurance covers all participants for international trips. It is not subject to the non-duplication provision.

Plan 3PI FAQs:

Q. How does Plan 3PI differ from Plan 3P?
A. Plan 3PI provides accident and sickness insurance along with travel assistance services for trips or events which take place outside the USA.

Q. Are the Accident and Sickness Benefits different under Plan 3PI as compared to Plan 3P?
A. No, except to the extent that Plan 3PI includes travel assistance service benefits. Please note the return transportation and air ambulance expense benefits are provided by the AXA Assistance-USA Travel Assistance Coverage, and are higher than those under Plan 3P.

Q. What are the additional AXA Travel Assistance Service benefits provided under Plan 3PI?
A. Pre-Trip Services, Travel Assistance Services, Technical Assistance Services and Medical Assistance Services. Medical Evacuation (which includes but is not limited to Return Transportation and Air Ambulance Services) and Repatriation services are payable up to a combined single limit of $50,000. All services are subject to the terms and conditions of a service agreement with AXA Assistance-USA. Services must be provided by AXA Assistance-USA. No claims for reimbursement will be accepted.

For further detail, please see United of Omaha’s website: <http://www.mutualofomaha.com/gsusa>

Enrollment Form Procedures

* 1. When filling out the council name and address section, please put the following:

Girl Scouts of MN & WI River Valleys

400 Robert Street S

Saint Paul, MN 55107

* 1. Council code for River Valleys: 477
	2. Be sure to provide the name as well as the location of the event. (E.g. Ice Skating Party at Woodbury Ice Arena, Woodbury, MN or Camping at Bemidji Sate Park, Bemidji, MN)
	3. Be conscious of the number of days for the event. Be sure to count ALL days event is taking place.
		+ Please reference the sample enrollment form if needed.
	4. More than one event can be put on an enrollment form.
	5. Forms of payment accepted:
* Troop check
* Service unit check
* Money order

 \* Please, no personal checks

* 1. Make check or money order payable to: **United of Omaha Life Insurance Company** for the total premium. **Please Note:** (The minimum premium is $5.00.)
	2. Send enrollment form and payment to: Girl Scouts of Minnesota and Wisconsin River Valley’s St. Paul address (listed above).
	3. Council will approve and sign enrollment form and submit to United of Omaha Companies.
	4. Troops or service units should submit enrollment forms 3 WEEKS prior to the start of the event.

Please refer to United of Omaha’s website for information on how to submit a claim.

<http://www.mutualofomaha.com/gsusa>

The claim form can also be found on the River Valley’s website under ‘Health and Safety’ in the Forms and Documents section.