

Comparison Chart of the GSUSA Insurance Plans

The following is a high-level comparison of the coverage contained in the Master Policies issued to the Girl Scouts of the USA and underwritten by United of Omaha Life Insurance Company. All information given is subject to the terms and conditions of the Master Policies. Any questions, call Special Risk Services at 1-800-524-2324.

	Plan 1 Accident Insurance Basic Coverage	Plan 3P Accident plus Sickness Insurance	Plan 3PI Accident plus Sickness Insurance for International Trips	International Inbound Accident plus Sickness Insurance for Girl Guides/ Girl Scouts Visiting the USA
Eligibility	All Member and Nonmember participants of Girl Scout sponsored/ supervised events	All Member and Nonmember participants of Girl Scout sponsored/ supervised events	All Member and Nonmember participants of Girl Scout sponsored/ supervised events	Councils who are hosting Girl Guides/Girl Scouts visiting the United States.
Coverage (any approved and supervised Girl Scout Activity)	No Event duration time frame.	No Event duration time frame.	No Event duration time frame.	Coverage provided 24 hours a day for Girl Guides/Girl Scouts visiting the United States including travel directly to and from the insured's home and the United States.
Premium Rates	The cost is paid by Girl Scouts of the USA.	The cost is \$0.70 per participant per calendar day or portion thereof.	The cost is \$1.17 per participant per calendar day or portion thereof.	The cost is \$3.30 per person per calendar day.
Benefit Amounts				
Accidental Death	\$15,000	\$15,000	\$15,000	\$10,000
Accidental Dismemberment	Pays up to \$20,000	Pays up to \$20,000	Pays up to \$20,000	Pays up to \$10,000
Paralysis	\$20,000	\$20,000	\$20,000	NOT INCLUDED
Heart or Circulatory Malfunction Death Benefit	\$15,000	\$15,000	\$15,000	NOT INCLUDED
Medical Expenses Accidents	Pays up to \$20,000	Pays up to \$20,000	Pays up to \$20,000	Pays up to \$50,000
Dental Treatment	Pays up to \$5,000	Pays up to \$5,000	Pays up to \$5,000	Pays up to \$50,000

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Benefit Amounts				
Medical Expenses Sickness	NOT INCLUDED	Pays up to \$10,000	Pays up to \$10,000	Pays up to \$50,000
Nonduplication Provision	First \$140 then medical expenses excess to other insurance.	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE
Infectious Exposure Benefit	Pays up to \$1,500	Pays up to \$1,500	Pays up to \$1,500	NOT INCLUDED
Surface Ambulance Service	Pays up to \$3,000	Pays up to \$3,000	Benefits will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is of \$50,000 per person per event.	Up to \$50,000 for local surface ambulance service.
Air Ambulance Service	Pays up to \$5,000	Pays up to \$5,000	Benefits will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is of \$50,000 per person per event.	Benefits will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is \$50,000 per person per event.
For Return Transportation Expense	Pays up to \$1,500	Pays up to \$1,500	Benefits will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is \$50,000 per person per event.	Benefits will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is \$50,000 per person per event.
Repatriation Expense	Pays up to \$1,500	Pays up to \$1,500	Benefits will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is \$50,000 per person per event.	Benefits will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Maximum payable for all assistance services is \$50,000 per person per event.

Questions and Answers

These Questions and Answers will serve to interpret the insurance for Councils. The questions have been broken down by General Questions, Plan Differences, Covered Activities and AXA Travel Assistance Services. The added notations for the Council which follow the asterisk (*) contain the rationale for the answers.

General Questions:

1. What is meant by an approved, supervised Girl Scout activity?

A. It is an activity carried out by registered Members of the Movement, under supervision of adults, in keeping with the Girl Scout Program Standards and Safety Activity Checkpoints.

2. What is the minimum premium per event?

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

3. What is the purpose of the Basic Plan?

A. To assure that every registered Girl Scout is automatically covered by accident insurance during normal supervised program activities. Coverage is automatic for all Girl Scout Members and participants.

4. 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)
Martin Luther King Day (3rd Monday in January)
Presidents Day (3rd Monday in February)
Memorial Day (last Monday in May)
Independence Day (July 4)
Labor Day (1st Monday in September)
Columbus Day (2nd Monday in October)
Veterans Day (November 11)
Thanksgiving Day (4th Thursday in November)
Christmas Day (December 25)

5. Is a new Member automatically covered under the Basic Plan when she joins Girl Scouts?

A. For a new registrant who has met the requirements for membership, including payment of membership dues, insurance coverage becomes effective the date the volunteer receives the dues and appropriate registration paperwork. New Members and late re-registrants joining the group after the group's registration has been sent will be covered effective the date the volunteer receives their registration and membership dues.

6. Is the incidental nonmember who is not participating in the Girl Scout supervised activity, such as with event consultants, decorators, or parents carpooling, covered under Basic Plan 1?

A. No. Only persons invited to attend or participate in a Girl Scout sponsored and supervised activity are covered under Basic Plan 1.

* 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.

7. Are "Tagalongs" (brothers, sisters, friends) covered under the Basic Plan?

A. Yes, but only if they are injured while participating in a Girl Scouts supervised activity.

8. Are covered medical expenses under the Basic 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 \$140 in benefits. When \$140 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 \$20,000. (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.)

9. 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 participants in a co-ed activity.
- *Optional Plans are available at Council's discretion and at additional costs.
10. When and how can sickness insurance be provided?
- A. Sickness insurance is provided along with accident insurance under one of the Optional Plan 3's.
11. If a staff Member has an ACCIDENT which occurs in the course of her duties at an event, would Accident and Sickness Insurance cover the medical bills incurred?
- A. Generally no, accidents which occur in the course of employment must be reported under workers' compensation. Workers' compensation provides not only medical benefits, but indemnity for time lost from work, if any. Check your state law. In some states, honorariums to volunteers, room and board, etc., will turn a volunteer into an employee for workers' compensation purposes.
12. If a staff Member becomes SICK, i.e., earache, virus, while at an event, would Accident and Sickness Insurance cover the medical bills incurred?
- A. Yes. If the SICKNESS is contracted and treatment begins while the coverage for the participant is in force, nonoccupational illness is covered by the SICKNESS portion of Accident and Sickness Insurance.
13. Are pre-existing 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 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 pre-existing condition is or might be involved.
14. How can reimbursement be made when payment for treatment was provided, via a credit card, at the time of services rendered?
- A. Reimbursement for eligible expenses under all Plans can be made by submitting a completed Claim Form (M18979), the providers diagnosis and a copy of the bill (charge slip) showing charges incurred for treatment.
15. The doctor treating the participants has prepared one bill for a group of injured people. Is it necessary to complete a separate Claim Form for each individual receiving treatment?
- A. Yes. Even though payment will be made to one doctor or hospital, a Claim Form must be fully completed for each person.
16. A participant decides, while returning from an event, to visit a relative or friend who lives nearby and becomes injured in a bus accident on the way to or while leaving the relative or friend's home. Would the participant's medical bills be covered?
- A. No. Coverage only applies to accidents which occur while traveling directly to and from the covered activity. Side trips or visits are not covered.
17. When counting the number of days of an activity/event on the Enrollment 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.
18. Who are benefits paid to?
- A. Unless a specific beneficiary designation has been made for this insurance and is on file with the company, the benefit for loss of life and other unpaid accrued benefits will be paid in accordance with the following surviving preference beneficiaries: **(a)** the Insured's spouse; **(b)** the Insured's child or children, jointly; **(c)** the Insured's parents, jointly, or to the surviving parent; **(d)** the Insured's brothers and sisters, jointly; or **(e)** the Insured's estate.

19. For a coverage or claim questions how do we contact United of Omaha?

- A. United of Omaha's toll-free number is: 1-800-524-2324

20. How are benefits claimed?

- A. To claim benefits, 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 plan benefits or in lieu of. Check with your agent/broker.

21. 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. Plan 3P provides accident and sickness insurance as described in the Guide in section 3, for trips or events which take place in or out of the USA. However, keep in mind that Travel Assistance Services are not included under Plan 3P. 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.

Covered Activities:

22. Are fundraising drives, money-earning events and program activities, such as cookie sales, covered?

- A. Yes, they are covered under the Basic Plan, if they are approved and supervised.

23. Is traveling to and from a group meeting or activity covered?

- A. Yes, it is covered under the Basic Plan. The insurance includes travel to and from group meetings or activities, 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.

24. Are activities engaged in independently, that is, on their own, by one or more Members of the group covered under the Basic Plan?

- A. No. Personal activities engaged in by Members, 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 Members who, apart from the Girl Scouts 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 volunteer who takes her daughter and her daughter's friends, also Girl Scouts, on an outing; **(c)** two or three Girl Scouts of one group who, in the home of one, work on a project toward a badge without adult supervision; **(d)** some or all of the Girl Scouts on the way home after a troop meeting go to the movie or stop in at the mall.

25. 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 under the Basic Plan?

- A. No. These are individual activities conducted outside of the Girl Scout group setting and not under the direct supervision of Girl Scout group leadership.

26. Is coverage provided under the Basic Plan if Members of our group travel outside the United States on a Girl Scout project or activity?

- A. Yes.

27. Does the Basic Plan cover the delivery of Girl Scouting programs outside of the traditional Girl Scout group?

- 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.

28. Would coverage be provided under the Basic Plan 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.

29. A participant falls while hiking along a trail during a Girl Scout approved event and hits her face on a rock breaking off two front teeth. Is the repair of the damaged teeth covered by this insurance?

A. Yes. Treatment received from a legally qualified dentist or surgeon for injuries to sound, natural teeth as a result of an ACCIDENT are covered. Coverage is only for such treatment received within the 52-week period immediately following the date of the accident unless, within that period, the dentist certifies that such dental treatment must be deferred. The estimated cost of the deferred treatment would be covered, but not to exceed the \$5,000 maximum deferred dental benefit for each accident.

30. If a Member loses a filling or breaks a false tooth, a bridge or a brace, would the dental work be covered by Accident and Sickness Insurance?

A. No. Only dental treatment to sound, natural teeth damaged as a result of an accident is covered by the policy.

31. Suppose a group of campers, upon leaving camp and returning home, become ill as the result of food poisoning contracted while attending the event, would this be covered by Accident and Sickness Insurance?

A. Yes, if it can be shown that the group became ill due to food poisoning contracted during participation in the activity/event covered by Accident and Sickness Insurance.

32. 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.

33. When may Plan 3P 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 3P 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 3P coverage.

AXA Travel Assistance Service:

34. 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.

35. Does a Claim Form have to be completed and sent to the travel assistance service company after using any of their services?

A. No. Claim Forms are not required or submitted to AXA Assistance-USA.

36. For a coverage or claim question how do we contact AXA Assistance-USA?

A. AXA Assistance-USA can be reached at either of the following numbers:

When traveling within the U.S. call Toll Free:

1-800-856-9947

When traveling outside the U.S. call Collect or Direct:

1-312-935-3658