

Girl Scout Insurance Plan Explanations

All additional plans (outside of Plan 1) must be purchased through Girl Scouts of Greater Iowa.

Plan 1 Accident Insurance/Basic Coverage

Every registered Girl Scout and registered Adult Member has this insurance. Coverage is automatic upon registration in the Movement and payment of dues. This coverage is for any approved and supervised Girl Scout activity except those events lasting more than two consecutive nights (three nights when one of the nights is a federal holiday, such as Memorial Day or Labor Day).

Plan 2 Accident Insurance for Activities or Events Excluded Under the Basic Plan

This plan has been designed for members during activities/events lasting more than two nights (three nights when one of the nights is an official federal holiday). It also covers nonmembers as participants regardless of the length of the activity/event. The premium cost is **\$0.11 per participant, per day** or a minimum premium of \$5.00.

- Most common uses of this plan are (1) accident coverage for nonmembers and (2) accident coverage for members on events/trips lasting more than two nights.

Plan 3E Accident and Sickness Insurance for Activities or Events Excluded Under Plan 1

Plan 3E provides members and nonmembers accident and sickness coverage in addition (secondary) to the family coverage (primary), for any approved and supervised Girl Scout activity lasting more than two consecutive nights (three nights when one of the nights is a federal holiday). Plan 3E coordinates with any family health plan. The premium cost is **\$0.29 per participant, per day** or a minimum premium of \$5.00.

- Most common use of this plan is for accident and sickness excess coverage on events lasting more than two nights.
- Accident Medical Expense and Dental Expense Benefits payable under Plan 3E are subject to the Non-duplication Provision. This means that when \$135 in benefits has been paid, any subsequent benefits for the same accident or sickness will be payable only for expense incurred (up to the usual, reasonable charges) which is not recoverable under any other insurance policy or service contract.

Plan 3P Accident and Sickness Insurance for Activities or Events Excluded Under Plan 1

Plan 3P provides members and nonmembers accident and sickness primary coverage for any approved and supervised Girl Scout activity lasting more than two consecutive nights (three nights when one of the nights is a federal holiday). Plan 3P benefits are not subject to the Non-duplication Provision. The premium cost is **\$0.70 per participant, per day** or a minimum premium of \$5.00.

- Most common use of this plan is for accident and sickness primary coverage on events lasting more than two nights.

Plan 3PI Accident and Sickness Insurance for International Trips

Plan 3PI includes essentially the same coverage found in Plan 3P (for events lasting more than 2 nights and not covered under Plan 1), but with a Travel Assistance Service feature added. The premium cost is **\$1.17 per participant, per day** or a minimum premium of \$5.00.

- This plan is for accident, sickness, and Travel Assistance primary coverage on international trips.