

Accident Insurance Article

A benefit of Girl Scout membership is coverage by Girl Scouts of the USA's (GSUSA) accident insurance plan. Mutual of Omaha handles GSUSA's insurance plan. The basic accident insurance is **supplemental** and takes effect **after a member's primary insurance pays**. The plan **only covers official Girl Scout events** or travel to and from the event.

What are official, approved Girl Scout events?

- Troop meetings held at the troop's regular location (unless doing high risk activities that the Safety Activity Checkpoints (SACs) say require council approval)
- A council-sponsored activity, such as those at our camps or in the *Go Guide*
- Troop or service unit activities that have been approved through the Council's [Troop and Service Unit Activity Form](#). This sometimes requires the purchase of additional insurance coverage.
- Non-members are only ever covered by the plan if additional insurance to cover them was purchased.

Unsure if your activity requires approval or additional insurance? **When in doubt, [fill it out!](#)**

Who is not a member?

Non-members are any child or adult age 5 or older who does not have a current Girl Scout membership. No one younger than age 5 can be covered by the Girl Scout plan.

Remember - If your girls or volunteers have not renewed their membership for the 2020 year by September 30, 2019, they are not considered members under this plan beginning October 1, 2019. "We are waiting to renew in January for cookies" will not provide insurance coverage for your troop if an accident happens in November!

How does a claim work?

Imagine your troop decides to have a party at a local restaurant to celebrate awards.

Since the troop is not meeting at their regular meeting place, you submit a [Troop and Service Unit Activity Form](#) a few days ahead of the party. The activity is approved and you've got your troop's health history forms with you at the restaurant. A girl trips in the parking lot and scrapes her knee. The troop's first aider looks at the knee and thinks it may need stitches. The girl goes to an urgent care with her parents, who were already at the restaurant. They use their primary medical insurance to reduce the cost and then pay any remaining bills. That night after the party, you complete the [accident/incident report](#) and send it to info@girlscoutcsa.org.

Because they got the accident/incident report from you, the Council's Human Resources team contacts the girl's parents about **filing a claim with Mutual of Omaha**. This is **only possible because they were at an official, approved Girl Scout activity!** The girl's parents complete part of the claim form and you are asked to complete part as well. The claim form and bills are

submitted to Human Resources, who signs and sends the claim and bills to Mutual of Omaha. Mutual of Omaha reviews the claim, and, if approved, sends reimbursement to the girl's parents for out of pocket expenses (such as co-pays, deductibles, medical supplies).

Additional information is located at www.mutualofomaha.com/girl_scouts_of_the_usa/ or from the Council's Human Resources Team at 1-800-474-1912.