

Mutual of Omaha Insurance – Girl Scout Coverage Summary

	Plan 1 – Accident Insurance (Basic Coverage)	<u>Plan 2 – Accident Insurance</u>	<u>Plan 3E – Accident & Sickness Insurance</u>	<u>Plan 3P – Accident & Sickness Insurance</u>	<u>Plan 3PI – Accident & Sickness Insurance for International Trips</u>
Coverage	Supplemental insurance to personal health insurance - for activities lasting two consecutive nights or less	Supplemental insurance to personal health insurance for accidents only - for activities lasting 3 or more consecutive nights - for non-member participants	Supplemental insurance to personal health insurance for accident & illness - for events lasting more than three days and two consecutive nights - for non-member participants	Primary insurance for accident & illness - for events lasting more than three days and two consecutive nights - for non-member participants	Primary insurance for accident and illness - for events lasting more than three days and two consecutive nights - for non-member participants
Does not cover	- Illness - Activities lasting more than three days and two consecutive nights - Non-members - Tag-alongs	- Illness - Once \$125 of covered expense paid by United of Omaha remaining benefits will pay only expenses not covered by claimant's personal health insurance	- Once \$125 of covered expense paid by United of Omaha remaining benefits will pay only expenses not covered by claimant's personal health insurance		
Use	For approved & supervised GS activities; troop meetings, trips, camping, as well as travel directly to and from these activities	For Service Unit events, extended troop trips, non-member participants in all approved & supervised GS activities, including travel directly to and from these activities	For Service Unit events, extended troop trips, including travel directly to and from these activities	For trips and Destinations including travel directly to and from these activities	Recommended for international travel. Includes travel directly to and from these activities. Includes 24-hour travel assistance medical services.
Premium	Automatically included with \$15 national membership fee!	\$0.11 per participant per calendar day or portion thereof (\$5 minimum premium) Submit at least two (2) weeks prior to event.	\$0.29 per participant per calendar day or portion thereof (\$5 minimum premium) Submit at least two (2) weeks prior to event.	\$0.70 per participant per calendar day or portion thereof (\$5 minimum premium) Submit at least two (2) weeks prior to event.	\$1.17 per participant per calendar day or portion thereof (\$5 minimum premium) Submit at least three (3) weeks prior to event.

*Return with premium to GSEP c/o HR Department