

ASSOCIATIONAL CHILDREN'S CAMP INSURANCE AND FIRST AID INFORMATION

A RELEASE FORM MUST BE COMPLETED FOR EACH CAMPER AND SIGNED BY A PARENT OR GUARDIAN. The release form is helpful to the first aid personnel in ministering to an injured or ill person. Many minor injuries or illnesses can be taken care of in the church cabin. However, if medical attention should be required, the sponsor (or an adult appointed by the sponsor) should come with the patient to the First Aid Station. If the illness or injury should be of a serious nature, patients may be sent to a hospital or doctor in a nearby town, but they should first go to the First Aid Station for medical care and an insurance claim form. In addition to providing medical facilities, the camp has made arrangements with an insurance company to provide accident and illness coverage for those campers requiring medical care off the grounds.* Camper insurance is included in the registration fee.

HOW DO I FILE A CLAIM?

If your child is seen in the First Aid Station, a copy of the Claim Form will be provided at the time of treatment. A notice of claim will automatically be filed with the insurance company by the camp personnel. You, and not the medical provider, will be responsible for providing documentation to the insurance company, using the address provided on the Claim Form, proving eligible medical expenses were incurred. The following information outlines the insurance benefits and provisions:

WHEN IS MY COVERAGE IN EFFECT?

The insurance coverage begins when the camper begins travel to the assembly. The coverage remains in effect while the camper is at camp and on the assembly grounds. The coverage ends after the camper has returned home. Injuries or illnesses suffered while traveling to and from the assembly will only be covered if the injury or illness occurred when traveling on a direct route between the assembly and the home. The insurance program does not provide coverage for any individual or group while on temporary excursions off of assembly grounds. For example, coverage will not be in effect for an individual or group while traveling to Turner Falls or other recreational activities off assembly grounds.

WHAT DOES THE POLICY COVER?

The plan will pay 100% of the eligible medical expenses up to the policy maximum benefits. The plan will pay for eligible medical and dental expenses that are incurred within 52 weeks of the date of the accident. The plan will pay for eligible medical and hospital expenses incurred for illnesses that manifest themselves when coverage is in effect.

WHAT ARE THE DOLLAR AMOUNT LIMITS FOR THE POLICY?

The accident and illness coverage will pay for the initial \$250.00 of eligible medical expenses. If eligible expenses are in excess of \$250.00 AND those expenses in excess of \$250 are not paid by the camper's personal health insurance, you will have an opportunity to submit copies of those bills to the accident and illness insurance company for reimbursement up to the additional coverage limits, including the initial \$250. Those higher limits are:

- \$2,500 due to any one accident
- \$750 due to illness
- \$300 for dental expenses as a result of an injury to sound, natural teeth
- \$2,500 for the following diseases: poliomyelitis, scarlet fever, diphtheria, smallpox, tetanus, cerebrospinal meningitis, typhoid fever, leukemia, or primary encephalitis.
- \$2,500 for accidental death that occurs within 100 days of accident
- \$7,500 for loss of both hands, both feet, loss of one hand and one foot, or total irrevocable loss of sight in both eyes within 100 days of accident
- \$3,750 for loss of one hand, one foot, or total irrevocable loss of sight in one eye within 100 days of accident

WHAT ARE THE POLICY EXCLUSIONS?

Expenses for treatment or medicine are not covered for pre-existing conditions. Further exclusions include: eyeglass replacement; hernia; suicide or other form of self-destruction; pregnancy; loss covered by workers' compensation or Medicare; dental treatment other than injury to sound, natural teeth; treatment by self, family members, or persons employed by camp; and participation in snowboarding, tobogganing, or bobsledding.

* Unregistered persons are not covered by insurance.