

U. S. NAVAL SEA CADET CORPS

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8 April 2002

NSCC ACTION LETTER 4 -02

From: Executive Director, U.S. Naval Sea Cadet Corps

To: Distribution

Subj: **NSCC Accidental Medical Insurance Coverage**

Ref (a) CIGNA INA policy Number SPS 041942-1020

- 1 **Purpose:** To remind all units and field organizations of the NSCC accidental medical insurance policy coverage and limitations.
- 2 **Background:** As we enter into our highest activity period, it is imperative that all of our enrolled members, plus the parents/guardians of our current and newly enrolled Cadets be advised and/or reminded of our medical insurance coverage.

Our policy covers **accidental injury only**. **It does not cover illness**. When considering claims for payment as an accident, the cause of the condition must meet both of the following criteria:

- (a) Sudden, unexpected occurrence;
- (b) Injury resulting solely from an external force.

After a \$50.00 deductible is satisfied by the member or by his/her parent/guardian, our insurance plan provides benefits of 100% of the Usual and Customary Charges incurred, not to exceed a total **maximum benefit of \$5,000 for any covered accident per member.**

- 3 Our accident policy is the primary coverage up to maximum coverage of \$5,000 and any expenses above this amount are the responsibility of the individuals or parents/guardians private health insurance under secondary coverage. Should the individual member not have private health coverage, **all expenses over and above \$5,000 are the financial responsibility of the individual or their parent/guardian.**
- 4 Because of the escalating rise in medical costs diligence should be exercised in obtaining medical assistance. Our maximum \$5,000 limit does not provide much coverage under today's medical costs. Some useful information to keep in mind is:
 - (a) Military medical facilities will only treat NSCC personnel if it is life-threatening condition. Unless the injury is life threatening, NSCC personnel are always to be transported to civilian medical facilities. (Only exceptions are military personnel and their dependents.)

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- (b) Accidents that happen to NSCC personnel in their local area, i.e. unit drilling site, should not require EMT/ambulance transport unless there is a loss of consciousness, bleeding or broken bones. A responsible family member should be immediately contacted, advised of the injury and requested to come pick up the injured and taken to their family physician, HMO, etc for treatment. They should be provided with our insurance company's name and policy number and they should instruct their medical provider that our policy is the primary insurer. Any private insurance policy available for the injured NSCC personnel would be the secondary provided for accidental injuries.
5. It is imperative that all NSCC personnel and their parent/guardian know our policy does not cover medical treatment for illness. It is strongly recommended that parents provide their cadet with information on the medical policy the family owns; and if possible provide the cadet with an insurance card or at the very least, the policy number the cadet is covered under so he/she may pass this information to hospitals if emergency care is required.
6. All Commanding Officers, Training Officers, Administration Officers **must** discuss this insurance coverage with all adults enrolled in the program, as well as, the parents/guardians of all Cadets. It is imperative that all members and their family know and understand our insurance plan does not cover illness and has a maximum limit of \$5,000.
7. **Cancellation.** Wide dissemination of this information letter is requested. The action letter is canceled for record purpose 1 August 2002.



M. D. Ford

Distribution:

NSCC/NLCC Unit Commanding Officers
NSCC COTC's
NSCC Regional/Associate Regional Officers
NSCC Field Representatives

copy to:

NSCC National Chairman
NSCC National President