

# *U.S. NAVAL SEA CADET CORPS*

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24 February 2003

## **NSCC ACTION LETTER 03-03**

From: Executive Director, Naval Sea Cadet Corps

To: Distribution

Subj: NSCC ACCIDENT/SICKNESS MEDICAL INSURANCE

Encl: (1) Description of Accident Sickness Medical Plan

1. **Purpose.** To advise all personnel of the change in the NSCC medical plan.
2. **Background.** NSCC medical plan will be changed effective 15 March 2003. NSCC has been insured with Life Insurance Company of North America for the past several years. This was an accidental "primary" policy with limits of \$10,000 with a \$100 deductible for members. The new medical plan is an accident/sickness "excess" policy plan with \$25,000 coverage with no deductible.
3. **Discussion.** The old policy was an accident only policy. It was a primary insurance policy for which a member submitted first claims for payment of medical costs incurred in an accident at regular drill or summer training. The cost of the old policy was raised last June 2002 by one dollar per member. NSCC NHQ absorbed this cost without raising enrollment fees. Because of this and a desire to get more coverage for the member, NHQ has obtained an accident and sickness policy with Nationwide Insurance Company. This new policy is an "excess" policy. This means that a member's own personal insurance is used first to cover any accident or sickness health cost incurred by an individual while participating in NSCC activities. After that policy is used, any excess costs will be paid by the NSCC policy with Nationwide Insurance. In the event an individual does not have an insurance policy, the Nationwide policy becomes the primary insurance policy for any accident or sickness incurred by the individual. All members enrolled prior to 14 March will be covered under the old policy for the year of their enrollment. Those individuals enrolled after 15 March will be under the new insurance plan. A major difference in the old and new policy is submission of the claim. Under the new policy, claims will be submitted directly to the insurance company. Because of privacy issues and the need to work directly with the claim adjusters, all medical bills and insurance forms will be submitted direct to the company without NHQ involvement. This is important to remember. A copy of the accident report will still be required at NHQ. Sample insurance claim forms will be forwarded to the field when they become available at NHQ. These forms will also be requested from Nationwide when an accident or sickness occurs and insurance payment is required. Since the new

insurance is an excess plan, it is important to get the enrollee's primary health insurance company and policy number when a cadet enrolls and again before summer training duty. Until new forms become available, this information will be handwritten in after the individual's last name on the enrollment and training request forms.

4. **Action.** Commanding Officers shall enroll all individuals regularly attending NSCC meetings. A delay in submission of enrollment documentation to NHQ is totally unacceptable. There will not be any enrollments back dated. All unit commanding officers shall brief the new health and accident insurance policy to both enrolled and new enrollees in the NSCC program. Enclosure (1) shall be used to brief all NSCC personnel upon enrollment. This briefing should also be given right before the summer training season starts. Commanding Officers shall check enrollment forms and summer training orders for a member's primary health insurance company and policy number. Those individuals without health insurance policies will be covered under this policy.

4. **Cancellation.** This action letter supercedes NSCC Information Letter 2-00 of 10 January 2000 and is effective until cancelled.



M. D. FORD

Distribution:  
Unit Commanding Officers  
Regional Directors/Associate Regional Directors  
Field Representatives  
NSCC Board of Directors and Officers