

U.S. NAVAL SEA CADET CORPS

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20 October 2004

NSCC ACTION LETTER 06-04

From: Executive Director, Naval Sea Cadet Corps

To: DISTRIBUTION

Subj: SUMITTAL OF NATIONWIDE ACCIDENT/SICKNESS INSURANCE FORM

Ref: (a) NSCC Action Letter 7-03 of 29 May 03

1. Purpose. To announce revised procedures for submission of Nationwide accident/sickness insurance claim form.

2. Background. Reference (a) provides the basic information and background on submission of subject claim form. Nationwide Insurance has changed the way they desire a member of the NSCC/NLCC to submit a claim.

3. Discussion. Reference (a) requested an accident/sickness report be submitted to NHQ at the time an injury or sickness occurred. The parents/guardians/members were advised to submit the claim form directly to Nationwide for processing claims. This procedure is modified as indicated below to meet the needs of the insurance company to verify the membership of the claimant in the NSCC/NLCC program.

- Commanding Officers of units or Commanding Officers of Training Contingent (COTCs) will submit a detailed NSCC accident report (NSCADM 022) of the incident to NHQ. This includes all accident/sickness, which occur in unit activities or training evolutions, regardless of how minor. Many incidents are not reported because of trying to 'second guess' whether it was sufficient enough for the members to receive professional care. Many incidents, which at first don't appear to warrant a report, often do because a claim ends up being filed later if the injury or sickness worsens.
- NHQ will complete its portion of the claim form and forward to the parent/guardian/member whether they file a Nationwide claim or not.
- The parent, guardian or member will then fill out their portion of the Nationwide claim form and forward to the company. The NSCC policy number is on the Nationwide claim form provided to the guardians.
- Because of health privacy information, once the parent/guardian/member submits the claim to Nationwide, NSCC NHQ will no longer be able to be

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involved in the process. Federal law does not allow NHQ to be involved in medical information concerning members of the NSCC once a claim is submitted

4. Action Unit commanding officers or COTCs shall:

- Advise parents/guardians/members that NHQ will forward the Nationwide claim form to them direct.
- Insure all accident/sickness reports are submitted to NHQ as soon as possible

5. Cancellation This action letter shall remain in effect until incorporated into the appropriate manuals.



M. D. FORD

Distribution:
NHQRs, RDs, ARDs, Unit COs