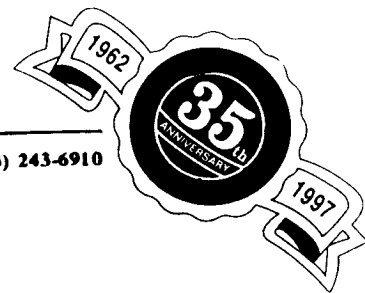




United States Naval Sea Cadet Corps

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27 May 1997

NSCC INFORMATION LETTER 4-97

From: Executive Director, Naval Sea Cadet Corps

To: Distribution

Subj: NSCC MEDICAL INSURANCE COVERAGE

Ref: (a) CIGNA INA policy Number SPS 001208

1. **Purpose.** To advise all units and field organizations of a change in policy coverage in the Naval Sea Cadets medical insurance coverage.

2. **Background.** The Naval Sea Cadet Corps has two types of insurance policies. One is liability insurance to protect unit leaders in case of civil lawsuits. The other insurance policy is for medical insurance for both cadets and civilian adults who are enrolled in the program. The NSCC medical insurance policy, reference (a), is renewed on or about 9 June, annually.

3. **Discussion.** Recent information from the NSCC insurance agent indicates that when the NSCC medical insurance policy is renewed this year there will be some policy changes:

(a) There will be an increase in insurance fees from \$4.45 to \$ 5.00 per person for medical insurance. This will be covered by the scheduled enrollment fees increase commencing 1 June. An important issue however, is that we must reduce our claims if we are going to stop annual insurance fee increases.

(b) There will no longer be medical coverage for sickness. Our agent advises that most insurance companies dealing with youth groups have ceased medical coverage for sickness. This is a major change as much of our insurance costs are directly related to sickness.

A grey area which is still under negotiation by our insurance agent is NSCC NHQ's concern over incidents which may be classified by insurance companies as sickness but in fact are more directly related to an accident. A good example of this is dehydration and the need to take the cadet to the emergency room for treatment. We obviously feel this should be covered, but we do not have a reading on this yet.

Until we get a better understanding of what our policy coverage is, it is recommended that

every effort be made to reduce injuries and to the extent possible, sickness. I recognize that you have no control over sickness, however, what needs to be done is to insure that there is a real need to send a cadet to the emergency room. If you are in a situation where the parents can be contacted and can take the cadet to the emergency room in a reasonable time frame, do so. If you are in a situation where you have charge of the cadet and the parents can't pick the cadet up within reason, good judgement is the rule. Personnel in charge will have to make a determination as to whether the cadet requires immediate medical treatment. This may be a tough call.

4. Commanding officers should discuss this change in insurance policy with parents. It is imperative that parents know their cadet is not covered if medical treatment is for sickness. 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.

5. **Cancellation.** Wide dissemination of this information letter is requested. This letter is canceled for record purposes 31 December 1997.



M.D. FORD

Distribution:

NSCC/NLCC Unit Commanding Officers
NSCC Regional/Associate Regional Directors
NSCC Field Representatives

Copy to:

NSCC National Chairman
NSCC National President