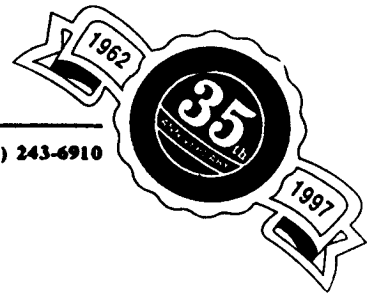


United States Naval Sea Cadet Corps

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1 July 1997

NSCC INFORMATION LETTER 6-97

From: Executive Director, Naval Sea Cadet Corps

To: Distribution

Subj: NSCC MEDICAL INSURANCE SICKNESS COVERAGE

Ref: (a) NSCC Information Letter 4-97

1. **Purpose.** To advise all units of sickness coverage of new NSCC insurance policy.
2. **Background.** Reference (a) advised of changes in the medical insurance coverage commencing 9 June 1997. An area that had not been clarified at the time of the policy change included sickness coverage and what coverage would be afforded for certain incidents which required professional medical attention.
3. **Discussion.** Information has been received from CIGNA Insurance Company concerning medical insurance coverage of certain areas of concern to NHQ. Sickness is still not covered under the policy. Policy coverage is based on an accidental injury and pays under the following conditions:

An accident is a sudden, unexpected occurrence from an external force resulting in bodily harm; physical trauma.

When considering claims for payment as an accident, the cause of the condition must meet both of the criteria below:

- Sudden, unexpected occurrence;
- Injury resulting solely from an external force.

4. Based on the above criteria, the following medical conditions are payable under the NSCC policy; abrasions, bites, concussions, contusions, food poisoning, incision, laceration, poison ivy, puncture, removal of foreign body, sprains, stings, strains, and sunburn. First time only diagnosis for drug overdose, self-inflicted injury, and suicide are also payable.
5. The insurance company does not consider as covered accidental-injury expenses, charges for

enclosure (7)

recurrent injuries. For example, Tennis Elbow, Runner's Knee, re-sprains, re-strains, allergic reactions, nontraumatic nose-bleeds or work related injuries. Those charges (expenses) which do not meet the criteria for accident-injury expenses are to be considered as not being covered for NSCC medical insurances purposes and the parents are responsible for the expenses.

6. After reading the insurance language, Unit commanding officers will find that our insurance policy still covers most legitimate injuries and the changes made to the policy will, for the most part, seem no different from our previous coverage. Unit commanding officers still need to screen personnel closely (as best you can) to ensure we do not send someone to a commercial medical facility unless there is a real need.

7. **Cancellation.** Wide dissemination of this information is requested. This letter is canceled for record purposes 31 May 1998.

A handwritten signature in black ink, appearing to read 'M.D. Ford', written in a cursive style.

M.D. FORD

Distribution:

All Regional/Associate Regional Directors
All NLCC/NSCC Unit Commanding Officers

Copy to:

NSCC Chairman
NSCC President
Field Representatives