

U.S. NAVAL SEA CADET CORPS

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30 September 2002

NSCC INFORMATION LETTER 8-02

From: Executive Director, Naval Sea Cadet Corps
To: Distribution

Subj: **NSCC ACCIDENT INSURANCE COVERAGE**

Ref: (1) [CIGNA INA Policy #SPS041942-1520](#)

1. **Purpose.** To advise all units and field organizations of a change in policy coverage in the Naval Sea Cadet Corps medical accident 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 accident insurance for both Cadets and civilian adults who are enrolled in the NSCC program. Active duty personnel are covered by their Tricare insurance through the military. The NSCC medical accident insurance policy is renewed on or about 9 June, annually.

3. **Discussion.** Recent experience from rising medical expenses for Cadets and adults have caused us to secure increased coverage under our policy. Therefore, effective 9 June 2002 our **maximum coverage was increased to \$10,000 per accidental incident with a \$100.00 deductible for the parents or guardians.** This resulted in a premium rate increase from \$4.75 to \$5.75 per individual. The NSCC program has covered the additional \$1 increase without any increase in enrollment fees for either Cadets or Adults.

4. This has no effect on the accidental medical conditions covered under our policy defined as a *sudden, unexpected occurrence from an external force resulting in bodily harm or physical trauma*. The NSCC policy covers abrasions, bites, concussions, contusions, food poisoning, fractures, heatstroke, incisions, laceration, poison ivy, puncture, and removal of foreign bodies, sprains, stings, strains, and sunburn. First-time only diagnosis for drug overdose, self-inflicted injury, and suicide are also payable.

5. CIGNA does not cover accidental-injury expenses for **pre-existing, or recurrent injuries** i.e. tennis elbow, runner's knee, re-sprains, re-strains, allergic reactions, non-traumatic nosebleeds or work related injuries. Unit CO's, and COTC's of training evolutions, need to screen all personnel both Cadet and Adult prior to and immediately upon arrival at TWT to determine that they are physically able to complete the rigors of training which may be arduous and very demanding. Anyone with casts, crutches, braces or recovering from a

serious injury should be returned to their unit without hesitation, as our insurance will not cover a re-injury or pre-existing condition.

6. Unit commanding officers and COTC's must insure all medical incidents (to include illnesses and other injuries not covered by our policy) are reported in FULL detail and submitted to NSCC NHQ on the NSCADM 022 **as soon as possible! Original itemized bills need to be forwarded to NHQ as soon thereafter as possible. Our policy is the PRIMARY insurer and all bills are to be submitted to us for payment. Any amount not covered or over the \$10,000 maximum (including the \$100 deductible) may then be submitted to the parent(s) or individual private insurer for payment. Any bill or NSCADM 022 not received by NHQ prior to 12 months from the date of the accident is invalid.** Additionally, everyone is reminded that an injury of any type is to be reported to the parent(s) or the next of kin of the injured as soon as possible.

7. **Cancellation.** Widest dissemination of this information, including parents is requested. This letter is cancelled upon renewal of the policy in June 2003.



M. D. Ford

Distribution:

NSCC Chairman/NSCC President

NSCC Field Representatives

NSCC Regional/Associate Regional Directors

NSCC/NLCC Unit Commanding Officers/their staff and parents