

Accident and Sickness Insurance

All registered members and leaders in the Chester County Council, BSA are covered under an accident and sickness umbrella policy. Keep this nearby for use if you use medical services during a Scouting activity. To eliminate confusion about accident and sickness insurance, we offer the following to help effectively process claims.

ACE, American Insurance Company, HSR Health Special Risk, Inc. is our insurance provider. Umbrella policy is the insurance for which all Scouts and Scouters are assessed \$3.00 per year at re-chartering time.

If an incident occurs where it is to seek medical services, the procedure you should follow is quite simple and will help to speed up processing claims with hospitals and doctors.

For incidents occurring during an official scouting activity, *implement* the following procedure:

- Thoroughly complete the included accident report, when possible having the health service provider fill out the bottom portion and sign. Provide a copy to your Cubmaster **as well as** submit a copy to the Chester County Council.
- **Send initial billing to your insurance company as the primary holder.**
- Give the health service provider the name of our insurer carrier as the secondary holder and policy number: PTPN00327402 HSR 6/1 – 6/1, Current year.

If you take the accident report to the hospital with you have them make a copy for their records and you send the original into the Chester County Council Service Center.

Provide the Health Service Provider with your Insurance Co. as Primary Holder. Leaders should fill out the claim report and submit to:

Health Special Risk, Inc
HSR Plaza
4100 Medical Parkway
Carrollton, TX 75007-1517

To access a copy of the Health Special Risk Claim Form by clicking on the following link:

<https://www.hsri.com/forms/claim%20forms-Approved/Boy%20Scouts%20of%20America/BoyScoutsofAmerica-ClaimForm.pdf>

or by visiting www.hsri.com; choose Claims Administrative Services, then Claim Forms, then BSA Generic Claim Form.

Coverage includes:

- ❑ **Accident Medical Benefits \$15,000**
- ❑ **Dental Injury Benefits \$5,000**
- ❑ **Ambulance Service Benefits \$6,000**
- ❑ **Specified Injury Benefit \$35,000**
- ❑ **Sickness medical benefit \$7,500**
- ❑ **Non duplication Amount \$300.00**

If you have any questions on coverage or procedures, please contact David Nickerson at 610-696-2900, ext 13.