

open hearts  
open minds  
open doors



# Kansas East Conference The United Methodist Church

January 2012

Kansas East Conference maintains a secondary insurance coverage policy with Special Markets Insurance Consultants, Inc. (a division of Mutual of Omaha). The 2012 costs are not increasing for a fifth year.

Kansas East Conference policy states that local churches will purchase domestic trip insurance for local church youth groups, mission teams, etc. Churches arrange for domestic insurance at least one week before a scheduled trip by contacting Kay Inman at the Kansas East Conference office: call toll free 877-972-9111, dial 272-9111 in Topeka, or email [kinman@kansaseast.org](mailto:kinman@kansaseast.org) with the following complete information:

Group name	Expected participant number
Local church name	Trip beginning date
Contact person/trip leader	Trip ending date
Telephone number	Trip destination
Email address	Destination activities planned

Kay will arrange coverage and send a confirmation letter with instructions to confirm the trip details, an estimated billing based upon information provided, a claim form to have available, and a declaration form to be completed post-trip and submitted with payment. Based upon the exact number of travelers, a local church will send check payment (payable to Special Markets Insurance Consultants, Inc.) and a completed claim declaration form to Kay immediately after a trip ends. Utilizing this secondary plan affords needed health insurance coverage to minimize out-of-pocket expenses for those who have other primary coverage. For those who do not have health insurance, the plan pays as primary insurer. Here is a per person daily base cost summary:

Trip Length	Per Person Base Cost for 2011
1 Day	\$0.53
2 Days	1.06
3 Days	1.59
4 Days	2.12
5 Days	2.65

Trip Length	Per Person Base Cost for 2011
6 Days	3.18
7 Days	3.71
8 Days	4.24
9 Days	4.77

Additionally to the base premium, **Adventure Sports** cost \$.50 per person per day and include, but are not limited to, mountain climbing, rappelling, spelunking, whitewater rafting, whitewater canoeing, wind surfing, jet skiing, scuba/skin diving, rodeo participation, and paintball. **Snow Sports** cost \$.75 per person per day and include, but are not limited to, downhill skiing, bobsledding, snowmobiling, snow boarding, tobogganing, and tubing. **Work Activities** cost \$.75 per person per day and include, but are not limited to, remodeling, dry walling, plastering, roofing, plumbing, brick/block laying, electrical work, concrete work, and using scaffolds, ladders, and power or chain saw.

Also, following each trip, team leaders will complete an Insurance Claim Declaration form. This form verifies that trip participants either filed or did not file any claims with the insurance company. The claim declaration is for conference notification and tracking purposes only. The form remains at the Kansas East Conference office.