

PATHFINDERS Summary



Pathfinders is an integral ministry of the Seventh-day Adventist® Church. As Pathfinders engage in camping, community and civic activities, there is the potential for accidents or injuries. To help keep your group safe, Adventist Risk Management,® Inc. provides coverage for medical expenses that are incurred while participating in a Pathfinder activity. Coverage is also available for loss by death and dismemberment.

Here are a few scenarios for you to consider how this policy has helped paid medical expenses:

- Cecilia, a 13-year-old Pathfinder, jumped in the water and cut her leg on a rock. She received 20 stitches.
- On her way to a Pathfinder camp meeting, Pathfinder Leader Ms. Garcia was in a car accident and suffered two broken ribs.
- During a day of Pathfinder activities, 10-year-old Chris fell from a swing and hurt his head. He had to receive emergency care.
- Mr. Carlos, a Pathfinder leader, lacerated his foot in a dirt bike activity.

KEY BENEFITS AT A GLANCE

Five plans to choose from:

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death & Dismemberment Benefits					
Principal Sum	\$5,000	\$5,000	\$10,000	\$20,000	\$10,000
Accident Medical Expense Benefit					
Benefit Maximum	\$3,000	\$4,000	\$3,000	\$4,000	\$5,000
Deductible	\$0	\$0	\$0	\$0	\$0
Maximum for Dental Expense	\$1,500 maximum				
Emergency Medical Evacuation Benefit					
Benefits Maximum	100% of Covered Expenses				
Repatriation of Remains Benefit					
Benefits Maximum	100% of Covered Expenses				

RATES

Pathfinders Rates:	\$1.00	\$1.70	\$1.30	\$2.00	\$2.80
Youth Clubs:	\$1.15	\$1.95	\$1.40	\$2.25	\$3.20
Covered Expenses:	Expenses that qualify for reimbursement or coverage under the policy.				

CLAIMS

To file a claim, fill out the claim form related to your type of loss and email it to claims@adventistrisk.org.

This is a brief overview of the policy and is not intended to replace policy terms and conditions.