

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 that show how this policy has helped pay medical expenses:

- Imamo, a 13-year-old pathfinder, jumped in the water and cut his leg on a rock. He received 20 stitches.
- On his way to a Pathfinders camp meeting, pathfinder leader Kanye is involved in a car accident and has two broken ribs.
- During a day of Pathfinders activities, 10-year-old Onyeka fell from a swing and hurt her head. She had to receive emergency care.
- Naku, a pathfinder leader, lacerated her foot in a dirt bike accident during a Pathfinder event.

KEY BENEFITS AT A GLANCE

Five Plan Designs to choose from to decide what best meets your needs:

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.