



# LDS RELATIONSHIPS NEWSLETTER

Boy Scouts of America

15 West South Temple Suite 1070 • Salt Lake City, UT 84101 • 801-530-0004

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## Scouting Helps Prepare Young Men for Missions



**President Dean R. Burgess**  
**First Counselor Young Men General Presidency**

President Thomas S. Monson, president of The Church of Jesus Christ of Latter-day Saints and the longest serving member of the BSA National Executive Board, has stated, “In this world where some misguided men and women strive to tear down and destroy great movements such as Scouting, I am pleased to stand firm for an organization that teaches duty to God and country, that embraces the Scout Law. Scouting helps our boys to walk uprightly the priesthood path to exaltation.” (Ensign, November 1993)

Scouting teaches and prepares our young men to walk uprightly and learn true principles in a confused society where many different messages are heard. As we embrace the Scout Motto to BE PREPARED, we, as leaders, must take advantage of every opportunity to teach and exemplify that which is right. What are we preparing our boys for? What is it that lies ahead of these great young men? Never before in history of time have we a greater

need to help our youth to BE PREPARED!

In The Church of Jesus Christ of Latter-day Saints, a young man receives the Aaronic Priesthood when he turns twelve. Some of the purposes of the Aaronic Priesthood are to prepare a young man to receive the Melchizedek Priesthood, prepare him to become worthy to enter the temple, and prepare him to serve an honorable mission.

A young man at an early age will set personal goals to serve a voluntary mission for the Church when he turns 19 years of age. He will join approximately 52,000 other young missionaries of the Church in this special service. Parents and leaders help and support young men in that decision. He still must BE PREPARED during his youth. When he is 19 and ready to serve, he could be sent to almost any country in the world, living in a new culture, and learning a new language. His personal preparation becomes vital to being successful and effective as he serves wherever he is called.

There is the spiritual preparation of the young man, which comes through his priesthood service, but there is also the temporal or physical aspect of his preparation. Scouting becomes an important tool to help in that preparation, as it strengthens the young man in character and life’s skills. Let me share part of a letter I received from a young missionary who was serving in the Micronesia, Guam mission. His name is Elder Nathan Rodgers. He writes, “I never knew how much those [camping] experiences would help me on my mission. After arriving in Guam, I was assigned to a small island in Micronesia.” After arriving he found his new area [village] only had electricity 60% of the time. He studied under a kerosene lantern and showered using a bucket and a cup. He cooked his meals on a single gas burner, the exact type he had used at Scout camp. Elder Rodgers indicated that one day he and his companion had helped save a young person from bleeding to death by using his first aid skills he had learned as a Boy Scout. He was truly prepared as a young man to live and survive in this environment. He thoroughly loved his mission and the people he served. Elder Rodgers declared, “It is my sincere hope and desire that every young boy would have an opportunity to participate in the Scouting program. I have come to appreciate every moment I spent as a young Boy Scout. Not only do these [Scouting] lessons prepare young men for missions, they help them prepare for life.”

As leaders of youth, we too must BE PREPARED to help and strengthen our young men. The value of Scouting is to prepare young men for life. Becoming trained in all of our responsibilities as leaders will be that investment we make for the future of those we serve.



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## Message from the Primary General Presidency



**Sister Cheryl C. Lant  
Primary General President**

There is no more important work we are asked to do in the Church than that of working with our Heavenly Father's children. It is in these formative years that children can learn who they are and gain confidence in what they can do in life. It is at this time that they can build a strong foundation of faith and testimony in the gospel.

The Scouting program is a great tool that has been given us to use in this effort of teaching the children. It helps us give the children experiences that teach them how to apply the gospel principles they are learning into their daily lives. This begins when they are very young – Cub Scouts – and continues as they grow toward serving missions and temple marriage.

When we keep this vision in mind, we are able to serve the children more effectively and we are able to find great satisfaction in the work. I know too that we can receive strength and guidance from the Spirit, as we ask for it, and as we recognize the eternal consequences of our efforts.

Thank you for all the good work you are doing. Thank you for your dedication and your commitment to the children and to the youth of the Church.

### Hot Off the Press

Brand new booklet, *Scouting and The Church of Jesus Christ of Latter-day Saints*, is now available. This booklet may be downloaded for free or a saddle-stitched copy may be purchased for \$1.65 from the LDS Relationships-BSA Web site [www.ldsbsa.org](http://www.ldsbsa.org).

## Boy Scout Hero Follows the Spirit

Gabe Campbell of the Springville Utah Spring Creek Stake very much looks the part of a typical 12-year-old. He plays electric guitar, attends seventh grade and frequently flashes his bright white smile beneath a head full of dark brown curls.

But Larry and Shirley Bell, members of the Church from Eureka, Utah, know that Gabe is no run-of-the-mill adolescent because earlier this year Gabe helped save their lives by following the inspiration of the Holy Ghost.

On the afternoon of July 3, the Bells were boating in Utah Lake near Provo. Around 5 p.m., their boat capsized. Enduring one- to three-foot waves, Brother Bell, 61, clung to the boat's hull after discovering his life jacket was rotten and useless. Not knowing how to swim, Sister Bell, 60, lay back in her life vest and steadily floated away from her husband.

At 6:30 p.m., Gabe and his grandfather, Brian Campbell, entered Utah Lake on jet skis. Because of windy conditions and choppy waves, Brother Campbell suggested to his grandson that they first warm up by riding around in the harbor before heading out into the middle of the lake. But Gabe felt a strong impression that they should immediately head out toward Bird Island, two miles from the harbor and near where the Bells' boat had gone down.

"I felt really, really strong about it, that we should go out there," Gabe said. "It really hit me like a ton of bricks. . . . I felt that we needed to head out there immediately."

Gabe and Brother Campbell first found Brother Bell in relatively good condition; subsequent searching turned up Sister Bell, who had floated more than a mile away from her husband and was in severe shock, trembling, nauseated and unable to move her limbs at first. But once back on shore, both Bells recovered fully.



"It's a wonderful feeling to know that you served the Lord and that you really helped save these people's lives," Gabe said. "It's a feeling like none other. It's a really tremendous feeling."

Much recognition has been bestowed on Gabe for his role in the rescue. On Dec. 4, he received the Honor Medal from the Boy Scouts of America for

"unusual heroism and skill in saving or attempting to save life at considerable risk to self." The city of Springville has already declared that July 3, 2009, will be Gabe Campbell Day.

But perhaps the most meaningful compliments to come Gabe's way have been from the Bells themselves.

"We both had really prayed and just asked for help to be sent to us," Sister Bell said. "My husband prayed that an angel would be sent to us. . . . (Gabe) is our angel. He's our angel of rescue."

For his part, Gabe knows where his inspiration came from and hopes that the youth of the Church will recognize similar experiences in their own lives.

"If I could talk to (the youth of the Church), I would probably tell them that just in daily life you've got to be aware and listen to the Holy Ghost," Gabe said. "It won't actually come out and talk to you like a person, but it touches you in a way that is so unique that you know instantly it's the Holy Ghost. I think the youth need to realize that and be aware of that and not turn it down."

Article by J.G. Askar, Photo by Jens Dana, Deseret News, December 25, 2008

## National Capital Area Council Honors Dr. Nelson A. Burton as Distinguished Eagle Scout

On the evening of December 8, 2008, Dr. Nelson A. Burton was presented the Distinguished Eagle Scout Award by the Honorable Togo West, former Secretary of the Army and former Secretary of Veteran's Affairs. It was a gala evening in the National Capital Area Council with the theme "Salute to Scouting." Dr. Burton's award was the highlight of the evening and was shared by family members, as-well-as Church leaders and friends in the Washington DC area.

Dr. Burton received his Bachelor of Science degree in Political Science, Magna Cum Laude, from the University of Utah in 1972 and his Doctor of Medicine in 1975 from the same institution, graduating 2nd in his class. He went on to Stanford University for training in general and cardio thoracic surgery, learning from the "Father of Heart Transplantation," Norman E. Shumway. While at Stanford, Dr. Burton participated in research involving the first successful combined heart-lung transplant in primates and participated on the team that performed the first successful heart-lung transplant in humans. Upon completion of his surgical training, Dr. Burton spent 3 years at Walter Reed Army Medical Center in Washington, D.C., as Assistant Chief of Thoracic Surgery. In 1985, he returned to the University of Utah as an Associate Professor in the School of Medicine. As Surgical Director of Heart Transplant at University of Utah, he helped establish the highly successful U.T.A.H. heart transplant program.

In 1988 Dr. Burton was persuaded back to the D.C. area to help build the Heart Transplantation Program at INOVA Fairfax Hospital. During this time, he directed the team that performed the first lung transplant in the region and subsequently performed the first combined heart and lung transplant in the metropolitan D.C. area. As Surgical Director of Heart and Lung Transplantation and Director of the Mechanical Circulatory Device Program at INOVA



*Pictured: L to R, Peter Forster, Council President; Kevin Calderwood, President Oakton, Virginia Stake; Togo D. West, Jr., Distinguished Eagle Scout, Former Council President, Former Secretary of the Army, and Former Secretary of Veterans Affairs; Robert Hansen, Council Honoree; Dr. Nelson A. Burton, Distinguished Eagle Scout Honoree and First Counselor Oakton, Virginia Stake; Mrs. Amy Burton, Proud Eagle Scout Mother; Jack Gerard, Chairman National Capital Area Council Executive Board and President McLean, Virginia Stake; Alan F. Lambert, Scout Executive, National Capital Area Council.*

Fairfax, Dr. Burton participated in the clinical research trials of the first man-made heart pumps approved for use to support dying patients prior to heart transplant - known as "bridge to transplant" - and also the clinical trials using these pumps as an alternative to having a transplant. He continues to direct the ongoing clinical research trials of the most recent generation of these devices, which may offer years of additional longevity for end-stage heart failure patients. In addition to his practice in open heart surgery at Fairfax Hospital, Dr. Burton is Associate Professor of Surgery at the Uniformed Services University of Health Sciences in Bethesda and has worked as a consultant and senior surgeon at the National Naval Medical Center in Bethesda for nearly two decades.



Dr. Burton is very active in the Church as-well-as in the community. He served a full-time mission for two years in Scotland between his freshman and sophomore years in college and has served in numerous callings in The Church of Jesus Christ of Latter-day Saints. Dr. Burton's current calling is First Counselor, Oakton, Virginia Stake.

Dr. Burton's Scouting career began as a Cub Scout in 1957. He achieved the rank of Eagle Scout in 1965 and continued his involvement in Scouting as an Assistant Scoutmaster, Venturing Advisor, and Chartered Organization Representative. He currently serves as a member of the National Capital Area Council, LDS Relationships Committee. Beyond Scouting, he has also served as the team physician for the Oakton High School Wrestling Team for the past 10 years.

In his free time, Dr. Burton enjoys skiing, hiking, drama, music, and spending time with his family. He has maintained a life-long love of vocal performance as both a soloist and in choirs, including the Mormon Tabernacle Choir while he was working at the University of Utah.

Dr. Burton is married to Amy Lawrence Brown, a former cardiac intensive care unit nurse. They are the proud parents of one daughter and three sons, and the proud grandparents of four grandchildren. All three of their sons achieved the rank of Eagle Scout, as did their son-in-law. Dr. Burton is thrilled to announce that his nephew, Sam Burton, has recently become one of the National Capital Area Council's newest Eagle Scouts.

One professional Scouter, who knows Dr. Burton, said; "Dr. Burton is a humble servant, using his God given talents to better humanity." Thank you Dr. Burton, you are a shining beacon for all to emulate, especially our Young Men in the Aaronic Priesthood.

*Submitted by Dan Ross, LDS Relationships Adviser, National Capital Area Council, Bethesda, MD*

## Post-Eagle Excellence



A few weeks ago, a half-dozen young men from the Fox Pointe Ward, West Jordan Utah Bingham Creek Stake, gathered for a special Court of Honor.

Before receiving their Scouting organization's highest award, each of the boys was recognized for providing service to others, learning new skills, working together and demonstrating leadership.

But not one of the 16-year-olds was presented Scouting's Eagle Badge that evening. No need. Each of the young men had already earned their Eagles. Instead, the six priests were presented the Denali Award, the highest achievement in Varsity Scouting.

The Fox Pointe priests form an unusual group. Never before had six members of one Varsity unit from Utah's Great Salt Lake Council completed the Denali Award at the same time. For many LDS young men, claiming their Eagle Award marks the end of their Scouting experience. But others take full advantage of the opportunities offered by Scouting's Varsity program — typically designed for teacher-aged boys — and the Venturing program, designed for young men 16- to 18-years-old.

Fox Pointe Ward Bishop David R. Homer is not surprised so many of his young men have embraced Varsity Scouting. A well-run Varsity program offers a variety of high-adventure and leadership activities. The sorts of things, he said, "boys just buy in to."

For years, the Church's Young Men general presidency has counseled wards and branches in the United States to offer and promote Varsity and Venturing Scouting. Such Scout-based offerings form the activity arm of the Aaronic Priesthood for all ages. But operating a successful Varsity team or Venturing crew can be tough. Often a young man steps away from Scouting once he's earned his Eagle. Other wards simply know little about how the advanced programs work.

Still, Varsity and Venturing Scouting can play key roles in "retaining, reclaiming and converting" young men to accomplish the purpose of the Aaronic Priesthood.

"These are dynamic Scouting programs that offer age-appropriate activities for each quorum," said David Pack, director of the

Boy Scouts of America's LDS Relations Office.

Besides serving older LDS Scouts who are still working toward their Eagle Award, Varsity and Venturing teach life skills that will serve a young man well on a future mission, in marriage and as a future Melchizedek Priesthood holder. Like the Boy Scouts, Varsity and Venturing "is always about the priesthood — the function of the quorum is always primary," added Brother Pack.

By design, the young men are responsible for much of the planning and leadership in Varsity and Venturing activities. Still, it's vital that adult leaders fully

understand the ins-and-outs of the two programs. Brother Pack recommends that bishops and ward Young Men leaders enlist in Scouting's Basic Training and, if possible, the advanced Woodbadge course to best understand the Varsity and Venturing programs.

"We can't teach boys about a tool we know nothing about," he said.

Additional resources on starting up and operating a Varsity or Venturing program can be found at the BSA-LDS Relations website,

[ldsbsa.org](http://ldsbsa.org).

Bishop Homer said devoted Scout leaders have made the difference in his ward. His ward's Scout committee manages the administrative tasks (read: permits, equipment, scheduling, advancement) so that

Scoutmaster and Varsity coaches can focus entirely on the boys. Bishop Homer describes his Varsity team coach, Jim Larsen, as "a quiet man who just loves boys."

Brother Larsen also loves the high-adventure activities that are synonymous with Varsity and Venturing Scouting. In recent years, the Fox Pointe teachers and priests have shimmied through Utah's Zion Narrows, white water rafted down Idaho's Snake River and hiked across the Uinta mountain range of northern Utah.

John Adams has been involved in Scouting in the Harbour Pointe Ward, Lynnwood Washington Stake, for several years. Many of the Harbour Pointe young men have earned their Eagle — and most have remained active in the Varsity teams and Venturing crews. Brother Adams said the advanced Scouting programs have allowed the older boys to learn vital leadership skills while experiencing high adventure.

Over the years, Brother Adams has participated in several outdoor events. Recently, he and three other adult leaders joined eight young men (including five Eagle Scouts) on a climb up Oregon's Mt. Hood. Days later, the well-trained group summited Washington's 14,400-foot-high Mt. Rainier.

"Our goal was not to make mountain

climbers," said Brother Adams, "but to help the young men learn that they can do more than they thought possible."



Perhaps, he added, when one of his young men is dealing with a tough moment in the mission field, he will recall those dual summits and think, "I climbed two big mountains — I can do this."

The veteran youth leader admits he sometimes enlists some Scouting sleight of hand with the older boys. After a young man completes a grueling hike or finishes building a snow cave, Brother Adams will pull out a blue merit badge card and inform his charge that he is just a requirement or two short of a particular merit badge.

Brother Adams' advice to bishops and young men leaders anxious to succeed in Varsity or Venturing Scouting is simple: "Love the boys and get out into your ward and (discover) who are the outdoorsmen."

Eagle Scouts can also continue to earn merit badges as they progress into the Varsity and Venturing programs. Craig Richins, 17, recently completed a merit badge sweep — earning all 121 badges. A priest from Dexter, Ore., Craig earned his Eagle when he was 14. He then set a goal to earn as many Eagle palms as possible. In the end, he simply earned them all.

Such discipline has helped prepare Craig for the mission field and his future studies. Through his post-Eagle Scouting, the young priest was exposed to potential career fields he enjoyed (architecture and anything to do with animals) and those to avoid (finance and anything involving figures and numbers).

Craig's Scouting achievement was recently highlighted in Oregon's Register-Guard newspaper. He spoke of the confidence he has found through extended years of Scouting.

"If I could do this, then maybe I can do other hard things, too."

*By Jason Swensen, Church News, week ending Nov 1, 2008*

## 121 Down - Zero to Go

Of the thousands who wear the Scout uniform, only a small percentage earn the program's most storied honor — the Eagle Award. For many young men in the Church, Scouting comes to an end when their mothers pin the Eagle Award on the pocket of their uniforms. But others continue, enjoying the myriad opportunities Scouting offers to all young men.

San Diego, Calif., native Alex Teemsma went far beyond the minimum requirements for his Eagle Award by earning all 121 merit badges offered in Scouting. He recently earned his final badge — backpacking. A freshman at Brigham Young University, Alex, 17, offered his thoughts about his rare achievement, and the lessons of Scouting, with the Church News. Below are some highlights:

### *Alex, when did you set a goal to earn every merit badge?*

"I don't think that there was a defining moment where I decided that I was going to earn every merit badge. I'd say it was self-perpetuating. I kept earning more and more merit badges and, eventually, I was over halfway done.

"At this point, I was also going in for my Eagle Board of Review. They ask every Scout how they will continue to stay active in Scouting after earning their Eagle Scout. The answer for me was quite simple. I told them that I was going to continue earning merit badges until I had earned all of them."

### *Which badge was most enjoyable? Which badge was most difficult to earn?*

"If I had to look at them one at a time and single out any specific (badge) as most enjoyable, I don't think I'd be able to pick just one. However, I'd say that journalism, public speaking and radio were all of particular interest to me. I found these fun because the subject matter appealed to me. I'm actually majoring in pre-communications here at BYU,



in part, because I remember the experiences I had doing these merit badges. I found broadcasting and writing to be very interesting.

"As for the most difficult merit badge, I'd say that backpacking — coincidentally also my last merit badge — was the most difficult. Hiking over 100 miles with a 40-pound pack is not my idea of (fun)."

### *Many young men leave Scouting after earning the Eagle Award. Why did you choose to continue?*

"When I earned my Eagle Scout at the age of 13, I had already earned 64 merit badges. I was over halfway done. I would have felt like a fool if I stopped there. I was truly blessed to have had such a good start and a supportive base of leaders and family. It was really a matter of, 'Well, why not?'"

### *How has Scouting helped you serve in your priesthood duties and prepare for a mission?*

"As a member of the Scouting community, I have had many opportunities to serve — and the priesthood is all about service. So I suppose that is one way that Scouting has helped me to fulfill my priesthood duties. It is really quite interesting how the Church and Scouting are so similar in their willingness to serve. I can see why the Church embraces Scouting.

"In terms of preparing for a mission, Scouting has done a lot as well. Without the Boy Scouts and the goals that I set while in Scouting, I'd be lacking many attributes and skills that an effective missionary possesses. I have gained discipline, an increased willingness to help others and the desire to be the best that I can be.

"Setting goals is one of the most important things a person can do. I learned that first hand. Setting goals can apply to any situation, whether it be Scouting, school or a mission."

*By Jason Swensen, Church News, week ending Sept 20, 2008*

## Popcorn Success

We have several families in our ward that need help getting their Cub Scouts to camp. I had heard about Scouts selling popcorn to help raise money for camp and equipment and decided to check it out. In talking with my bishop, we decided to participate in the Great Salt Lake Council's annual Popcorn Sale.

We obtained the necessary permission and I contacted the council for details. I attended the council's kickoff where I learned how to administer the sale. Our little pack even had our own kickoff! [I'm the Queen Kernel!]

We've sold popcorn at a local hometown grocery store, to our ward members, and online at [www.orderpopcorn.com](http://www.orderpopcorn.com). For the storefront sales, the boys were very nervous at first, but soon learned to tell customers that they were trying to raise



money for camp. Our Scouts learned to approach people and look them in the eye and say thank you, even if the customer didn't buy. Older Scouts helped the younger ones and, within time, all of them had gained the confidence to approach customers on their own. We had so much fun and the time went by quickly! In fact, when it was time to leave, the Scouts didn't want to go! What a great experience. Needless to say, all of our Scouts will be attending camp next year!

*Submitted by Dixie Vance, Cub Committee Chair, Pack 3770  
Great Salt Lake Council, Salt Lake City, Utah*

**More information on Fundraising and Popcorn Sales can be found on the Web site [www.ldsbsa.org](http://www.ldsbsa.org) under Resources.**



# LDS Week at Muskingum Valley

Brother J. Floyd Hatch, Young Men General Board member, recently attended LDS Week at the Muskingum Valley Scout Reservation near Conesville, Ohio (central Ohio between Columbus and Akron). The event was organized by the Akron Ohio Stake under the direction of President John R. Center. Three Scouting families were involved as Boy Scout troops, Varsity teams, and Venturing crews gathered together to earn merit badges and Scout ranks in addition to better understanding the Duty to God program. The total attendees numbered approximately 150 young men and 50 leaders who traveled to camp from Ohio, Pennsylvania, Kentucky, and Indiana.



Brother Hatch conducted training sessions on several subjects including Duty to God, strengthening Quorums, and the Varsity and Venture Programs. The Varsity training included a high adventure shooting activity culminating with an awards ceremony (at the range) in which 25 Varsity Scouts and their leaders received the Varsity Letter. He also discussed the 2008 Young Men/Young Women theme, becoming "Steadfast and Immovable" in our faith, at the family fireside and bore his testimony regarding the work that our young men need to accomplish to be able to enter temples during the closing fireside. He reminded the young men of the counsel from our Savior in the 84<sup>th</sup> section of the Doctrine and Covenants, (verse 88):



"And whoso receiveth you, there I will be also, for I will go before your face. I will be on your right hand and on your left and my spirit will be in your hearts, and mine angels round about you, to bear you up."

He reminded the young men that each of us had the right to be surrounded by angels to bear us up, but it is very important that we live the commandments and carry out the role of a disciple of our Lord and Savior Jesus Christ.



Brother Hatch recommends that nearby troops, teams, and crews strongly consider attending LDS Week at Camp Muskingum in 2009. The proposed date will be June 29<sup>th</sup> to July 4<sup>th</sup>. Approximately \$175 per attendee will cover 3 meals/day, Monday-Friday and Saturday breakfast. Tents and a few cabins are set up and maintained by the camp staff and ready for the attendees to arrive. Everyone enjoys prepared meals together in a large dining hall. The camp has been run by "Reverend Tim" Lehman for the last 30+ years. "Reverend Tim has thought of everything", says Brother Hatch. The experienced staff makes LDS Week an experience that young men will always remember.

Additional information can be reviewed on the LDS Week website at:  
[www.muskingumvalleycouncil.com/campvideo.htm](http://www.muskingumvalleycouncil.com/campvideo.htm)



*Article submitted by J. Floyd Hatch, Young Men General Board Member*

# Philmont 2009 LDS Leadership Conference

**Session 1: June 27-July 3, 2009**

**Session 2: July 4-10, 2009**

Applications are still being accepted for stake presidency members and those High Councilors and stake Young Men presidents who are accompanied by a stake presidency member(s). Applications can be downloaded from our Web site [www.ldsbsa.org](http://www.ldsbsa.org) on the Philmont page. Please complete the one-page application form and return to the LDS Relationships office in Salt Lake City. The conferences are filling up quickly, so submit your application as soon as possible. Further information is available on the LDS Relationships – BSA Web site.



## Church Activity Insurance Handbook

### GENERAL INFORMATION

The Church Activity Insurance Program provides medical and dental coverage and certain death and dismemberment benefits for individuals who are injured while involved (either as participants or spectators) in activities sponsored and supervised by ecclesiastical units of The Church of Jesus Christ of Latter-day Saints. These activities include, but are not limited to:

- Church meetings
- Youth conferences
- General conferences
- Road shows
- Ward Activities
- Seminary and Institute activities
- Welfare assignments
- Temple sessions
- Officially organized sports programs

### Key Points

The Church Activity Insurance Program provides valuable benefits when other coverage is not otherwise available. However, the program does have limitations. Some key points to remember include:

**1. Church Activity Insurance provides a \$15,000 medical or death benefit and eliminates the need for ward or branch sports, camp, or trip accident insurance. (Individuals still need insurance.)**

Individuals that participate in Church activities are expected to provide their own health insurance. However if an individual doesn't have personal health insurance, Church Activity Insurance provides limited benefits. To enhance these limited benefits, we encourage the individual to use Deseret Mutual contracted providers.

**2. Church Activity Insurance is secondary coverage.** This means that it pays benefits after any other insurance coverage the injured person may have. For more information, see Coordination of Benefits on page 16.

If other coverage requires the patient to seek care from a specific source to be eligible for benefits, that source must be used for this program to cover any related expenses. If the patient loses coverage because he/she failed to follow the rules of a personal health plan or to use health plan network providers, services will not be covered by this program.

**3. Coverage for accidents while traveling is limited.** Travel-related injuries are eligible for coverage only when transportation is:

- Provided to a participant as an integral part of a Church activity. Examples include youth conference, camp, trips, etc.
- For approved non-routine travel to carry out a specific Church assignment

Travel-related injuries are not eligible for coverage when transportation is for:

- Routine travel to and from church to attend meetings or activities (for example, sacrament meeting, stake or general conference, young men/young women activity night, etc.)
- Routine preparation of a Church calling or assignment
- Personal acts of service

**4. Personal functions do not qualify for coverage.** This includes events such as weddings, receptions, family reunions, and other personal gatherings held at the ward house or stake center.

**5. Only certain missionary service activities are eligible for coverage.** Full-time missionaries who are younger than 40 are not covered by this program.

However senior missionaries (couples and single sisters who are 40 and older), Church-service missionaries, and other Church volunteers may be eligible for coverage.

**6. Church Activity Insurance provides limited benefits.** Coverage is subject to the benefits and exclusions described in this handbook.

**7. Church Activity Insurance is not liability insurance.** Priesthood and activity leaders should continue to protect themselves by carrying reasonable amounts of liability or casualty insurance through their own automobile, homeowners, renters, boat or recreational vehicle policies.

**8. Scouting activities sponsored by the Primary or Young Men organizations are covered by this plan (unless otherwise excluded).** You don't need to purchase the troop accident plan offered through the local Boy Scout Council. When necessary, contact Deseret Mutual for a policy verification form to provide proof of accident insurance.

Boy Scouts of America provides liability insurance to LDS units and registered leaders as a part of the annual registration fee (see point 7 above). To maintain eligibility for this coverage, we strongly encourage Scouts, committee members and adult Scouting leaders to properly register and obtain tour permits when applicable.

*By Alan A. Rogers, Great Salt Lake Council  
Risk Management Committee Member*

