



Illinois Council of Skin and SCUBA Divers, Inc

is a state-wide coalition of skin and scuba diving clubs and individuals with interests in the sport of skin and/or scuba diving or interest in the prudent preservation and conservation of our marine environment.

February, 2020

<i>President</i> Chuck Miller 815-887-5002 buzz_inc@sprynet.com	<i>Exec Vice President</i> Dean Nolan 773-550-2737 deannolan@sbcglobal.net	<i>Vice President</i> Margo Miller 815-887-5002 margomiller@sprynet.com	<i>Treasurer</i> OPEN	<i>Secretary</i> Claire Gadbois 773-883-1601 bobclarg@att.net
<i>Delegates:</i> Scott Reimer streimer1@comcast.net			OPEN	

PRESIDENT'S MESSAGE

 Be sure to check out the WAVE Film Fest, February 29, see the ad below.

Most of you know by now that Our World Underwater has been cancelled for this year, even though this would have been the 50th anniversary of the show. There is hope they will bring the show back next year. Go to: <http://ourworldunderwater.com/>

Our meeting will be Thursday, February 20 at 7:30 PM at Mr. Beef and Pizza, directions can be found on the last page of the newsletter,

Wishing You Safe Diving,
Chuck Miller

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Start your decade off with something different. Join us for the inaugural Wave Film Fest, where we'll take you below the water line in this new film festival on February 29. We created this experience for you and filled it with film screenings, Q&A panel sessions, roundtables, and an after party where great minds can connect.

A celebration of our waters through film and visual arts. Join us Saturday, February 29 at 10:00AM for our inaugural film festival celebrating films that educate, inspire, and take you on an adventure underwater.

Admission to the festival is free!
Columbia College of Chicago
Film Row Cinema
1104 South Wabash
Chicago, IL 60605
info@wavefilmfest.com

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CHECK OUT THE POSTINGS PAGE

There are new postings – be sure to check them out. Visit: <http://www.illinoisscubacouncil.org/> and click to open the **POSTINGS** section on the left side. Be sure to also look for recent event photos, such as the Underwater Competition, Pumpkin Carving or Underwater Beach Clean-Up. Also posted there are our newsletters so if you want to revisit something you read in an earlier edition you can do so easily. There is also our up-to-date Calendar of Events so if you are planning to dive or otherwise participate in a Council activity you will always have the latest information at your fingertips. Check it out!

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2020 EVENTS CALENDAR

Meetings: Usually third Thursday of every month is the Illinois Council Business Meeting. Until further notice all will be held at Mr. Beef and Pizza in Mount Prospect. Exit I-90 (Northwest Tollway) at Elmhurst Road (Illinois 83) northbound. Go north 2 lights. Meetings begin promptly at **7:30 PM (Note time change)**. Directions can be found on the last page of the newsletter.

February 20	March 19	April 16	May 21	June 18
July 16	August 20	September 17	October	November
December*	*No meeting			

February 29 **WAVE FILM FESTIVAL - Columbia College Downtown 10:00 am**
Admission to the festival is free! Columbia College of Chicago, Film Row
Cinema, 1104 South Wabash, Chicago, IL 60605 info@wavefilmfest.com

March 22` **UNDERWATER COMPETITION - Elk Grove Pavilion Pool**

September 19 **INTERNATIONAL BEACH CLEANUP - Greenwood Beach, Evanston**

October 4 **PUMPKIN CARVING DIVE - -Haigh Quarry, Kankakee**

October 24 **PRESIDENTS' NIGHT**

November 10 **BOARD BUDGET MEETING - Mr. Beef & Pizza, Mt. Prospect.**

 Any comments or items you would like to include in the next newsletter send to the editor, Pam Romund, 730 Creekside Dr. #210, Mt. Prospect, IL 60056 or promund@gmail.com. Deadline is **March 6, 2020**.

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The following article has been reprinted from Undercurrent On-Line, February, 2020

THE INS AND OUTS OF TRIP INSURANCE IF YOU'RE OVER 70, DAN THINK YOU'RE TOO OLD FOR COVERAGE

Last fall, we got a letter from *Undercurrent* subscriber Peg who got a shock when she tried to renew her dive trip insurance plan with Divers Alert Network (DAN). She had regularly paid for the top-of-the-line Guardian plan but was told she could do so no longer because she was too old — DAN no longer offers the Guardian plan to those age 70 and over.

When she called DAN to doublecheck, she was told it was a new decision made by its underwriter, AIG, who didn't want to insure any one over the seven-decade mark. "I thought 70 was the new 60? Apparently not," our subscriber wrote.

Frank Hall and Carole Ott (Floyds Knobs, IN) are longtime DAN members, but these active, healthy divers were also told that anyone over 70 is no longer eligible for the Guardian-level plan. "DAN said they are working with AIG to try to get this restriction removed, but no guarantees," Ott told us. "I'm shocked that DAN ever agreed to accept this restriction to begin with; they should know better"

Yes, especially when the majority of divers purchasing trip insurance are over a certain age and not getting any younger. When we checked with DAN about this last month, we got this reply from Rachelle Deal, its vice president of marketing: "It is true we are working with our underwriters to change the program to support those over 70. This is a substantial and lengthy process, as each state has its own requirements and insurance regulations. The new program is almost ready for launch, and will once again make coverage available for members over 70. DAN is committed to providing the best dive accident coverage available to all age groups."

But this new program seems to be delayed, or may not happen at all. Diver Bob Weybrecht (Boca Raton, FL) went online to renew his DAN dive insurance, but when he got to the selection page, it read "No coverage available." "When I called DAN, I was informed that as of January 1, they are no longer offering dive insurance to divers 70 and older," Weybrecht wrote. "Last year, they had dropped the Guardian option for older divers. Now it's all options gone. The only benefit currently available to 70-plus divers is the \$100,000 Emergency Evacuation, provided the accident occurs more than 50 miles from home. There has been no notification that this change was coming, and their Dive Insurance page still states 'Available for all DAN members.' I imagine they are still trying to get an underwriter, but in the meantime, all older divers should be aware of what they will find when DAN renewal time comes."

The Factors: Your Age and Your Trip's Cost So, is setting age limits for purchasing travel insurance becoming more common? We checked with Stan Sandberg, co-founder of the website www.travelinsurance.com, which compares various trip insurance plans, to see if this is a trend. He said he found AIG's move "a little surprising," because insurance companies must get their policies approved by each state's insurance agency, and if they make any changes, they need to file all over again. "Insurance products evolve over time, and you start to see plans change their covered reasons and benefits," Sandberg says. "I've seen age limitations on plans that are medical-only, but I have not seen trip insurance plans that are modified by an age cutoff. That's not to say they can't do that, however. A cutoff point of 70 does seem low, but when you're talking about a hazardous activity, that may be the driving factor."

The two factors that determine the price of a trip insurance plan are the total cost of the trip (a dive trip that costs \$2,000 in airfare and hotel will be less costly to insure than a \$20,000 multi-week extravaganza in Raja Ampat) and the policyholder's age. So, a trip policy will cost more for divers in their 70s compared to those in their 40s. While some insurance plans have an age limit, they're typically medical-only travel policies, but for most trip cancellation policies, Sandberg says, "travelers won't start seeing fewer plans until they celebrate their 101st birthday." Looking at insurance plans for a 72-year-old that have medical and evacuation coverage, but not trip cancellation (similar to DAN's Guardian plan), Sandberg found a range of costs from \$33 to \$148.

What's Covered, What's Not Whether you're a DAN member or not, what should seasoned divers consider when purchasing travel insurance — which includes trip cancellation, emergency medical coverage and emergency evacuation coverage — for an overseas dive trip? First off, Medicare will not provide coverage when you leave the country, so if you want coverage, you must purchase a private supplemental insurance program with travel coverage. A trip insurance policy should fill in the gaps. When evaluating plans, divers specifically should focus on two considerations: whether it has an exclusion for either solo diving, or for diving below a certain depth. One plan may have a scuba exclusion unless you're accompanied by a divemaster or dive below 100 feet; another plan could exclude diving below 120 feet, with or without a divemaster.

Plans with optional hazardous sports coverage will provide medical coverage if you go below 130 feet and you're PADI or NAUI certified, and divers age 70-plus are eligible for them. "The variable pricing based on age only impacts the base cost of travel insurance, so an upgrade to hazardous sports coverage won't be more for a 70-year-old than a 25-year-old," says Sandberg. One example: the RoamRight Elite plan is \$73 for a 72-year-old, and an additional \$18.25 for a hazardous sports coverage upgrade (www.tinyurl.com/t6hujtc).

If you have pre-existing medical conditions, you'll see your coverage options narrow somewhat (a pre-existing condition is defined as a prior injury, illness or disease you sought care for six to 12 months prior to the start of the policy date). Most policies exclude losses that stem from a pre-existing condition, but some policies offer a "pre-existing condition exclusion waiver." To qualify for that, you'll need to purchase the policy within a certain timeframe (usually seven to 21 days from when you made your initial trip payment), and you'll need to insure 100 percent of your trip costs. Also, you need to be physically able to travel when your trip starts. "That requirement is designed to prevent someone with a pre-existing condition that flares up two days before they leave for their trip from hoping they'll get some level of protection from the waiver," says Sandberg. He cited April Travel Protection as one provider that lowers the price of its policy if you don't qualify for the pre-existing condition waiver. Diving lowers the price of its policy if you don't qualify for the pre-existing condition waiver.

How About Annual or Group Plans? If you regularly go on dive trips, should you get an annual plan versus one for a single trip? Sandberg says an annual plan will be more cost effective if you're taking four or more trips a year. Those plans typically offer medical and evacuation coverage, but not trip cancellation; however, April Travel Protection has an annual plan that offers a range of trip cancellation coverage options, ranging from \$2,000 to \$5,000 (www.us.april-international.com/en).

But annual plans have cumulative limits. "Say you're on your first trip of the year, and you use up \$3,000 of trip cancellation," says Sandberg. "You still have other benefits under the plan, but for other trips, you don't have any trip cancellation coverage left. And if you exhausted medical coverage on the first trip, no extra is covered." If you're an older diver who enjoys group trips booked through, say, your local dive shop, a group policy could be a good idea. The cost of insurance is solely dependent on the trip cost, not the traveler's age. All travelers have to be on the same itinerary, and there must be at least 10 people on the trip. "If you meet those requirements, and all travelers are age 65 and above, I highly recommend looking at that because it may be more cost-efficient," says Sandberg.

While most group plans don't have the hazardous sport coverage upgrades, Sandberg says one that does is Global Trip Protection Group Pro, which starts at \$57 per person (www.globaltripprotection.com). So if DAN's underwriter no longer lets it offer trip insurance to its most loyal members — senior divers — it's time to look elsewhere. You won't be turned away by other underwriters because of your age, but do make sure to ask if there's an exclusion for scuba and the type of diving you intend to do, and if you need one, ask about the pre-existing condition waiver.

Article by – Vanessa Richardson

ICSSD GENERAL MEETING MINUTES

General Meeting Minutes

January 16, 2020

CLUBS AND PEOPLE PRESENT:

People	Club
*Chuck & *Margo Miller	Tritons, CASA, UASC
*Claire Gadbois	UASC, CSM, Atlantis
*Scott Reimer	UASC, Tritons, CASA, CSM

(Note: * denotes Board member.)

CLUBS NOT PRESENT: Diveheart

TREASURER'S REPORT:

Claire Gadbois reported a treasury balance of \$4,379.17. Diveheart is the only club to have paid their 2020 dues.

CALENDAR OF EVENTS:

WAVE FILM FESTIVAL-----Feb. 29, 2020

Columbia College Downtown

UNDERWATER COMPETITION-----March 22, 2020 Elk Grove Pavilion

Chuck said he is waiting for the person in charge to get back to him. He said he would find out January 17th and would call Claire and let her know.

INTERNATIONAL BEACH CLEANUP-----Sep 19, 2020

Greenwood Beach, Evanston.

PUMPKIN CARVING DIVE-----Oct 4, 2020 Haigh Quarry

Claire said she would check with Atlantis and see if they will help run it again.

PRESIDENTS' NIGHT-----Oct. 24, 2020

BOARD BUDGET MEETING-----Nov. 10, 2020 Mr. Beef & Pizza, Mt. Prospect.

DIVE COMMUNITY ACTION COMMITTEE (DCAC) REPORTS:

Fund Raisers:

Claire Gadbois gave Chuck and Margo some items to use as raffle prizes.

NEW BUSINESS:

Margo Miller gave Claire Gadbois the tax form to mail to Dave Cohen as well as sending him the \$10 fee (Claire did that the next morning).

CLUB REPORTS:

Diveheart:

Go to www.diveheart.org for a full list of events, places and times.

Tritons:

Meetings 4th Tuesdays, 7:30pm, **(New Location)** Tap House Grill, 1472 Market Street, Suite 103-A, Des Plaines, IL.

01/28/2020----- Business Meeting, Tap House Grill, 1472 Market Place, Des Plaines 7:30 p.m

02/01/2020----- Chinese New Year.

02/15/2020----- Pizza get together, Gino's East.

02/25/2020-----Business Meeting, Tap House Grill, 1472 Market Place, Des Plaines 7:30 p.m.

03/15/2020----- Candy Making.

03/24/2020----- Business Meeting, Tap House Grill, 1472 Market Place, Des Plaines 7:30 p.m.

04/04/2020-----Dinner and Show - Into the Woods.

04/28/2020----- Business Meeting, Tap House Grill, 1472 Market Place, Des Plaines 7:30 p.m.

Underwater Archaeological Society of Chicago:

Meetings on the last Wednesday of the month, 7:00pm, at the Chicago Maritime Society Headquarters, 1200 W. 35th St, Suite OE 5010, free parking in back, enter back door & down the stairs.

Special Thursday night charters for research purposes

THANK YOU to the following businesses
for their support of the Illinois Council!

BELOW H20

554 S. Route 59
Naperville, IL 60540
630-820-2531

CHICAGOLAND SCUBA

890A South Rand Road
Lake Zurich, IL 60047
847-540-7211

DIVE CHICAGO CHARTERS

586 E Waldron Dr
Chicago, IL
312-922-5090

DIVE RIGHT IN SCUBA

24222 W. Lockport St.
Plainfield, IL 60544
815-267-8400

ILLINOIS INSTITUTE OF DIVING

245 W. Roosevelt Road, Bldg 2 Ste 8
West Chicago, IL 60185
800-469-3483

PIRATE'S COVE DIVING

1103 West Oklahoma Avenue
Milwaukee, WI 53215
414-482-1430

SCUBA SENSATIONS

2475 W. Pratt Blvd
Chicago, IL 60645
312-404-7785

BERRY DIVE CENTER

200 Northfield Road
Northfield, IL 60093
847-827-3100

DD DIVE SHOP

552 E. Northwest Hwy
Palatine, IL 60074
847-657-3483

DJ'S SCUBA LOCKER

9301 W. Ogden Avenue
Brookfield, IL 60513
708-442-4388

HAIGH QUARRY

2738 E 2000 North Road
Kankakee, IL 60901
815-939-7797

PEARL LAKE RESORT

Highway 251
South Beloit, IL 61080
815-389-1479

SCUBA EMPORIUM

16336 S. 104th Avenue
Orland Park, IL 60467
708-226-1614

TOUCAN DIVE CENTER

756 Frontage Road
Lake Villa, IL 60046
847-356-7826

UNDERSEAS SCUBA CENTER

611 N. Addison Avenue
Villa Park, IL 60181
630-833-8383

COMMUNITY SERVICE COUNCIL ACTIVITIES

**Ongoing
Community
Service**

Toys for Tots – New Toys, non-violent, not gift wrapped and no stuffed animals
Council member clubs collect Toys for Tots throughout the year. We present them to the
U.S. Marine Reserve at the annual Presidents' Night Dinner. Ask your Membership bring a
new toy to an event – an easy way to collect a lot of toys for a worthy cause.

Pop-Top Pull Tab Collection

The clubs collect the pop-top pull tabs from aluminum cans. The tops are donated to the five Ronald
McDonald Houses in the Chicagoland area. The homes provide a supportive residence for families
while their child is being treated at a nearby hospital. The proceeds from the tabs go to the wish list
for the Houses.

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February, 2020
News from ICSSD
The Illinois Council of SCUBA Diving Clubs
P. O. Box 6602
Villa Park, IL 60181

Check Out Our Website
www.illinoisscubacouncil.org

Directions

The next regular business meeting will be held **February 20, 2020** at **7:30 PM** at **Mr. Beef and Pizza**. Directions to Mr. Beef and Pizza: Exit I-90 (Northwest Tollway) at Elmhurst Road (Illinois 83) northbound. Go north 2 lights. Mr. Beef is located just north of the intersection of Algonquin Road and Elmhurst Road on the left side. Hope to see everyone there!