



THE BEACON SERIES

Coverage Anywhere.
Value Everywhere.

www.azimuthrisk.com

 **Azimuth**
Risk Solutions™

Is It Important To Have Medical Insurance?

Perhaps the better question is whether you are prepared to travel without it.

While international travel is often interesting, fun and exciting, it is important not to ignore the real risks we face, even though we do not like to think about them happening. Imagine it is 3 a.m. back home and you are severely injured in a fall, will anyone pick up the phone at your local insurance company? If they do answer, can they or will they have the ability to assist you with your emergency?

Many health insurance plans have restrictions for time spent out of home country or geographic areas that lack coverage. Be confident when you arrive in another country that you will enjoy the security of the finest travel medical insurance protection available in the market today. Azimuth Risk Solutions provides the essential coverage and service to respond quickly, compassionately and professionally to the emergency mentioned above and hundreds of other travel emergencies. *Coverage Anywhere. Value Everywhere.*



Is the Beacon Series a Good Value?

The Beacon Series offers the most comprehensive schedule of benefits available in today's travel medical insurance market and all at an affordable price. Azimuth believes the real value of an insurance plan exists in the service attached to the plan and the ability to respond in a time of need. Azimuth takes tremendous pride in professionally serving our clients, with staff members who enjoy helping people, no matter where they are in the world and at any time of the day or night.

Sudden Onset of Pre-existing

The Beacon Series offers coverage for a prior health condition, which suddenly and unexpectedly asserts itself during your travel, but has not received ongoing treatment, which would include medication or therapy of any kind for the past 730 days. Policies purchased with a Maximum Limits of \$110,000, \$550,000, or \$1,100,000 offer coverage for Eligible Expenses up to \$150,000. Policies purchased for all other Maximum Limits offer up to \$50,000 and up to \$25,000 when related to an Emergency Medical Evacuation. The Sudden Onset of Preexisting benefit is only available to Participating Members under the age of 70. With this powerful benefit, you will enjoy the peace of mind knowing you have coverage, even when your health history has a few blemishes.

Political Evacuation

If you spend any time reviewing the headlines, you know the potential for a crisis to appear seemingly out of nowhere is real and present. The Beacon Series offers up to \$20,000 in coverage in the event the US Department of State issues a travel warning on or after your effective date, contact Azimuth within 5 days for assistance in coordinating travel to an alternate destination.

Third Party Liability

If you are traveling away from your home country and outside of the US, the Beacon Series now offers up to \$500 in coverage for Third Party Liability. So, be careful, but if you did knock over that lamp in the hotel lobby, you can feel better knowing that you have protection that goes where you go.

Emergency Medical Evacuation

It is likely that the most significant financial and personal risk you face abroad is the need for an emergency medical evacuation. In the case of a life threatening injury or illness, the Beacon Series provides coverage to transport you to the nearest facility, which can properly care for you. We know it is important not to feel alone in a time of crisis, which is why the Beacon Series also provides coverage for the transportation of an immediate family member or friend to your bedside in the event of an Emergency Medical Evacuation.

Note: All benefits discussed here are as indicated in the Beacon Series Schedule of Benefits.

Free Home Country Coverage – End of trip

A long time away from home requires a little time to get acclimated to life back home. That is why the Beacon Series provides you with 15 days of free coverage with a 180 day Policy purchase or 30 days of free coverage with a 364 day Policy purchase.

Highest Maximum Limits Available

Azimuth works to provide the best value in the market!

If getting the most for your premium dollar matters to you then the clear choice is the Beacon Series.

Terrorism

The daily news offers a regular reminder of the challenging environment in which we live. Terrorism, by its very nature is meant to take advantage of the unaware and unprepared. While we cannot stop these events from occurring, the Beacon Series is prepared to help with covering the expenses for medical care in case you are injured in such an attack.

Optional Extreme Sports Rider

If your lifestyle often takes you on the path less traveled, Azimuth Risk Solutions has an Optional Rider designed just for you. Participation in recreational/resort sports such as beach volleyball or snorkeling are included Free as a part of an Exclusive benefit offered in the Beacon Policy. That is where the Optional Extreme Sports Rider takes over. Extreme recreational activities from four different elements include: Earth, Water, Wind and Snow. The Optional Extreme Sports Rider provides up to \$50,000 of coverage for eligible activities. The Accidental Death & Dismemberment benefit does not apply when you are engaged in sports and/or hazardous activities.

Trip Delay

As we all know, travel can be frustrating at times and trip delays are often a big part of that frustration. In the event your travel is significantly delayed, the Beacon Series provides up to a \$100 per day to help defray unexpected expenses resulting from such delays.

Quick Trip Home Coverage

Longer trips may require that you return home for a brief time to manage your affairs. Perhaps it is important to be home for the holidays; if so, the Beacon Series has you covered. If you purchase at least 90 days of coverage, the Beacon Series provides coverage in your home country for up to 14 days with the Quick Trip Home benefit, after which you would then complete your international travel.



Medical Coverage

Maximum Limits: \$60,000; \$110,000; \$550,000; \$1,100,000 or \$2,000,000 (ages 70-79, \$50,000 Maximum Limit; ages 80+, \$12,000 Maximum Limit).

Deductibles: \$0; \$50; \$100; \$250; \$500; \$1,000; \$2,500 per Coverage Period.

Coinsurance (Subject to the Deductible): The plan pays 100% of Eligible Expenses to the Maximum Limit for claims incurred in the US or Canada within the MultiPlan PPO Network. The plan will pay 80% of the next \$5,000 of Eligible Expenses incurred outside PPO Network, the plan will then pay 100% to the Maximum Limit. The plan pays 100% of Eligible Expenses for claims incurred outside the US & Canada.



Outpatient Services

Prescription Drugs: Usual, Reasonable and Customary. Reimbursement Only and subject to 20% Coinsurance for claims incurred inside the US.

Physician Visit: Usual, Reasonable and Customary charges.

Physical Therapy: \$60 Maximum Limit per visit, 1 visit per day, Maximum of 15 visits per Coverage Period. Physical Therapy must be referred by a Licensed Physician.



Hospital Services

Pre-Certification Penalty: 50% of Eligible Expenses.

Emergency Room Illness or Injury: Usual, Reasonable and Customary charges. Subject to an additional \$250 deductible if Illness or Injury does not result in hospitalization.

Hospital Room and Board: Average semi-private room rate, which would include nursing services.

Hospital Indemnity: \$150 per night (7 night Maximum); for Inpatient Hospitalization (Outside the US and Canada only).

Other Benefits

<p>All Other Eligible Medical Expenses: Usual, Reasonable and Customary charges.</p>	<p>Dental (Acute onset of pain): Available for Policies purchased for 180 days or more, \$500 Maximum Sub-Limit per Coverage Period.</p>	<p>Local Ambulance: Usual, Reasonable and Customary charges, when covered Illness or Injury results in Hospitalization.</p>	<p>Durable Medical Equipment: Usual, Reasonable and Customary charges. Limited to a standard hospital bed and/or wheelchair.</p>
<p>Dental (Injury as result of Accident): Available for Policies purchased for 180 days or more: \$1,000 Maximum Sub-Limit per Coverage Period.</p>	<p>Quick Trip Home Country Coverage: 14 days cumulative Home Country Coverage, subject to 90 day minimum Policy purchase.</p>	<p>Lost Checked Luggage: \$500 Maximum Sub-Limit per Coverage Period (Not subject to Deductible or Coinsurance).</p>	<p>Optional Extreme Sports Rider: \$50,000 Maximum Sub-Limit per Coverage Period.</p>
<p>Emergency Medical Evacuation: Up to the Policy Maximum Limit. Up to \$25,000 when provided under the Sudden Onset of Pre-existing Condition benefit.</p>	<p>Return of Minor Child: \$50,000 Maximum Sub-Limit.</p>	<p>Trip Delay / Missed Connection: \$100 Maximum Sub-Limit per day (2 days Maximum), after a 12-hour delay period.</p>	<p>Quick Trip Home Country Coverage (End of Trip): 15 days Free with a Policy purchased for 180 day or more or 30 days Free with a Policy purchased for 364 days.</p>
<p>Return of Mortal Remains: \$50,000 Maximum Sub-Limit.</p>	<p>Urgent Care Services: \$35.00 Copayment per visit, Subject to Coinsurance. Not subject to the Deductible.</p>	<p>Emergency Reunion: \$50,000 Maximum Sub-Limit.</p>	<p>Third Party Liability: \$500 Maximum Sub-Limit.</p>
<p>Complications of Pregnancy: Up to 26 weeks gestation. Usual, Reasonable and Customary charges.</p>	<p>Trip Interruption: Up to \$1,000 Sub-Limit per Coverage Period (Not subject to Deductible)</p>	<p>Terrorism: \$50,000 Maximum Sub-Limit; Medical expenses only.</p>	<p>Political Evacuation: \$20,000 Maximum Sub-Limit (Not subject to Deductible or Coinsurance). As defined in the Policy.</p>

Common Carrier Accidental Death (Not subject to Deductible or Coinsurance):

- Participating Member age 18 and older, \$50,000 Principle Sum;
- Participating Member under age 18, \$30,000 Principle Sum;
- \$250,000 Maximum Principal Sum Benefit any one family.

Accidental Death and Dismemberment (AD&D) Participating Members age 18 and older (Not subject to the Deductible or Coinsurance):

- Up to \$30,000 Maximum Principal Sum;
- Death of Insured Person= \$30,000;
- Death of Spouse= \$20,000;
- Death of Child(ren) = \$6,000;
- Loss of 2 or more Limbs or Loss of sight in both eyes= \$30,000;
- Loss of 1 Limb or Loss of sight in one eye= \$15,000;
- Age 70-74 benefits are reduced by 50%;
- Age 75+ benefits are reduced by an additional 50%;
- \$250,000 Maximum Principal Sum Benefit any one family.

Accidental Death and Dismemberment (AD&D) Participating Members under the age 18: (Not subject to the Deductible or Coinsurance):

- Up to \$6,000 Maximum Principal Sum;
- Death of Insured Person= \$6,000;
- Loss of 2 or more Limbs or Loss of sight in both eyes= \$6,000;
- Loss of 1 Limb or Loss of sight in one eye= \$3,000;
- \$250,000 Maximum Principal Sum Benefit any one family.

Rental Car Deductible Reimbursement:

Up to \$500 Maximum Sub-Limit. Not subject to Deductible.

Injury Resulting from Sports:

\$10,000 Maximum Sub-Limit per Coverage Period.

Bedside Visit (Outside the US only):

Up to \$1,000 Maximum Sub-Limit. Participating Member must be Hospitalized for at least 5 days. Reimbursement only.

**This is a consolidated description of Benefits and Limits. A full version of the Evidence of Insurance or Master Policy with a complete list of Benefits, Conditions, Limitations and Exclusions is available upon request.*

BEACON International Rates (Travel outside the US)

Maximum Limit	\$60,000	\$110,000	\$550,000	\$1,100,000	\$2,000,000
AGE	DAILY	DAILY	DAILY	DAILY	DAILY
18-29	\$0.76	\$0.95	\$1.10	\$1.18	\$1.64
30-39	\$0.90	\$1.08	\$1.35	\$1.38	\$2.18
40-49	\$1.50	\$1.80	\$1.96	\$2.00	\$2.98
50-59	\$2.60	\$3.02	\$3.08	\$3.14	\$4.62
60-64	\$3.25	\$3.60	\$4.65	\$4.75	\$6.25
65-69	\$3.88	\$4.25	\$4.92	\$5.10	\$7.45
70-79*	\$5.75	N/A	N/A	N/A	N/A
80+**	\$10.75	N/A	N/A	N/A	N/A
Dep. Child	\$0.70	\$0.85	\$1.00	\$1.10	\$1.25
Child Alone	\$0.78	\$0.95	\$1.10	\$1.30	\$1.60

*\$50,000 maximum limit **\$12,000 maximum limit

BEACON America Rates (Non-US Citizens Traveling to the US)

Maximum Limit	\$60,000	\$110,000	\$550,000	\$1,100,000
AGE	DAILY	DAILY	DAILY	DAILY
18-29	\$1.24	\$1.54	\$2.18	\$2.38
30-39	\$1.64	\$2.08	\$2.58	\$3.02
40-49	\$2.45	\$2.98	\$4.00	\$4.42
50-59	\$3.60	\$4.58	\$5.64	\$6.50
60-64	\$4.50	\$5.85	\$7.00	\$8.35
65-69	\$5.20	\$6.80	\$7.65	\$9.20
70-79*	\$7.20	N/A	N/A	N/A
80+**	\$12.25	N/A	N/A	N/A
Dep. Child	\$1.15	\$1.40	\$1.80	\$2.00
Child Alone	\$1.23	\$1.55	\$2.00	\$2.25

*\$50,000 maximum limit **\$12,000 maximum limit

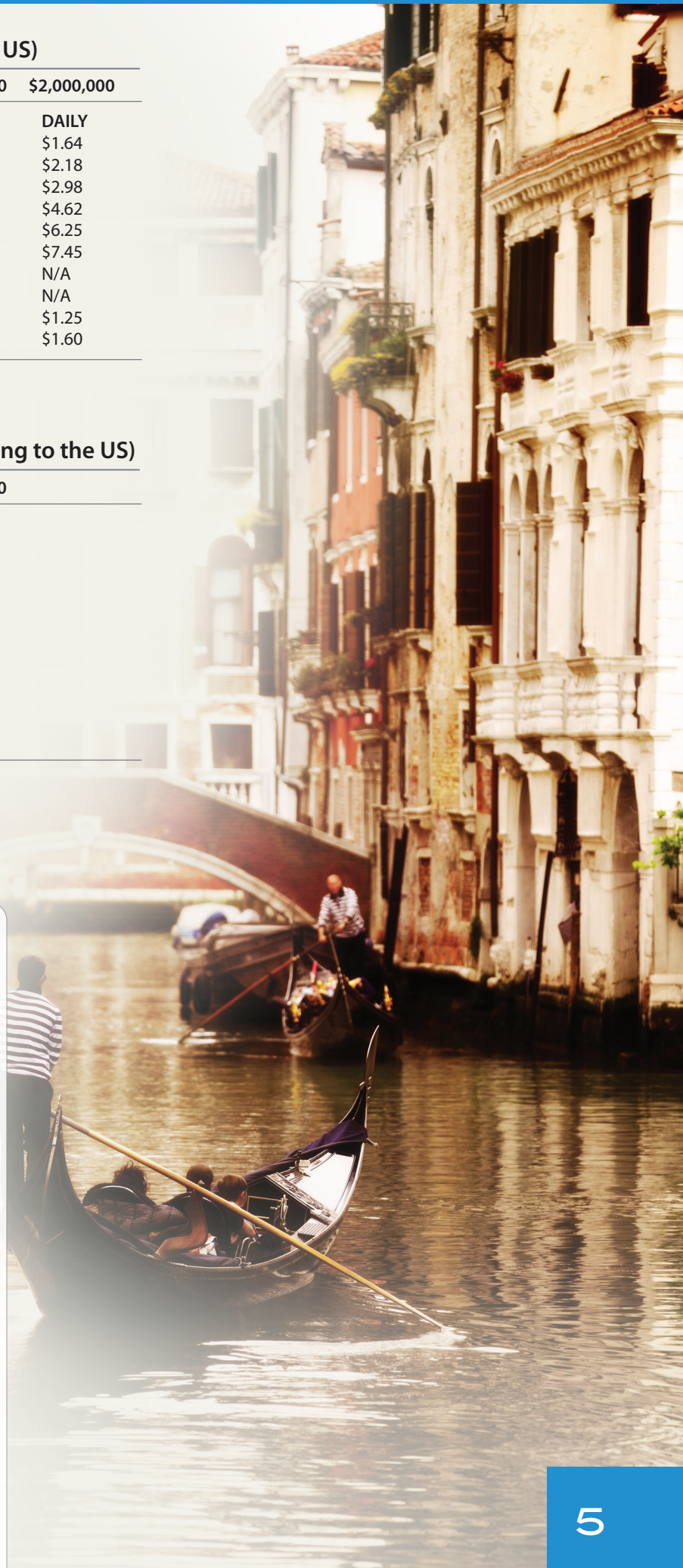
Who is Azimuth Risk Solutions?

Headquartered in Indianapolis, Indiana, Azimuth Risk Solutions, (Azimuth) is a service first organization formed by professionals with nearly 30 years in the international insurance industry. Azimuth's mission is to provide the finest value combination of product offering, administration and client service available in the international market today.

If it is important to you to do business with an organization that is committed to service excellence, ethical conduct and philanthropic pursuits, Azimuth is the choice to meet your requirements. Azimuth is a Managing Agency for our insurer, certain Underwriters at Lloyd's, London and the scheme administrator for the Beacon Series.

Who Insures This Plan?

The preeminent name in international insurance is Lloyd's, London. This largest, oldest and most respected insurance market is the insurer on all Azimuth Risk plans. You will have the security of knowing that you are working with an insurer who has paid every eligible claim for more than 320 years. Lloyd's is rated 'A' by AM Best Company and Standard & Poor's for their superior ability to pay claims.



Who is Eligible To Purchase the Beacon Series?

Anyone more than 14 days old who travels outside of their home country should be protected with the Beacon Series. If you are a US citizen, your home country is always the US. If you are a non-US citizen, your home country is the location of your principal residence and where you receive mail at the time of your application for insurance.

Pre-certification

In order to receive complete benefits, hospital admissions, trip interruptions, repatriation of mortal remains, emergency medical evacuations, any eligible inpatient or outpatient procedure as indicated in the Evidence of Insurance, must be precertified by contacting Azimuth Risk Solutions through the contact information indicated on the member's identification card prior to receiving service. In the case of emergency hospital admission, Azimuth must be contacted within the first 48 hours of admission or as soon as possible. Pre-certification is not a guarantee of coverage.

What if I Stay Longer?

Sometimes you just need a little more time away from things at home. With the Beacon Series, it is easy to stay covered, simply login to the ARS Client Center at the Azimuth website, www.azimuthrisk.com after your initial purchase and you can extend your plan up to a maximum overall Coverage Period of 364 to 728 days depending upon your citizenship. If you purchase at least 10 days of initial coverage and provide Azimuth with your email address, you will receive an email reminder with instructions for extending your coverage 5 days prior to your Beacon plan termination date. You may extend multiple times, up to the maximum allowed Coverage Period.

International Client Assistance

If it matters to you to know that someone is always by your side while traveling in a distant land, the Beacon Series can ease your mind while you are away from the familiar surroundings of home. For no extra charge, each Beacon Series Plan includes the following key services to help you when you are in the greatest need:

Real Time – Call Center are in the greatest need: Never worry about accessing the assistance you need while you are many time zones away. Azimuth is available at all times for emergency assistance. A caring, helpful voice on the other end of the phone is always available, no matter where you are and what time it is.

Lost Baggage Tracking – If you have ever had to chase down your airline baggage department to find out where your luggage may have gone, you will appreciate our ability to do so on your behalf. Enjoy your travel without having to make multiple phone calls to get updates on your baggage delivery.

Medical Referrals – Need a doctor or the nearest hospital? One free call gets you the information you need.

Travels Advisories – Get in the know, before you go; call us to learn areas to avoid, travel delays, weather alerts and more.

What If I Have a Claim?

The claim process is quite simple. In the event that you have a claim for eligible expenses you have already incurred, simply complete our Claim Form, which is included in your plan fulfillment or you may download one at www.azimuthrisk.com. Submit the completed Azimuth claim form, original itemized bill and receipt of payment to our office, in which all eligible expenses will be promptly reimbursed. As with every aspect of Azimuth's operations, if you have any difficulty, simply contact Azimuth and we will gladly help you with completing the process. In the event that you have a large or ongoing claim your pre-certification through Azimuth will in many cases allow us to arrange for your care and payment directly to your healthcare provider.

What Is Usual, Reasonable and Customary (URC)?

The term URC refers to the prevailing charges for services delivered within a geographic area.

What Is Not Covered?

Pre-existing Conditions – Charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance (Except for Sudden Onset of Pre-existing Condition).

Pregnancy – Charges related to Pregnancy, including but not limited to pre-natal care, child birth, post-natal care, false labor, edema, prolonged labor and/or prescribed rest during the period of pregnancy, including newborn care.

Sport Injuries – A result of engaging in Hazardous Sports without the purchase of the Optional Sports Rider.

Alcohol/Drugs – Any injury or illness sustained after the consumption of alcohol or drugs or for the treatment of substance abuse.

Note: This is a partial list and description of exclusions. For a full description, please contact Azimuth Risk Solutions for a copy of the Evidence of Insurance.

How Do I Apply?

The Beacon Series Application

It is easy; simply scan and email to service@azimuthrisk.com or fax the enclosed application to 888-201-8851 or 317-423-9620 if paying by credit card.

Alternatively, please mail the application and payment to:

Azimuth Risk Solutions

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