



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 Maximum Limits of \$550,000, \$1,100,000 or \$2,000,000 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 \$100,000 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 oftentimes 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

Long 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.

BEACON SERIES *Schedule of Benefits

Maximum Limits	\$60,000; \$110,000; \$550,000; \$1,100,000 or \$2,000,000 (Ages 70-79 limited to \$50,000; Ages 80+ limited to \$12,000)
Deductibles	\$0; \$50; \$100; \$250; \$500; \$1,000; \$2,500 per Participating Member, per Coverage Period
Pre-existing Condition Look-Back	730 days from Effective Date of Coverage
Coinsurance - Claims incurred in US	After the Deductible the Plan will pay 80% of the next \$5,000 of Eligible Medical Expenses, then 100% to the Maximum Limit. The Coinsurance will be waived if Eligible Medical Expenses are incurred within the Preferred Provider Organization Network
Coinsurance - Claims incurred outside the US	After the Deductible the Plan will pay 100% of Eligible Medical Expenses to the Maximum Limit
Pre-notification Penalty	50% of Eligible Medical Expenses
Hospital Indemnity	\$150 Sub-Limit per night, maximum for 7 nights for Inpatient Hospitalization, Outside the US only
Hospital Room and Board	Average semi-private room rate, which would include nursing services
Intensive Care Unit	Usual, Reasonable, and Customary charges to the Maximum Limit
Emergency Room Illness or Injury	Usual, Reasonable, and Customary charge, Subject to additional \$350 Deductible if Illness or Injury does not result in Hospitalization
Physician Visit	Usual, Reasonable, and Customary charges
Physical Therapy	\$60 Sub-Limit per visit, 1 visit per day, Maximum of 15 visits per Coverage Period
Prescription Drugs	Reimbursement Only, Usual, Reasonable and Customary charges, Subject to 20% Coinsurance inside the US
UrgentCareServices Claims in US	\$35.00 Copayment per visit, Subject to Coinsurance (Not subject to the Deductible)
Sudden Onset of Pre-existing Conditions	\$150,000 Sub-Limit for Maximum Limits purchased for \$550,000, \$1,100,000 or \$2,000,000; All other Maximum Limits purchased will have a \$50,000 Sub-Limit, Emergency Medical Evacuation \$25,000 Sub-Limit, only available to Participating Members under the age of 70
Ambulance – Local Ground	Usual, Reasonable and Customary charges, when covered Illness or Injury results in Hospitalization
Complications of Pregnancy	Up to \$1,500 Maximum Sub-Limit. Up to 26 weeks of gestation. As defined in the policy
Durable Medical Equipment	Usual, Reasonable and Customary charges, limited to a standard hospital bed and/or a standard basic wheelchair
Dental - Injury as Result of Accident	\$1,000 Sub-Limit per Coverage Period, available for Policies purchased for 180 days or more
Dental - Acute Onset of Pain	\$500 Sub-Limit per Coverage Period, available for Policies purchased for 90 days or more
Emergency Vision Exam	Up to \$100 for an emergency eye examination for the replacement of contact lenses or eyeglasses as a result of an accident
Emergency Medical Evacuation	Up to Policy Maximum; Benefit reduced when related to Sudden Onset of Pre-existing Conditions
Emergency Reunion	Up to \$100,000 Maximum Sub-Limit (Not subject to Deductible or Coinsurance)
Return of Mortal Remains	\$50,000 Maximum Sub-Limit (Not subject to Deductible or Coinsurance)
Return of Minor Dependent Child(ren)	\$50,000 Maximum Sub-Limit (Not subject to Deductible or Coinsurance)
Quick Trip Home Country Coverage	14 days cumulative Home Country Coverage, subject to 90-day minimum purchase, As defined in the policy
End of Trip Home Country Coverage	15 days free with a 180-day purchase, or 30 days free with a 364-day purchase, As defined in the policy
Border Protection	Up to \$500 for the reimbursement of travel expenses on a valid B-2 visa with travel to the US if denied entry at the US Border. (Not subject to Deductible or Coinsurance)
Lost Checked Luggage	\$500 Sub-Limit per Coverage Period, As defined in the policy (Not subject to Deductible or Coinsurance)
Accidental Death & Dismemberment (AD&D) Participating Members age 18 and older	Up to \$30,000 Maximum Principal Sum; Death of Primary Participating Member-\$30,000; Death of Spouse-\$20,000; Death of Dependent Child(ren)-\$6,000; Loss of 2 or more Limbs or Sight in both eyes-\$30,000; Loss of 1 Limb or Sight in 1 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 for any one Family (Not subject to the Deductible or Coinsurance)
Accidental Death & Dismemberment Participating Members under the age 18	Up to \$6,000 Principal Sum; Death of Participating Member-\$6,000; Loss of 2 or more Limbs or Sight in both eyes-\$6,000; Loss of 1 Limb or Sight in 1 eye-\$3,000; \$250,000 Maximum Principal Sum for any one Family (Not subject to the Deductible or Coinsurance)
Common Carrier Accidental Death	\$50,000 Principal Sum for the Death of a Participating Member age 18 and older; \$30,000 Principal Sum for the Death of a Participating Member under age 18. \$250,000 Maximum Principal Sum for any one Family (Not subject to Deductible or Coinsurance)
Political Evacuation	Up to \$100,000 Sub-Limit (Not subject to Deductible or Coinsurance)
Act of Terrorism	\$50,000 Sub-Limit, Eligible Medical Expenses only
Third-Party Liability	\$500 Sub-Limit, As defined in the policy (Not subject to Deductible or Coinsurance)
Bedside Visit	\$1,000 Sub-Limit, Participating Member must be Hospitalized for at least 5 days, Reimbursement only. Outside the US only
Trip Delay / Missed Connection	\$100 Sub-Limit per day (maximum 2 days), After a 12-hour delay period, As defined in the policy (Not subject to Deductible or Coinsurance)
Trip Interruption Benefit	Up to \$10,000 Sub-Limit per Coverage Period (Not subject to Deductible or Coinsurance)
Emergency Pet Return Home	Up to \$500 Sub-Limit per Coverage Period for an economy return ticket for a cat or dog in the event you are hospitalized for 36 hours or more (Not subject to Deductible or Coinsurance)
Rental Car Deductible Reimbursement	Up to \$500 Sub-Limit. (Not subject to Deductible or Coinsurance)

**This is only a consolidated and summary description of some of the current Azimuth Risk Solutions benefits, conditions, limitations and exclusions. An Evidence of Insurance containing the terms, conditions and exclusions will be included in the fulfillment kit. Azimuth Risk Solutions reserves the right to issue the most current Evidence of Insurance for this plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. A complete copy of the Master Policy is available at all times upon request.*

BEACON International Rates (Travel to Exclude US)

MaximumLimit	\$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 (Travel to Include US)

MaximumLimit	\$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 requirement. 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-Notification

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 pre-notified 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 in 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.

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