



THE BEACON SERIES



Is it Important to Have Travel 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; you are severely injured in a fall. Will anyone pick up the phone at your local insurance company? If they do, can they or will they be able to help you in an emergency? Many health insurance plans have restrictions for time out of home country or geographic areas which lack coverage. Be confident when you arrive in another country that you'll 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.

Who Is Azimuth Risk Solutions?

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

Is the Beacon Series a Good Value?

New Low Daily Rates!

The Beacon Series offers the most comprehensive series of benefits available in today's travel medical insurance market 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 Preexisting Condition

If you have a prior health condition which suddenly and unexpectedly asserts itself during your travel, the Beacon Series does provide a limited amount of coverage to help mitigate this unpleasant surprise. The Beacon Series offers coverage up to \$15,000 (including emergency medical evacuation) for existing conditions which are not undergoing treatment, including medication or therapy of any kind. Enjoy peace of mind, even if your health history has a few blemishes with this powerful benefit.

Political Evacuation

New Azimuth Benefit!

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. 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.

Personal/Third Party Liability

Exclusive Azimuth Benefit!

If you are traveling away from your home country and outside of the US, the Beacon Series now offers coverage up to \$500 for personal/third party liability. So, be careful, but if you knock over that lamp in the hotel lobby, you can feel a bit better 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's important not to feel alone at a time of crisis, so the Beacon Series provides also coverage to transport an immediate family member or friend to your bedside in the event you are evacuated with the Emergency Reunion benefit.

Free! Home Country Coverage - End of Trip

Exclusive Azimuth Benefit!

A long time away from home requires a little time to get acclimated to life back home. That is why we provide 15 days free with a 180+ day purchase or 30 days free with a 365+ day purchase.

Highest Maximum Limits Available

Exclusive Azimuth Benefit!

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 Sports Rider

If you enjoy an active lifestyle, you will want to consider adding this coverage to your plan. Recreational activities such as parasailing & bungee jumping as well as contact sports which include soccer and basketball are examples of activities for which you will need the Sports Rider included on your plan in order to have coverage while participating. The Sports Rider provides up to \$10,000 coverage for these and other non-professional sports and activities. The Accidental Death & Dismemberment benefit does not apply when you are engaged in sports and/or hazardous activities.

Trip Delay

Exclusive Azimuth Benefit!

As we all know, travel can sometimes lead to frustration and trip delays are a big part of that frustration. In the event your travel is significantly delayed, the Beacon Series provides \$100 a day to help defray unexpected expenses as a result of such a delay.

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 in your home country for a quick visit home, after which you would then complete your international travel.

All benefits discussed here are as indicated in the schedule of benefits.

The Beacon Series Travel Medical Plan Schedule of Benefits

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; \$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 pays 80% of the next \$5,000 after the Deductible outside of the Network. The plan pays 100% of Eligible Expenses for claims incurred outside the US & Canada.

Outpatient Services

Prescription Drugs: Usual, Reasonable and Customary charges.

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. Must be referred by physician other than the Physical Therapist.

Hospital Services

Pre-Certification Penalty: 50%

Emergency Room Accident: Usual, Reasonable and Customary charges.

Emergency Room Illness: Usual, Reasonable and Customary charges. (Subject to additional \$250 Deductible if not admitted overnight).

Hospital Room and Board: Average Semi-private room rate, including nursing services.

Hospital Indemnity: \$150 per night; Inpatient Hospitalization (Outside the US and Canada ONLY).

Other Benefits

All Other Eligible Medical Expenses: Usual, Reasonable and Customary charges.

Sudden Onset of Pre-existing Condition: \$15,000 Maximum Limit for Eligible Medical Expenses including Emergency Medical Evacuation.

Local Ambulance: Usual, Reasonable and Customary charges, when covered illness or Injury results in Hospitalization.

Durable Medical Equipment: Usual, Reasonable and Customary charges. Limited to a standard hospital bed and wheelchair.

Dental (Injury as result of Accident) Only available for Policies purchased for 90 days or more: \$250 Maximum Limit per Coverage Period.

Dental (Acute onset of pain) Only available for Policies purchased for 90 days or more: \$100 Maximum Limit per Coverage Period.

Lost Checked Luggage: \$250 per Coverage Period (not subject to Deductible or Coinsurance). As defined in the Policy.

Optional Sports Rider: \$10,000 Maximum Limit per Coverage Period.

Emergency Medical Evacuation: Maximum Limit; except when provided under the Sudden onset of Pre-existing Conditions.

Emergency Reunion: \$50,000 Maximum Limit

Trip Delay / Missed Connection: \$100 Maximum Limit per day (Maximum 2 days), after a 12 hour delay period. As defined in the Policy.

Personal / Third Party Liability: \$500 Maximum Limit. As defined in the Policy.

Return of Mortal Remains: \$50,000 Maximum Limit

Return of Minor Child: \$5,000 Maximum Limit

Quick Trip Home Country Coverage: 14 days cumulative Home Country Coverage (as defined in Policy). Subject to 90 days minimum purchase.

Home Country Coverage (End of Trip): Free 15 days with 180 days purchase, or free 30 days with 365 days purchase.

Common Carrier Accidental Death and Dismemberment: Up to \$50,000 Maximum Limit (not subject to Deductible or Coinsurance) for Participating Member age 18 and older or Up to \$30,000 Maximum Limit (not subject to Deductible or Coinsurance) for Participating Member under age 18.
\$250,000 Maximum Benefit any one family

Political Evacuation: \$10,000 Maximum Limit (not subject to Deductible or Coinsurance). As defined in the Policy.

Terrorism: \$50,000 Maximum Limit Medical Expenses ONLY.

Accidental Death and Dismemberment (AD&D) Participating Members age 18 and older:

Up to \$30,000 Maximum Limit (not subject to the Deductible or Coinsurance)
Death of Insured Person = \$30,000; Death of Spouse = \$20,000; Death of Child(ren) = \$6,000
Loss of 2 or more Limbs or both eyes = \$30,000
Loss of 1 Limb or eye = \$15,000
Age 70-74 benefits are reduced by 50%
Age 75+ benefits are reduced by an additional 50%
\$250,000 Maximum Benefit any one family

Accidental Death and Dismemberment (AD&D) Participating Members under the age 18:

Up to \$6,000 Maximum Limit (not subject to the Deductible or Coinsurance)
Death of Insured Person = \$6,000
Loss of 2 or more Limbs or both eyes = \$6,000
Loss of 1 Limb or eye = \$3,000
\$250,000 Maximum Benefit any one family

This is a consolidated and summary 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 (Coverage Area Excluding the US and Canada)

Valid Through 12/31/2013

Maximum Limit	\$60,000	\$110,000	\$550,000	\$1,100,000	\$2,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	\$0.85	\$1.12	\$1.28	\$1.34	\$1.82
30-39	\$1.00	\$1.38	\$1.54	\$1.72	\$2.42
40-49	\$1.70	\$2.08	\$2.18	\$2.25	\$3.34
50-59	\$3.06	\$3.50	\$3.86	\$4.13	\$5.12
60-64	\$3.62	\$4.18	\$5.10	\$6.02	\$6.74
65-69	\$4.32	\$4.65	\$5.34	\$6.41	\$8.12
70-79*	\$6.45	N/A	N/A	N/A	N/A
80+**	\$12.85	N/A	N/A	N/A	N/A
Dep. Child	\$0.80	\$1.05	\$1.15	\$1.30	\$1.60
Child Alone	\$0.85	\$1.12	\$1.20	\$1.40	\$1.76

*\$50,000 maximum limit

**\$12,000 maximum limit

BEACON America Rates (Coverage Area Including the US and Canada)

Valid Through 12/31/2013

Maximum Limit	\$60,000	\$110,000	\$550,000	\$1,100,000
Age	Daily	Daily	Daily	Daily
18-29	\$1.38	\$1.75	\$2.18	\$2.48
30-39	\$1.88	\$2.25	\$2.84	\$3.22
40-49	\$2.80	\$3.25	\$4.22	\$4.70
50-59	\$4.05	\$5.00	\$6.02	\$6.98
60-64	\$4.78	\$6.00	\$7.20	\$8.54
65-69	\$6.00	\$7.56	\$9.25	\$9.68
70-79*	\$8.12	N/A	N/A	N/A
80+**	\$14.23	N/A	N/A	N/A
Dep. Child	\$1.23	\$1.38	\$1.93	\$2.20
Child Alone	\$1.34	\$1.62	\$2.00	\$2.25

*\$50,000 maximum limit

**\$12,000 maximum limit