

International Assurance Travel Medical Plan

Coverage for Travels Outside the US & Canada



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International Assurance

Is it Important to Have Travel Medical Insurance?

Perhaps the better question is whether you are prepared to travel without it. After all, ACA (ObamaCare) does NOT provide protection while traveling outside of the US. 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. At claim time, they are unable to handle money conversions and language translations. 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.

International Assurance= One Rate for All Ages

That's right, the International Assurance Plan offers the most comprehensive series of benefits available in today's travel medical insurance market all at a unique, affordable **one rate for all ages price**. The low, daily premium rates are listed on the last page of this benefit brochure. Can you afford not to be protected while traveling abroad?

Who is Eligible to Purchase the International Assurance Plan?

Anyone more than 14 days old who travels outside the USA should be protected with the International Assurance Plan. This includes individuals, families, or any group of people traveling together, such as church, family, corporate groups, etc.

Sudden Onset of Preexisting Condition:

If you have a prior health condition which suddenly and unexpectedly asserts itself during your travel, the International Assurance Plan does provide a limited amount of coverage to help mitigate this unpleasant surprise. You have coverage up to \$20,000 (including emergency medical evacuation).





Precertification:

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, LLC 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. **Precertification is not a guarantee of coverage.**

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 International Assurance Plan has you covered. If you purchase at least 3 months of coverage, the International Assurance Plan 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.



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. On the premium rate chart (at the back of this brochure) the daily premium rates in **GREEN** automatically include the Sports Rider.

Home Country Coverage at End of Trip:

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 6 month purchase or 30 days free with a 12 month purchase.

What if I Stay Longer?

Sometimes you just need a little more time away from things at home. With the International Assurance Plan, 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 12 to 24 months.

Trip Delay:

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 International Assurance Plan provides \$100 a day to help defray unexpected expenses as a result of such a delay.

International Client Assistance

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

- **Real Time Call Center** – never worry about getting lost in voicemail while you are many time zones away. A caring, helpful voice on the other end of the phone is always ready to help.
- **Lost Baggage Tracking** – if you've 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.
- **Travel Advisories** – get in the know, before you go; call us to learn areas to avoid, travel delays, weather alerts and more.
- **Crisis Cash Advance** – we'll help you get to your money so you can stay on the go.
- **Much, much more**



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 International Assurance Plan 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 International Assurance Plan provides coverage to transport an immediate family member or friend to your bedside in the event you are evacuated.

Terrorism:

Today's headlines provide a regular reminder of the challenging environment in which we live. Terrorism, by its very nature is to take advantage of the unaware and unprepared. While we cannot stop these events from occurring, the International Assurance Plan is prepared to help with covering the expenses for medical care in case you are injured in such an attack.



International Assurance Travel Medical Plan Schedule of Benefits

Medical Coverage		USD
Maximum Limits	\$35,000, \$60,000, \$125,000, \$600,000, or \$1,200,000	
Deductibles	\$0, \$50, \$250, or \$500 per Coverage Period	
Pre-Existing Conditions	NO Coverage	
Coverage Area	Worldwide – Excluding the US & Canada	
Coinsurance (Subject to the Deductible)	The plan pays %100 for claims incurred outside the US & Canada	
Hospital Services		
Pre-Certification Penalty	50%	
Hospital Indemnity	\$150 per night; Inpatient Hospitalization (Outside the US and Canada ONLY)	
Hospital Room and Board	Average Semi-private room rate, including nursing services	
Intensive Care Unit	Usual, Reasonable, and Customary charges to the Maximum Limit	
Emergency Room Illness	Usual, Reasonable, and Customary charges (subject to additional \$250 Deductible if not admitted overnight)	
Emergency Room Accident	Usual, Reasonable, and Customary charges	
Outpatient Services		
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	
Prescription Drugs	Usual, Reasonable, and Customary charges	
Other Services		
All Other Eligible Medical Expenses	Usual, Reasonable, and Customary charges	
Sudden On-set of Pre-existing Condition	\$100,000 Maximum Limit for Eligible Medical Expenses including Emergency Medical Evacuation, up to age 69. Only for plans purchased for 6 months or more with \$125,000 or \$1,200,000 Maximum Limits	
Local Ambulance	Usual, Reasonable, and Customary charges	
Durable Medical Equipment	Usual, Reasonable, and Customary charges	



International Assurance Travel Medical Plan Schedule of Benefits Continued

Other Services	
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
Emergency Medical Evacuation	Maximum Limit; except when provided under the Sudden on-set Pre-existing conditions
Emergency Reunion	\$7,500 Maximum Limit
Return of Mortal Remains	\$50,000 Maximum Limit
Return of Minor Children	\$50,000 Maximum Limit
Quick Trip Home Country Coverage	14 days cumulative Home Country Coverage (as defined in Policy). Subject to 3 month minimum purchase
Trip Home Country Coverage (End of Trip)	Free 15 days with a 6 month purchase, or free 90 days with a 12 month purchase
Lost Checked Luggage	\$250 per Coverage Period (not subject to Deductible or Coinsurance). As defined in the Policy
Accidental Death and Dismemberment (AD&D) Participating Members age 18 and older	Up to \$25,000 Maximum Limit (not subject to the Deductible or Coinsurance) Death of Insured Person=\$25,000 Loss of 2 or more Limbs or both eyes=\$25,000 Loss of 1 Limb or eye=\$12,500 Age 70-74 benefits are reduced by 50% Age 75+ benefits are reduced by an additional 50%
Accidental Death and Dismemberment (AD&D) Participating Members age 18 and older	Up to \$10,000 Maximum Limit (not subject to the Deductible or Coinsurance) Death of Insured Person=\$10,000 Loss of 2 or more Limbs or both eyes=\$10,000 Loss of 1 Limb or eye=\$5,000
Political Evacuation	\$10,000 Maximum Limit (not subject to Deductible or Coinsurance)
Terrorism	\$50,000 Maximum Limit, Medical Expenses ONLY
Personal/Third Party Liability	\$500 Maximum Limit. As defined in the Policy
Trip Delay/Missed Connection	\$100 Maximum Limit per day (Maximum 2 days), after a 12 hour delay period. As defined in the Policy

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 are available upon request.

The International Assurance Travel Medical Plan Details



International Assurance Travel Medical Plan

The International Assurance Travel Medical Plan (a Beacon Series Travel Medical product) offers the most comprehensive series of benefits available in today's travel medical insurance market all at an affordable, one rate for all ages, price. However, the real value of an insurance plan exists in the company behind the plan and its ability to respond in a time of need. Azimuth Risk Solutions takes exceptional pride in its ability to professionally serve our clients no matter where they are in the world and at any time of the day or night. Azimuth stands ready to provide solutions to travelers 24 hours a day, 7 days a week staffed by people who enjoy helping other people.

Who is Eligible to purchase the International Assurance Plan?

Individual travelers, families, Mission sending organizations, Student groups, Corporate groups, Church Groups, Work & Travel Groups and many other organizations. Coverage is available for a period of five (5) days up to 24 months!

Who Insures the International Assurance 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 'A' rated by AM Best and 'A+' Standard & Poor's for their superior ability to pay claims.

Who Is Insurance Services of America?

Rest assured that in addition to Lloyd's (better known as Lloyd's of London) and Azimuth Risk Solutions, Insurance Services of America (ISA), as the exclusive worldwide marketer of the International Assurance Plan, is here to provide truly "old fashioned" customer service. If you should call our office in Arizona a "live" person will answer your call – you won't deal with a complex computerized answering system. In fact, if you should call we never ask, "Who shall I say is calling?" or "What is this in reference to?" Most of the time we don't know who is calling until we pick up the phone – we don't screen our calls because we want to talk to you. If you should get a voice mail, we always promptly return your call. If you should email us we always answer your emails quickly. We try our very best not to leave you "hanging". ISA has been in the "International" insurance business since 1996 and helps insure over 60,000 new clients each year. ISA is ranked among the best nationwide in sales and service year after year after year. ISA has an A+ BBB rating with a customer satisfaction rating of 98%. Our contact information is located on the front cover of this benefit brochure. ISA thanks you in advance for considering our exclusive "International Assurance Travel Major Medical Plan!"

Who Is Azimuth Risk Solutions, LLC?

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 in product offering, administration and support before and after the sale of international health, travel and life insurance products. If it's important to you to do business with an organization that is committed both to service excellence and to ethical conduct as well as philanthropic pursuits, Azimuth is the choice to meet your requirements. Azimuth is a Managing Agency for our insurer, Lloyd's, London and the administrator for the International Assurance Travel Medical Plan.

When Does Coverage Become Effective and When Does Coverage End?

Coverage becomes effective on the latest of: the moment we receive your application and correct payment (if the application and payment is made online or by fax), 12:01 am US Eastern Standard Time (EST) on the date we receive your application and payment (if application and payment is made by mail), the moment the member departs from his or her home country or 12:01 am EST on the date you request on your application. Coverage will end on the earliest of: 12:01 am EST on the date requested on your application, or the moment of the member's arrival upon return to their home country (unless the member has started a benefit period or is eligible for home country coverage).

**INSURANCE
SERVICES OF
AMERICA**

The International Assurance Travel Medical Plan Details Continued

What Is Not Covered?

Charges related to:

- Pre-existing Conditions – Charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this influence.
- Pregnancy – newborn care.
- Experimental treatments or surgery.
- Weight modification treatment, plastic surgery unrelated to restoration after a covered injury or illness or sex-change surgery.
- Injuries as a result of engaging in Hazardous Sports without the purchase of the optional Sports rider.
- Any injury or illness as a result of the consumption of alcohol or drugs; or for the treatment of substance abuse.

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

For additional information regarding benefits as well as how you can take advantage of this program, please contact your Agent/Broker of record or Azimuth Risk Solutions, LLC.



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 AzimuthRisk.com and return completed to Azimuth with your original receipts and your eligible expenses will be promptly refunded.

As with every aspect of Azimuth's operations, if you have any difficulty, simply contact your agent of record or Azimuth direct and we will gladly help you with completing the process. In the event that you have a large or ongoing claim your precertification through Azimuth will in many cases allow us to arrange for your care and payment directly to your healthcare provider.



Coverage Details:

Maximum Limit Options:	<input checked="" type="checkbox"/> \$35,000 <input checked="" type="checkbox"/> \$60,000 <input checked="" type="checkbox"/> \$125,000 <input checked="" type="checkbox"/> \$600,000 <input checked="" type="checkbox"/> \$1,200,000
Deductible Options:	<input checked="" type="checkbox"/> \$0 <input checked="" type="checkbox"/> \$50 <input checked="" type="checkbox"/> \$250 <input checked="" type="checkbox"/> \$500
Requested Plan Options	
For Participating Members requiring coverage outside the US & Canada	

(Rates are per Participating Member per day)
No rates are final until documented in writing by
Azimuth Risk Solutions, LLC

Daily Rate		Daily Rate	
Maximum Limit	\$35,000	Maximum Limit	\$60,000
Deductible	Composite Rate/ <i>Including S.R.</i>	Deductible	Composite Rate/ <i>Including S.R.</i>
\$0	\$1.42/ <i>\$1.70</i>	\$0	\$1.65/ <i>\$1.98</i>
\$50	\$1.28/ <i>\$1.54</i>	\$50	\$1.48/ <i>\$1.78</i>
\$250	\$1.14/ <i>\$1.36</i>	\$250	\$1.32/ <i>\$1.58</i>
\$500	\$1.02/ <i>\$1.22</i>	\$500	\$1.20/ <i>\$1.44</i>

Please note ages 70 to 79 limited to \$50,000 Maximum Limit and ages 80+ limited to \$12,000 Maximum Limit. Coverage up to 364 days and can be extended for an additional 364 days. The Optional Sport Rider is available up to Age 64.

Daily Rate		Daily Rate		Daily Rate	
Maximum Limit	\$125,000	Maximum Limit	\$600,000	Maximum Limit	\$1,200,000
Deductible	Composite Rate/ <i>Including S.R.</i>	Deductible	Composite Rate/ <i>Including S.R.</i>	Deductible	Composite Rate/ <i>Including S.R.</i>
\$0	\$1.90/ <i>\$2.28</i>	\$0	\$2.02/ <i>\$2.42</i>	\$0	\$2.18/ <i>\$2.62</i>
\$50	\$1.72/ <i>\$2.02</i>	\$50	\$1.82/ <i>\$2.18</i>	\$50	\$1.98/ <i>\$2.38</i>
\$250	\$1.52/ <i>\$1.82</i>	\$250	\$1.62/ <i>\$1.94</i>	\$250	\$1.75/ <i>\$2.10</i>
\$500	\$1.36/ <i>\$1.64</i>	\$500	\$1.45/ <i>\$1.74</i>	\$500	\$1.58/ <i>\$1.90</i>

Please note ages 70 to 79 limited to \$50,000 maximum Limit and ages 80+ limited to \$12,000 Maximum Limit. Coverage up to 364 days and can be extended for an additional 364 days. The Optional Sport Rider is available up to age 64.

