

OverseasCare™ Visitors Insurance™

Foreign National Visitor Traveling to the USA
Low-Cost Limited Schedule of Benefits





The President and CEO of Community Insurance Agency Inc., Ramesh Patel, is a recognized expert in the international market for individual and group medical insurance. His influence is due to having been a dynamic force in the market for 35 years. Community Insurance Agency Inc. (CIA) believes that people deserve the best available insurance products when they are purchasing international medical insurance, whether they are purchasing long or short-term insurance. They can insure individuals or their loved ones on any visa. CIA represents insurance companies that rate highly on Standard and Poor's.

CIA is a pioneer in the international medical insurance and travel medical insurance industry. They believe in providing their customers the best travel health insurance as a visitor either to the United States or as a U.S. citizen traveling worldwide.

International medical insurance covers unexpected medical bills when you travel outside of your home country including Europe, Canada, or the United States. Unexpected medical bills while traveling OverseasCare™ can be very expensive, and this is especially true if you have to be hospitalized for a sudden illness or injury. Our mission is to get you the best deal possible on OverseasCare™ medical insurance.

CIA knows that finding the right OverseasCare™ health and medical insurance can be difficult, but they will do whatever they can to make the process easier for you. They work closely with many trusted insurance carriers and can help you every step of the way in comparing insurance plans. CIA will help you review quotes for visitors' health insurance and help you purchase the policy that is best for you. CIA has experienced and fully qualified travel insurance agents that stand behind the plans offered on their web site. Let them help you make your selection today and start your adventure.

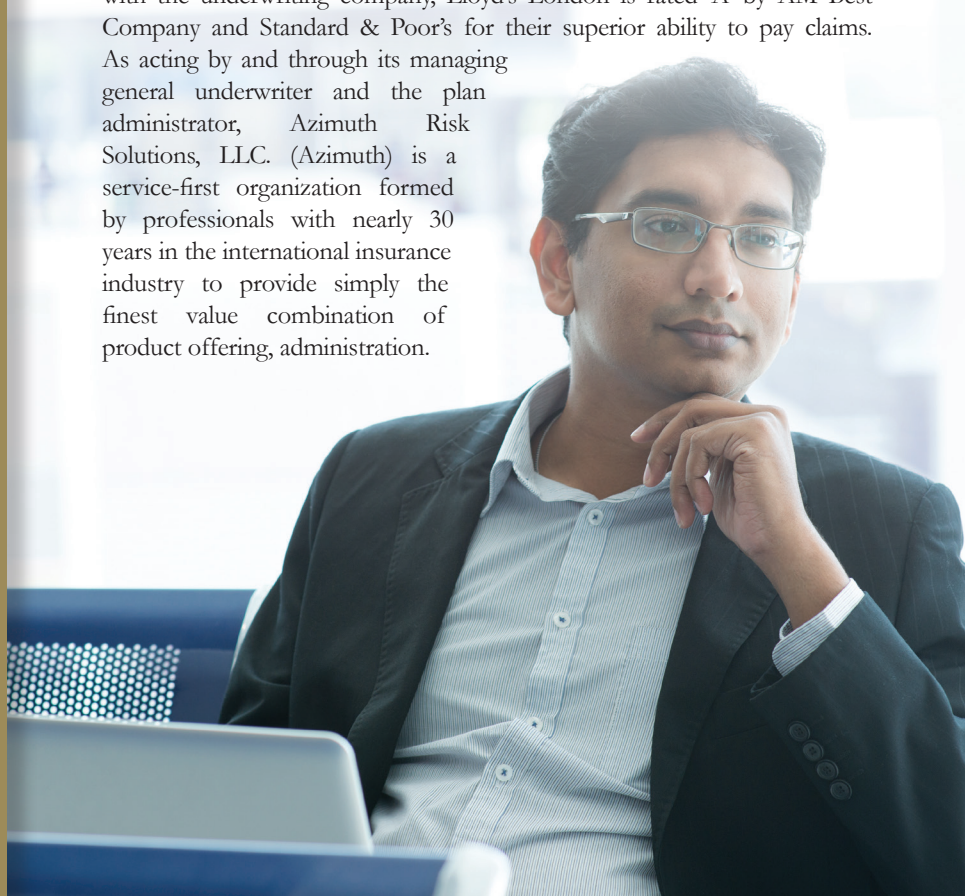
Is it Important to Have Travel Medical Insurance?

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.

OverseasCare™ Visitors Insurance™ (OVI) is a Short-term health insurance. If visiting the U.S.A., the Plan provides benefits to foreign nationals (Parents and relatives), including international visitors, or temporary residents, subject to the terms and conditions of the certificate of coverage. OVI is travel insurance for non-U.S. citizens traveling outside of their home country Including USA and Canada.

Coverage can be obtained from a minimum of 5 days up to a maximum of 2 years. If the initial purchase is for one month or more, then plan is renewable (Without break in coverage) in one month increments up to a 24 continuous months.

OverseasCare™ Visitors Insurance™ (OVI) exclusively designed by OverseasCare™ Visitors Insurance™ – A division of Community Insurance Agency,™ Inc., Providing the quality service over 35 years, in conjunction with the underwriting company, Lloyd's London is rated 'A' by AM Best Company and Standard & Poor's for their superior ability to pay claims. As acting by and through its managing general underwriter and the plan administrator, 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.



Who Is the Insurer?

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 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 Coverholder for our insurer, certain Underwriters at Lloyd's, London and the scheme administrator for the OverseasCare™ Visitors Insurance™ Plan.

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.

New Low Daily Rates!

The OverseasCare™ Visitors Insurance™ Plan offers low-cost schedule 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 a Pre-existing Condition - Up to Age 69 (\$25,000 Maximum Limit for Medical Evacuations)

If you have a prior health condition which suddenly and unexpectedly asserts itself during your travel, the OverseasCare™ Visitors Insurance™ Plan does provide a limited amount of coverage to help mitigate this unpleasant surprise. The OverseasCare™ Visitors Insurance™ Plan offers coverage up to \$50,000 in Basic Plan or \$75,000 in Premier Plan (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.

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.





BENEFITS	BASIC COVERAGE OPTION (14 days old to age 79)	PREMIER COVERAGE OPTION (14 days old to age 79)	AGE 80+ COVERAGE OPTION
Deductible Options	\$100, \$250 or \$500	\$100, \$250 or \$500	\$100, \$250 or \$500
Sudden onset of a Pre-existing Look Back - up to age 69 (\$25,00 Maximum Limit for Medical Evacuations)	\$50,000 Maximum Limit	\$75,000 Maximum Limit	No Coverage.
Pre-existing Condition/Pre-existing Look Back	No Coverage/3 years	No Coverage/2 years	No Coverage/Permanent
INPATIENT Treatment	\$60,000 Maximum per Injury/Illness	\$110,000 Maximum per injury/illness	\$55,000 Maximum per injury/illness
Hospital Room & Board including Laboratory Tests, X-rays, Prescription Medical and other miscellaneous	Up to \$1,500 per day, 30 day Maximum	Up to \$2,000 per day, 30 day Maximum	Up to \$1,000 per day, 30 day Maximum
Hospital Intensive Care Visit	Up to \$2,000 per day, 7 day Maximum (including Hospital Room & Board)	Up to \$2,500 per day, 7 day Maximum (including Hospital Room & Board)	Up to \$2,000 per day, 7 day Maximum (including Hospital Room & Board)
Surgical Treatment	Up to \$3,500	Up to \$6,000	Up to \$2,000
Anesthesia	Up to \$1,000	Up to \$1,500	Up to \$400
Assistant Surgeon	Up to \$1,000	Up to \$1,500	Up to \$650
Physician's Non-Surgical Visits	Up to \$60 per visit, 1 visit per day, 10 day Maximum	Up to \$80 per visit, 1 visit per day, 10 day Maximum	Up to \$50 per visit, 1 visit per day, 10 day Maximum
Consultant Physician, when requested by attending Physician	Up to \$450	Up to \$500	Up to \$350
Pre-Admission Tests within 7 days before Hospital admission	Up to \$1,000	Up to \$1,250	Up to \$750
OUTPATIENT TREATMENT			
Surgical Treatment	Up to \$3,500	Up to \$6,000	Up to \$2,000
Outpatient Surgical Facility	Up to \$500	Up to \$1,500	Up to \$400
Anesthesia	Up to \$1,000	Up to \$1,500	Up to \$400
Assistant Surgeon	Up to \$1,000	Up to \$1,000	Up to \$650
Physician's Non-Surgical/Urgent Care Visits	Up to \$60 per visit, 1 visit per day, 10 day Maximum	Up to \$40 per visit, 1 visit per day, 10 day Maximum	Up to \$50 per visit, 1 visit per day, 8 day Maximum
Diagnostic X-ray & Lab Services	Up to \$800	Up to \$1,000	Up to \$300
Scan, PAT, CAT & MRI	Up to \$500	Up to \$500	Up to \$250
Hospital Emergency Room	Up to \$300 Maximum (Additional \$100 Deductible)	Up to \$400 Maximum (Additional \$75 Deductible)	Up to \$300 Maximum (Additional \$100 Deductible)
Prescription Drugs	Up to \$250	Up to \$500	Up to \$100
Day Surgery - related to a scheduled outpatient surgery at a Hospital or licensed outpatient surgery center; including the cost of operating room, anesthesia, drugs and medications and medical supplies.	Up to \$1,000	Up to \$1,200	Up to \$750
OTHER TREATMENT & SERVICES			
Dental Treatment (injury ONLY), Injury to Sound, Natural Teeth	Up to \$500	Up to \$550	Up to \$250
Ambulance Services	Up to \$500 (if admitted for overnight stay)	Up to \$750 (if admitted for overnight stay)	Up to \$400 (if admitted for overnight stay)
Emergency Evacuation	Up to \$30,000	Up to \$50,000	Up to \$10,000
Repatriation of Remains	Up to \$5,000	Up to \$7,500	Up to \$5,000
Physiotherapy	Up to \$25 per visit, per day, 10 visits Maximum	Up to \$50 per visit, per day, 10 visits Maximum	Up to \$25 per visit, per day, 10 visits Maximum
AD&D Principal Sum	Up to \$25,000 Common Carrier	Up to \$25,000 Common Carrier	Up to \$25,000 Common Carrier
TRAVEL RELATED COVERAGE			
Loss of Passport	Up to \$100	Up to \$150	Up to \$100
Lost Checked Luggage - Commercial Carrier	Up to \$100 (secondary coverage ONLY)	Up to \$100 (secondary coverage ONLY)	Up to \$100 (secondary coverage ONLY)
Mental & Nervous Disorder/Substance Abuse	No Coverage	No Coverage	No Coverage
Skin Disease	No Coverage	No Coverage	No Coverage
Coverage - International Travel (excluding Participating Member's Home Country)	Yes	Yes	No Coverage
Coverage - Mexico and Canada (starting port must be based in US)	Yes	Yes	No Coverage



**OverseasCare™ Visitors Insurance™ Plan – Daily Rates
\$60,000 Basic Coverage Options**

Deductible	\$100	\$250	\$500
Company	Azimuth	Azimuth	Azimuth
AGE	DAILY	DAILY	DAILY
14 Days to 18	\$0.99	\$0.90	\$0.81
19-29	\$0.84	\$0.78	\$0.70
30-39	\$0.95	\$0.86	\$0.78
40-49	\$1.10	\$1.00	\$0.90
50-59	\$1.56	\$1.41	\$1.27
60-69	\$1.88	\$1.71	\$1.54
70-79	\$2.48	\$2.25	\$2.03
Dependent Child	\$0.99	\$0.90	\$0.81

**OverseasCare™ Visitors Insurance™ Plan – Daily Rates
\$110,000 Premier Coverage Options**

Deductible	\$100	\$250	\$500
Company	Azimuth	Azimuth	Azimuth
AGE	DAILY	DAILY	DAILY
14 Days to 18	\$1.26	\$1.15	\$1.04
19-29	\$1.10	\$1.00	\$0.90
30-39	\$1.24	\$1.12	\$1.01
40-49	\$1.46	\$1.33	\$1.20
50-59	\$2.00	\$1.82	\$1.64
60-69	\$2.42	\$2.20	\$1.98
70-79	N/A	\$2.60	\$2.34
80+*	N/A	N/A	N/A
Dependent Child	\$1.26		

**OverseasCare™ Visitors Insurance™ Plan – Daily Rates
\$55,000 80+ Coverage Options**

Deductible	\$100	\$250	\$500
Company	Azimuth	Azimuth	Azimuth
AGE	DAILY	DAILY	DAILY
80-84	\$7.42	\$6.75	\$6.08
85-89	\$7.78	\$7.08	\$6.38
90+	N/A	\$8.50	\$7.65

How Do I Apply?

Either the policy can be applied online or simply scan and email to Info@TravelHealthQuote.us or fax the enclosed application to 847-897-5130 if paying by credit card.

If you want to pay by check, please mail the application and payment to:

Check payable to “Azimuth Risk Solutions”

Community Insurance Agency, Inc
425 Huehl Road, Suite #22-A
Northbrook, IL 60062



Who is Eligible To Purchase the OverseasCare™ Visitors Insurance™ Plan?

Anyone more than 14 days old who travels outside of their home country should be protected with the OverseasCare™ Visitors Insurance™ Plan. 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.

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.

Crisis Cash Advance - we'll help you get to your money so you can stay on the go

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 and available online. Return it 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 Azimuth 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.

What Is Usual, Reasonable and Customary (URC)?


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


What if I Stay Longer?


Sometimes you just need a little more time away from things at home. With the OverseasCare™ Visitors Insurance™ 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 365 to 730 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 OverseasCare™ Visitors Insurance™ Plan termination. 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 OverseasCare™ Visitors Insurance™ Plan can ease your mind while you are away from the familiar surroundings of home. For no extra charge, each OverseasCare™ Visitors Insurance™ Plan includes the following key services to help you when you are in the greatest need:

 **Real Time Call Center** - 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'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

What Is Not Covered?

Charges related to:

- **Preexisting Conditions** - Except for Sudden Onset of Pre-existing Condition, charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance.
- **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.
- **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.

Email : service@azimuthrisk.com Website : www.azimuthrisk.com

OverseasCare™ Visitors Insurance™



Administered by:



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Plan designed and marketed exclusively by:



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