



## **New Changes to Azimuth Insurance Products**

Azimuth Risk Solutions would like to announce some exciting new changes to the Beacon Series Travel Products and the Meridian Series Major Medical Products, effective 08/10/2016. These changes include improved benefits to the Beacon Series and Meridian Series products, as well as newly added benefits and rate reductions on the Beacon Series products. In addition, we are pleased to announce the name change of Meridian Basic to *Meridian Essential*; we believe this change is a well suited accompaniment to the rich benefits this plan has always offered. All applications received by mail, email and fax or online as of 08/10/2016 or thereafter will be receiving these improved benefits and will be subject to the new rates.

### **The Beacon Series Travel Medical® Product**

The Beacon Series Travel products provide international travel medical insurance for periods of travel between 5 and 364 days. The Beacon Series Travel products offer a broad range of coverage maximums and deductibles, as well as benefits that suit virtually any client. The Beacon Series updates include:

- Benefit updates include:
  - o Improved Sudden Onset Benefit – \$50,000 or \$100,000 Maximum Sub-Limit
  - o Optional Extreme Sports Rider – \$50,000 Maximum Sub-Limit per Coverage Period
  - o Rental Car Deductible Reimbursement – Up to \$500 Maximum Sub-Limit
  - o Bedside Visit – \$1,000 Maximum Sub-Limit, Member must be Hospitalized for at least 5 days
- The Highest Maximum Limits available
- Rate reductions for certain classes

### **The Meridian Series Major Medical® Product**

The Meridian Essential & Enhanced Medical Product offer the best value in international major medical insurance with access to private medical care worldwide. The Meridian Essential and Enhanced Major Medical Plans now offer an increased maximum limit of \$5 million in addition to a choice of deductibles ranging from \$250 to \$10K. The Meridian Series Essential and Enhanced updates include:

- Benefit updates include:
  - o An increased Maximum Limit on the Essential Plan
  - o Increased Limits to the Essential and Enhanced Wellness Benefit
  - o Decreased waiting period to the Essential and Enhanced Wellness Benefit
  - o Increased Limit to the Enhanced Vision Benefit
  - o Increased Limit to the High School Sports Injury Benefit
- Improved rate classifications for smokers; height and weight indicators
- Rate increases for certain classes

**Updated brochures, applications, and rates will be available on August 10, 2016 in the Producer Zone and from your Azimuth Account Executive. If you have any questions, please call your Account Executive at (317) 644-6291/ (888) 201-8850.**