

## **CET Vancouver Student Health policy**

International students are a large part of the population that is often uninsured or underinsured. As health care costs continue to climb, students should protect their financial stability by choosing a health insurance policy that could protect their health and their finances. CET Vancouver offers a health insurance policy that is designed with the Azimuth Risk Solutions. We have policies that are great for students who have frequent doctor office visits as well as those who rarely get sick.

### **The Beacon Series Group Travel Medical Plan Details**

The Beacon Series Group Travel Medical Plan offers the most comprehensive series of benefits available in today's travel medical insurance market all at an affordable 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.

#### **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 premium (if Application and payment is made online or by fax), 12:01 am. 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 last day of the period for which you have paid a premium, 12:01 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.)

#### **Who Insures This Plan?**

The preeminent name in international insurance is Lloyd's of 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.

#### **What If I have a Claim?**

The claims 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](http://AzimuthRisk.com) and return it completed to Azimuth with your original receipts. Your eligible expenses will be promptly refunded.

## What Does the Beacon Series Group Travel Medical Plan Cover?

### Sudden Onset of Preexisting Condition:

If you have a prior health condition which suddenly and unexpectedly asserts itself during your travel, the Beacon Series Group Travel Medical Plan provides a limited amount of coverage to help mitigate this unpleasant surprise.

### Trip Delay/Missed Connection: 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 3 months 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.

### Home Country Coverage at 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 6-month purchase or 30 days free with a 12-month purchase.

### Terrorism:

Today's headlines provide a regular reminder of the challenging environment in which we live. Terrorism, by its very nature, takes 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.

### Lost Checked Luggage:

Subject to the benefits and Limits set forth in the SCHEDULE OF BENEFITS AND LIMITS in Section 24, the Scheme Administrator will consider paying for the replacement of clothing and hygiene items not to exceed \$100 for any one item if the following provisions are met:

- Replacement of clothing and hygiene items not to exceed \$100 for any one item.
- The Participating Member(s) must be in compliance with all conditions and restrictions of this coverage.
- Lost checked luggage must have been checked, in accordance with routine luggage checking procedures of the carrier, for transportation with the member(s), on board a regularly scheduled commercial airline or cruise line, upon which the Participating Member(s) was a fare-paying passenger.

- The Participating Member(s) must file a formal claim for lost checked luggage with the transportation carrier, and follow all instruction and take all measures as directed by the transportation carrier to locate and retrieve all lost checked luggage.
- The Participating Member(s) must provide the Scheme Administrator with copies of all documentation of the claim filed with the transportation carrier, and a written statement from the transportation carrier that the luggage was checked and after careful search, the luggage remains missing.
- The Lost Checked Luggage must be lost as of the date of payment by the Scheme Administrator and as of that date must have been lost for 10 days

#### 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 coverage to transport an immediate family member or friend to your bedside in the event you are evacuated.

#### 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.

- 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 ride.

- Any injury or illness as a result of the consumption of alcohol or drugs.

- Treatment of substance abuse.

This is a partial list and description of exclusions. For more information contact CET Administrative Office.

**The Beacon Series Student Group Travel Medical Plan Schedule of Benefits**

Maximum Limits \$500,000 & \$1,000,000

Deductibles \$0 or \$100 per Coverage Period

Benefit Period 6 months

Coinsurance (Subject to the Deductible)

The plan pays 80% of next \$5,000 of Eligible Expenses, then 100% to the Overall Maximum Limit for claims incurred in Canada.

Plan pays 100% for claims incurred outside Canada.

Pre-Certification Penalty 50%

Hospital Indemnity \$150 per night; Inpatient Hospitalization (Outside Canada)

Hospital Room and Board Average Semi-private room rate.

Intensive Care Unit Usual, Reasonable, and Customary to selected Policy Maximum Limit.

Local Ambulance

Usual, Reasonable, and Customary charges, when covered Illness or Injury results in Hospitalization as Inpatient.

Physical Therapy \$60 Maximum Limit per visit. Maximum 15 visits.

Sudden Onset of Pre-existing Condition \$20,000 Maximum Limit for Eligible Medical Expenses.

All Other Medical Expenses Usual, Reasonable and Customary charges.

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

Emergency Medical Evacuation \$150,000 Maximum Limit

Emergency Reunion \$15,000 Limit per Coverage Period

Return of Mortal Remains \$30,000 Limit per Coverage Period

Return of Minor Children \$5,000 Limit per Coverage Period

Quick Trip Home Country Coverage 14 days cumulative Home Country Coverage (as defined in Policy). Subject to a Minimum 3 month purchase.

Home Country Coverage (End of Trip)

Free 15 days with a 6 month purchase, or Free 30 days with a 12 month purchase per Coverage Period.

Lost Checked Luggage

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

Accidental Death and Dismemberment (AD&D) \$30,000 for Insured or Insured spouse and \$6,000 for Dependent Child(ren)

Common Carrier Accidental Death and Dismemberment \$50,000 per Member (age 18 and over) \$30,000 per Member (under age 18)

Terrorism \$50,000 Maximum Limit, Medical expenses only.

Trip Delay/Missed Connection Maximum Limit of \$100 a day after a minimum of 12 hour delay period. As defined in the Policy.

For more information, please ask CET Vancouver Administration or go the Internet web site of the Azimuth Risk Solutions.

## CET VANCOUVER- STUDENT PROGRAM

Group Rates for Plan Options

(Rates are per member per day).

Daily Rate		Daily Rate	
Maximum Limit	\$500,000	Maximum Limit	\$500,000
Deductible	\$0	Deductible	\$100
Age Age		Age Age	
Up to age 25		Up to age 25	
Excluding Sports Rider	\$1.68	Excluding Sports Rider	\$1.47
Including Sports Rider	\$2.18	Including Sports Rider	\$1.91

Group Rates for Plan Options

(Rates are per member per day).

Daily Rate		Daily Rate	
Maximum Limit	\$1,000,000	Maximum Limit	\$1,000,000
Deductible	\$0	Deductible	\$100
Age Age		Age Age	
Up to age 25		Up to age 25	
Excluding Sports Rider	\$1.90	Excluding Sports Rider	\$1.67
Including Sports Rider	\$2.47	Including Sports Rider	\$2.17

## Health Insurance Release Form

I \_\_\_\_\_ do not plan to enroll into the CET Vancouver Health Insurance Services. I understand that I will be responsible for all medical and/or dental costs during my stay in Canada.

I have read and understand the above policy statement. I also understand that I will not be allowed to start my study at CET Vancouver until I have signed this notice acknowledging my own liability and responsibility in regards to health insurance coverage.

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Signature

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Student Full Name

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Date