



Basic Emergency Travel Assistance Rates

BETA Basic Public Plan

- ▷ US Citizens
\$53.00 annually
- ▷ Non-US Citizens
\$46.00 annually

BETA Enhanced Public Plan

- ▷ US Citizens
\$72.75 annually
- ▷ Non-US Citizens
\$63.25 annually

BETA Scholastic Plan

- ▷ \$30.00 annually
- ▷ \$18.00 semi-annually

www.betins.com

04/06 Updated 01/08

The Basic Emergency Travel Assistance Plans are distributed by K&K Consulting Services, Inc.

**For more information, contact
K&K Consulting Services, Inc.
P.O. Box 110998, Tacoma, WA 98411-0998
Phone: 253.238.6374 Fax: 253.238.6382
E-mail: kcorrick@betins.com
Enroll online: www.betins.com**

Plan Administrator



International Medical Group® (IMG®) is a worldwide leader in designing, distributing and administering global health care benefits. Since 1990 we have built a solid reputation by providing medical security to hundreds of thousands of individuals and families in more than 170 countries. IMG is a recognized leader and driving force in the international insurance market.

Plan Underwriter



While IMG provides plan administration expertise, our globally recognized underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company. Sirius International is a White Mountains Re company.

**Sources: A.M. Best affirmed their rating in a press release dated August 6, 2007; Standard & Poor's affirmed their rating in a press release dated July 14, 2006. Ratings are accurate as of the date of printing and are subject to change.*

This brochure includes a summary of benefits only. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions of this plan. Certificate Wording is available upon request prior to purchase.

IMG, International Medical Group, and the IMG block design logo are the trademarks, service marks and/or registered marks of International Medical Group, Inc. Sirius, Sirius International, and the Sirius design logo are the trademarks, service marks and/or registered marks of Sirius International Insurance Corporation (publ).

© 2006-2008 International Medical Group, Inc.
All rights reserved.



The Basic Emergency Travel Assistance Plan



Enroll online at www.betins.com



Traveling Abroad

Traveling can be exciting, but it can also prove to be a challenge. The Basic Emergency Travel Assistance Plan (BETA) is designed to help ease the headaches of traveling internationally. BETA provides a wide range of services to assist you before and during your trip to ease those frustrating situations.

There are three BETA plans to meet your needs. The Basic Public Plan and the Enhanced Public Plan are available for those individuals and groups who are traveling outside their home country. Travelers must be between 15 days and 64 years of age to be eligible.

The Scholastic Plan is designed for international students, visiting faculty, scholars, or others who have a current passport or student visa and their spouses and dependents who are temporarily residing outside their home country* or regular residence. Applicants for this plan must be engaged in full-time educational or research activities outside their home country.

Online services at www.betins.com

- ▶ Online enrollment for individuals and groups
- ▶ Online fulfillment - simply print off your certificate of coverage from anywhere in the world
- ▶ Online claim forms
- ▶ Online cut-out card with necessary emergency contact information for your wallet



Benefits

Pre-travel Assistance

- Advice on required and recommended immunization
- Health information and precautions for medically remote or underserved areas
- Information for handicapped or disabled travelers
- Help in arranging special medical services for travel
- Information on current political/environmental warnings

Medical Emergency Services

- Worldwide, 24-hour medical referral service for local physicians, hospitals and pharmacies
- Medical case monitoring
- Maintain contact between local and personal physicians
- Provide medical records to local physicians
- Maintain daily contact between patient, family and employer
- Monitor quality and cost of hospital treatments
- Medical transportation arrangements
- Emergency message service for medical situations

Legal Assistance

- Arrange contact with a local English-speaking attorney
- Worldwide, 24-hour contact for non-criminal legal emergencies
- Legal referral to help you locate a consulate official or attorney

Travel Assistance

- Worldwide, 24-hour telephone contact for advice on handling losses and delays
- Help with lost passports, tickets and documents
- Advice on filing travel-related claims
- Arrange shipments of forgotten, lost or stolen items
- Relay emergency messages

Passport Replacement

- The plan will reimburse expenses incurred for the replacement of a lost passport up to \$250

Enroll online at www.betins.com

Air Accidental Death & Dismemberment

- Up to \$5,000 coverage is provided, in the event of death, or loss of limb or eyesight, while an insured person is riding on a regularly scheduled airline and provided the loss occurs within 180 days of an accident

Non-Air Accidental Death & Dismemberment

- Up to \$1,000 coverage is provided, in the event of death, or loss of limb or eyesight, provided the loss occurs within 180 days of an accident

Emergency Evacuation

- Arrangements must be made and approved by Assistance Company for medically necessary Evacuation to the nearest adequate medical facility
- Includes coverage for transportation, medical services, and medical supplies, if medically necessary

Basic Public Plan - \$100,000, Enhanced Public Plan - \$100,000, Scholastic Plan - \$350,000

Repatriation of Remains

- In the event of death while traveling, this benefit will return your remains to your Home Country*. Arrangements must be made and approved by Assistance Company to cover the reasonable expenses.

Basic Public Plan - \$25,000, Enhanced Public Plan - \$25,000, Scholastic Plan - \$50,000

Additional Benefits

Enhanced Public Plan

Accidental Medical - \$2,500

Scholastic Plan

Accidental Medical - \$30,000

60 days confined illness medical - \$200 per day

Baggage Delay - \$50

Exclusions apply to all benefits. See www.betins.com for details.

*Home Country shall mean the country which issues your passport.

Enroll online at www.betins.com

