



Foreign Voluntary Workers Compensation & Business Travel Accident 360^{oSM}

Protecting Your Clients' Most Valuable Assets

	Foreign Voluntary Workers Compensation (FVWC)	Business Travel Accident 360^{oSM} (BTA360^{oSM})
Who is Insured?	U.S. Nationals or Third Country Nationals traveling or stationed overseas	Employer selects eligibility. Employer tailors plan that could include all employees or select classes
When are they Insured?	24/7 for temporary business travel outside the U.S. and Canada or outside country of assignment	Worldwide business travel. Coverage can be extended to include business and pleasure travel.
Benefit Amount	Subject to State of Hire or Country of Origin	Employer selects desired Benefit Amount
Provides Continuing Wages?	Yes, subject to State of Hire or Country of Origin	Not available
Medical Limits	No limit, subject to State of Hire or Country of Origin	Out of Country Medical benefit available up to \$250,000; Higher limits available on case by case basis.
Includes Travel Assistance Services?	Yes, provided by MEDEX Assistance Corporation.	Yes, provided by MEDEX Assistance Corporation. Service can be utilized when traveling at least 100 miles from home.
Repatriation Expenses	\$250,000 per employee/ \$500,000 policy limit	Unlimited
Includes coverage for medical expenses for Endemic Disease?	Yes	Yes (under the Out of Country Medical)
Employers Liability Limit	Yes	Not available