

# BUSINESS TRAVEL ACCIDENT INSURANCE

A SPECIALIZED POLICY DESIGNED EXCLUSIVELY FOR TRINET CLIENTS



**TRINET HAS PARTNERED WITH NFP AND THE HARTFORD** to offer Business Travel Accident coverage for our clients and their worksite employees.

Employers of all sizes have employees who travel somewhere on business. Whether it's to meet a client, purchase inventory, make a nearby delivery in town, forge a new partnership abroad, or seal an important deal, employees in nearly every industry are routinely working away from the office.

With the optional coverage of **Business Travel Accident insurance**, you can help protect your worksite employees' health and safety while they travel on company business anywhere in the world.

## WHAT CAN A BUSINESS TRAVEL ACCIDENT POLICY OFFER FOR YOU AND YOUR WORKSITE EMPLOYEES IF THIS COVERAGE IS CHOSEN?

- High limit Accidental Death & Dismemberment (AD&D) coverage for worksite employees up to \$500,000
- Coverage for any foreign or domestic trip, whether it's local or long distance
- Coverage extension for spouses and dependent children while they travel with an insured worksite employee, including a coverage extension of up to 14 days of personal travel when a trip is adjacent to business travel
- Out-Of-Country Medical benefit pays for medical expenses incurred while traveling abroad; this extends to injuries, illnesses, medications and hospital admission expenses among many other needs (Global BTA+ only)
- Unlimited benefits for Medical Evacuation and Repatriation
- Full Travel Assistance, ID Theft and Beneficiary Assistance Services<sup>1</sup> included
- Coverage territory is worldwide\*, including foreign and domestic travel (\*as determined by OFAC)
- Benefits above are paid in addition to any workers' compensation policy

## BUSINESS TRAVEL ACCIDENT PLANS FOR TRINET CLIENTS

Coverages & Limits	Standard BTA	Global BTA+
<b>AD&amp;D</b>		
Class I – All Business Owners, Partners and Other Worksite Employees of the Policyholder	\$250,000	\$500,000
Class II – Spouse of the Insured Person	\$50,000	\$50,000
Class III – Dependent Child(ren) of the Insured Person	\$25,000	\$25,000
<b>ADDITIONAL WORKSITE EMPLOYEE BENEFITS</b>		
Medical Emergency Evacuation	100% of covered expenses	100% of covered expenses
Repatriation of Remains	100% of covered expenses	100% of covered expenses
Out-Of-Country Medical Expenses	N/A	\$500,000 per event
Deductible	N/A	\$0
Foreign Travel Immunization	N/A	\$1,500/\$50 per vaccine
Hospital Admission Guarantee	N/A	\$10,000

### CLIENT TOTAL ANNUAL COST

(2-50 worksite employees)	\$500	\$750
(51-299 worksite employees)*	\$750	\$1,000

\* If coverage is required for more than 299 worksite employees, pricing will be provided following a referral to The Hartford.

The above is a high level overview of the plan. This is a brief summary and does not include all provisions, benefits and exclusions. Please consult NFP for full plan details.

To enroll in one of the Business Travel Accident Plans, please visit [TheHartford.com/trinet](https://www.TheHartford.com/trinet)

For questions or to obtain additional information, contact NFP at [InternationalServices@nfp.com](mailto:InternationalServices@nfp.com).



**THE HARTFORD**

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Blanket Accident Form Series includes BTA-1000, BTA-1300, or state equivalent.

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