

Business Travel Accident Insurance

A specialized policy designed exclusively for TriNet clients.

TriNet has partnered with Aon 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 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 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+
AD&D		
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
Additional Worksite Employee Benefits		
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 Max/\$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 Aon for full plan details.

To enroll in one of the Business Travel Accident Plans, please visit **TheHartford.com/trinet**

For questions or to obtain additional information, contact Aon at **trinet.aon.support@aon.com**



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

Not available in all states

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