




# Corporate Travel Insurance

Quality, reliable coverage for your international business travelers

**GLOBAL BENEFITS**  
INTERNATIONAL INSURANCE FOR EXPATS,  
TRAVELERS & ORGANIZATIONS





## Your employees travel internationally. And so should their medical benefits.

When your employees travel on international business, you want to be sure they have access to quality health care whenever they need it, wherever they need it.

### Corporate Travel Insurance

gives them that access. It covers your international business travelers for injuries and illness that may occur while traveling on company business away from home.



#### Medical

benefits that cover hospital admission, surgeries, outpatient medical care and ambulance services for emergency medical treatment



#### Prescription

drugs and replacement medicine for lost prescriptions that are medically necessary<sup>1</sup>



#### Dental

emergencies for an accident to sound natural teeth or alleviation of sudden unexpected dental pain



#### Evacuation

in case employees require immediate medical attention and adequate facilities are not locally available



#### Personal travel

when it's taken in combination with the employee's business trip



#### Medical care for family members

that are traveling with the employee

## Experience the difference of Business Travel Insurance Benefits.

With Corporate Travel Insurance, you can rest easy when your employees travel internationally on company business. Our plans provide the comfort of proven experience, simplicity, convenience, flexibility and support for both you and your traveling employees.

#### Unmatched international track record

Our carriers have 50+ years of experience in the design and administration of global benefit plans.

#### Easy administration

- No need to supply eligibility data to set up your account
- Convenient annual premium



#### Access to one of the largest international provider networks

- Health care professionals and facilities around the globe that offer direct billing arrangements
- If a direct billing arrangement is not available, your travelers can request a guarantee of payment from us

#### Quick and easy claims process

- Approximately 73% of all claims are paid directly to the health care professional
- Online claims submissions
- More than 90% of customer claims are paid in 10 business days or less, regardless of language or currency

#### Flexible, customizable plan options

- Choose from pre-priced plans or customize a plan to meet your travelers' needs
- Plans available for any number of international business travelers

#### Dedicated phone line with around-the-clock service

- Global service center available 24 hours a day, seven days a week
- For questions about plans and help finding an appropriate health care professional or facility
- Access to our clinical team for assistance with medical appointments, hospital admissions or medical advice

## We include even more!

### Our concierge and travel assistance services provide:

- Advice for how to recover or replace lost documents like passports and credit cards
- Arrangement for an emergency medical evacuation
- Coordination of emergency travel arrangements for children under age 18 who are left unattended if a family member becomes sick
- Coordination of emergency travel arrangements for family members who escort another family member to the hospital
- Assistance finding or replacing prescription medication
- Help finding the right health care professional or facility closest to employee's location
- Help obtaining necessary documents for medical insurance claims
- Assistance with personal emergency telephone translation services



## Choose from pre-priced plans – or customize a plan to fit your employees' needs.

With all plans, coverage begins when an employee leaves their country of residence or permanent assignment, and coverage ends when he or she returns.

Pre-priced plans are available with the option to add or remove accidental death and dismemberment or medical evacuation and repatriation. Custom quotes for other coverage options, including flexible deductible and coinsurance levels, are available to help meet your company's unique needs for any number of international business travelers.

### Sample Pre-priced plans

	1	2	3	4
Calendar year medical benefit maximum	\$500,000	\$300,000	\$200,000	\$100,000
Accidental death & dismemberment	\$200,000	\$100,000	\$100,000	\$100,000
Medical evacuation/repatriation)	\$250,000	\$100,000	\$100,000	\$100,000
Calendar year deductible	\$0	\$0	\$25	\$50
Coinsurance (paid by insurance company)	100%	100%	100%	100%
Prescription drug	100%	100%	100%	100%
Emergency dental	Unlimited	\$1,000	\$1,000	\$1,000
Family travel: Spouse and Children	Optional	Optional	Optional	Optional
Sojourn / personal travel	Optional: 7 days of personal travel when taken in conjunction with business trip	Optional: 7 days of personal travel when taken in conjunction with business trip	Optional: 7 days of personal travel when taken in conjunction with business trip	Optional: 7 days of personal travel when taken in conjunction with business trip
Pre-existing conditions	Covered	Covered	Covered	Covered

To determine the number of days of travel that you need, simply estimate how many employees will travel internationally during the year and how many days each employee will travel.

## Comprehensive information, services and support

- Online global provider directory search
- Printable ID cards
- Claims submissions
- Benefit information
- Drug translation tool
- Useful information on 200+ countries to prepare for travel:
  - Immunization requirements
  - Disease prevention tips
  - Security alerts

To learn more about our  
corporate travel insurance solutions, visit:  
[www.globalbenefitsusa.com/corporate\\_travel](http://www.globalbenefitsusa.com/corporate_travel)

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# GLOBAL BENEFITS

INTERNATIONAL INSURANCE FOR EXPATS,  
TRAVELERS & ORGANIZATIONS

## Company Information

Employer Name:	FEIN #:		
Nature of Business:			
Address:			
City:	State:		Zip:
Contact Name:	E-Mail:		
Phone number:	Website:		

## Broker/Agency Information

Agency Name:		
Licensed Agent Name:	License #:	
Agent Email:	Agent Phone Number:	
Address:		
City:	State:	Zip:
Website:	Fax number:	
Additional Info:		

## Current Coverage

(If Applicable)

Domestic Carrier:
International Carrier:

## Coverages Requested

Date request submitted:	Date quote needed:	Effective date requested:
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Medical Maximum:	\$100,000	\$200,000	\$300,000	Other:
Deductible:	Coinsurance:	Coverage Type:	Accident Only	Accident or Sickness
Spouse & Dependent Coverage		Sojourn Coverage	Emergency Medical Evacuation	
Political, Security and Natural Disaster		War Zone	Kidnap & Ransom	
24-Hour Coverage	Pre-existing Medical Conditions Covered?		Yes	
Coverage Classes:	Full-Time EE's	Contractors	Board Members	
Other Classes:				

Additional Requests:

# Travel Data Request

## Company Demographic Information

Total Number of Employees:	Total Number of Traveling Employees:
Number of U.S. Based Employees Traveling Abroad:	Number of Non-U.S. Based Employees Traveling Internationally:
Does the Company have locations outside of the United States?	Yes No
If "Yes" please list the Cities / Countries of non-USA locations:	

## Destination Information

Please list top destinations for travel outside the United States:	

	U.S. Employees traveling to non-U.S. Destinations	Non-U.S. Employees traveling to non-U.S. Destinations (outside their home country)	Non-U.S. Employees traveling to U.S. Destinations
Number of Travelers: (A)			
Estimated Number of Trips per Traveler: (B)			
Average Duration of Each Trip: (C)			
Estimated Total Travel Days: (AxBxC)			

## Current International Insurance Details (if applicable):

Do you currently offer coverage to your international travelers?	If yes, with whom?
Please provide a description of the current plan design or a copy of the certificate.	
Please provide past claims experience.	
Additional Information	

Please fax or e-mail completed Request for Proposal, Including Travel Data Request to:  
[james@gbusa.org](mailto:james@gbusa.org) or Fax at 877.662.7273