



ACE USA

International Advantage®

International Medical Insurance Benefits and AD&D Coverage

When employees journey beyond their country's borders on business, they're exposed to gaps in coverage that can be costly to them *and* their employers. The International Advantage policy offers optional medical insurance benefits and accidental death and dismemberment (AD&D) insurance that – in conjunction with domestic and foreign voluntary workers' compensation – provides 24 hour protection for employee business travelers and their dependents.

Companies Who Need This Coverage

U.S.-based Companies Whose Employees Travel Outside the United States

Typical Coverages for Qualified Risks

I. Medical Insurance Benefits

Risks Insured

- Employee illnesses and injuries when domestic and foreign Voluntary Workers' Compensation excludes payment (See Benefits Schedule on back of this page)

Limits

- Limits of \$10,000, \$25,000 or greater are available for both employee and spousal/dependent child coverage

Features

- Offers first dollar coverage for spouse and children traveling with employee
- Coverage extends to personal trips (up to two weeks) taken in conjunction with business travel
- Available only in conjunction with foreign voluntary Workers' Compensation and AD&D
- Excluded from coverage: normal pregnancy, routine physical exams/dental care, eyeglasses, hearing aids, nervous or mental disorders

II. AD&D

Risks Insured

- Injuries that directly result in death or loss of eye(s) and/or limb(s), speech and/or hearing up to 12 months after an accident (See Benefits Schedule on next page)

Limits

- Principal sum coverage of \$100,000 or \$250,000 available for employees
- Optional dependent coverages are \$50,000 principal sum for spouses and \$25,000 principal sum for children

Features

- 24 hour door-to-door coverage from time employees and covered family members leave until they return
- Coverage extends to personal trips (up to two weeks) taken in conjunction with business travel

(continued on next page)



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International Medical Insurance Benefits and AD&D Coverage (continued)

Benefits Schedules

Medical	AD&D
<ul style="list-style-type: none">• Pays 100% of “reasonable and customary” in-hospital and outpatient charges (\$50 deductible per occurrence)• Provides up to \$500 coverage per calendar year for pre-existing conditions• Includes \$1,000 coverage per occurrence for dental expenses resulting from an accident or injury• Pays \$250 per occurrence for local ambulance service	<ul style="list-style-type: none">• Pays 100% of principal sum for loss of life• Pays 100% of principal sum for loss of combination of any two eye(s), hand(s) or foot/feet• Pays 50% of principal sum for loss of one eye, hand or foot• Pays 100% of principal sum for loss of speech and hearing• Pays 50% of principal sum for loss of speech or hearing

International Advantage – The Benefits

- *Helps Companies Stay Financially Strong* – By insuring executives and other key employees, employers protect their financial strength.
- *Gives Business Travelers Greater Peace of Mind* – Frees employees to concentrate on company business objectives while traveling abroad.
- *Focuses Exclusively on International Business* – Handling the overseas exposures of U.S.-based companies is our only business at ACE USA U.S. International Division.
- *Provides Underwriting Stability* – International Advantage employee benefits and AD&D coverages are underwritten by ACE American Insurance Company, rated A (Excellent) by A.M. Best.

When your workplace is the world, rely on an International Advantage policy from ACE USA for all the protection a business might need.