



International Business Health Insurance Options

Much like obtaining a domestic insurance plan, businesses have the option to purchase group plans for their employees or contractors. However, the risks faced by overseas employees and their employers are very different than those encountered by domestic workers.

The Benefits of International Group Health Insurance

There are several benefits for international businesses purchasing international health insurance plans for their employees.

Purchasing a group plan is a good way to help employees save money from having to purchase their own individual plans. Group health insurance policies usually provide more coverage and higher benefits than individual plans particularly for pre-existing conditions. Vision and dental are usually bundled into the policies as well. International coverage maybe included in group policies with full coverage inside and outside the U.S.

By having [international health insurance coverage](#), companies may also help limit their personal liability in case of accident, injury, or death on the part of one of the employees.

International Group Health Insurance Options

In addition to providing health insurance, supplemental insurance can easily be added for the following:

- Accidental death and dismemberment
- Temporary disablement from an accident
- Medical expenses or hospitalization resulting from an accident
- [Medical evacuation](#)
- [War and terrorism coverage](#)

Reputable insurance providers deliver around-the-clock protection to the insured during their time abroad including both leisure and work hours, which otherwise would leave significant gaps in coverage.

In addition to insurance for employees, businesses need to be protected as well. [Defense Base Act \(DBA\) Worker's compensation](#) helps protect employers against injury incurred or disease contracted by an employee arising out of the course of employment. United States Federal law requires all contractors and subcontractors to secure this



type of insurance for their employees working overseas when engaged in specific activities. though separate from an international group health insurance plan, this type of insurance plays an important role in protecting the company from health issues that affect employees.

Obtaining International Group Health Insurance Coverage

Not all companies providing international health insurance for businesses deliver the same quality of service and coverage. To obtain [international group health insurance plans](#) that will reliably protect both the business and its employees, contact Clements today. Clements provides full coverage inside and outside the U.S. and benefits up to USD 5 million per individual.