What to know about workers' comp when traveling outside the US

Many workers in Pennsylvania are required to travel for their job. For some, this includes traveling outside of the U.S. to foreign countries. Reports show that business travelers have remained steady among U.S. workers despite the recession, and a recent survey found that the number of workers traveling for business will increase during the next decade.

With more workers traveling to foreign countries for their jobs, it is important for workers and employers to know the risks these workers may face. The risk of suffering a workplace accident or illness may increase for these workers, depending on what country they travel to and what their specific job duty is.

Workers who travel to another country for their job face an increased risk of being injured or getting ill for several reasons. Workers may be more likely to be in a car accident while working in a foreign country, especially if they are not familiar with driving rules or the country's roads.

These workers are also at an increased risk for getting sick from food poisoning and other gastrointestinal problems from consuming different foods or beverages. In certain areas, workers may be at risk for contracting an infectious disease as well as finding and receiving proper medical treatment after suffering an illness or injury.

When workers are injured on the job in Pennsylvania, they are eligible to receive workers' compensation benefits. What happens when workers suffer an injury or illness while working in a foreign country?

This can be difficult to answer as every company's workers' compensation policies are different but most provide a basic plan to protect workers who may be injured or get sick while working in a foreign country. However, it is important for workers to know that this coverage may not cover all of their expenses if they are injured or suffer an illness when traveling for their job.

Workers who travel overseas should understand the workers' compensation coverage available and be sure to discuss any concerns with their employer before leaving the country. In the event a worker is injured or gets sick, he or she should contact a workers' compensation attorney to discuss what options are available to receive workers' compensation benefits.

Source: Insurance Journal, "Understanding Foreign Voluntary Workers' Comp Policies," Kathleen Ellis, June 20, 2013