

August 2,2024

Hello,

I want to remind you of the different options available in the event you have an accident or health issue while you are overseas. Since everyone may have different individual plans, I want to outline what is available to everyone.

- 1) The Defense Base Act (DBA) provides workers' compensation to civilian employees working outside the US under a contract with the US government. Anything work related should be routed to IMG and Signal Insurance. In the event of a work-related injury/illness, notify your manager **immediately** after the incident occurs. If this is not feasible, such as in cases requiring emergency care, report the incident as soon as practicable. If emergency care is needed, the IMG app is the best tool to use for assistance. (See attached LS-241)
- 2) East Plum provides a policy that can be used in Bahrain for medical treatment (minor illness, flu etc.) and this is an excellent option for minor illnesses. See attached policy highlights.
- 3) Many of you have Tricare and Tricare Supplemental insurance. You can follow their claim protocols and still notify Signal for any secondary evaluation of claims.
- 4) Some of you have Geo Blue policies, these would likely be primary for illness/major medical incidents. You can notify Signal for any secondary evaluation of claims that are due to medical conditions, and not necessarily a result of injury.

The IMG Travel Assistance Services App is a great tool for everyone to use overseas. It is helpful for both business and personal travel. When you are registering for the mobile app, use Invictus Associates when you are creating your account. Many services on the site are complimentary such as security alerts and location services.

This information will be added to our website shortly. Let me know if you have any questions.

Regards,

Wendy Daniels
Human Resources Manager
Invictus Associates
757-567-2668

