

What is the Defense Base Act (DBA)?

- The DBA is an extension of the Longshore and Harbor Workers' Compensation Act (LHWCA) which provides disability compensation and medical benefits to employees and death benefits to eligible survivors of employees of U.S. government contractors who perform work overseas.

Who is eligible and covered by DBA?

- Eligibility
 - Civilian employees of government contractors and subcontractors while working outside of the U.S.
 - All subcontractors of the prime contractor.
Note: If a subcontractor does not secure coverage, responsibility lies with that of the prime contractor.
- Coverage applies to:
 - All U.S. citizens employed at a job location outside of the U.S. that is funded by the U.S. government monies.
 - All Third Country Nationals employed on a non-U.S. job site funded by the U.S. (unless waiver is obtained; waivers are not currently available in Iraq or Afghanistan).
 - All Local Nationals employed on the U.S. government funded job site (unless waiver is obtained; waivers are not currently available in Iraq or Afghanistan).

What are the benefits of DBA?

- Compensation for total disability is two-thirds of the employee's average weekly earnings, up to a current maximum weekly rate*. Compensation is also payable for partial loss of earnings.
 - Death benefits are paid as follows:
 - A surviving spouse or one child: one-half of the employee's average weekly earnings
 - Two or more eligible survivors: two-thirds of average weekly earnings up to the current maximum weekly rate*.
- The current maximum weekly rate is calculated by the U.S. Department of Labor and changes every year on October 1st. [Click here](#) to get the current compensation rate and more information.
- The Defense Base Act also incorporates the LHWCA's provision for payment of reasonable funeral expenses up to \$3,000.
 - Permanent total disability and death benefits are subject to annual cost of living adjustments.
 - The injured employee is also entitled to medical treatment by a physician of his/her choice, as the injury may require.

Additional information may be found on the Department of Labor's Website by accessing the [DBA page](#). The DOL has provided the following [DBA FAQ page](#) for more information about coverage.