



Norfolk Mobility Benefits now offers Expatriate Employee Assistance Program

Norfolk Mobility is pleased to announce that we have added an Expatriate Employee Assistance Program (EAP) to our basic medical care package as a standard/embedded service, similar to paramedical and emergency evacuation services. Our plan is to include the Expatriate EAP in all client renewal packages without any additional cost to the client.

The provider we have chosen to partner with is Shepell-fgi, the pre-eminent supplier in North America. Shepell-fgi provides health and productivity solutions to employees and employers in Canada, the U.S. and globally. Their programs are built on a foundation of over 25 years of employee assistance and workplace insight. And their research-based solutions achieve behavior change by offering a level of expertise that is unmatched in the industry.



What is the program?

Your Expatriate Employee Assistance Program is a confidential and voluntary support service that can help your international employees to solve problems and challenges in their lives while they are on assignment in another country.

They and their immediate families can receive support over the phone, in person and online. They can also take advantage of online resources to help manage their work-life and personal well-being while on their assignment.

How will it help expatriates?

It will help employees on international assignments and their families to:

- Cope with isolation and loneliness
- Adapt across cultures
- Identify and cope with culture shock
- Manage family and marital relationships
- Address anxiety, stress, or other personal and emotional difficulties
- Get parenting advice
- Achieve personal well-being
- Address the personal impact of the relocation
- Tackle addictions or substance abuse
- Address international workplace challenges
- Access crisis and trauma support while on assignment

NMB to introduce electronic claim submission

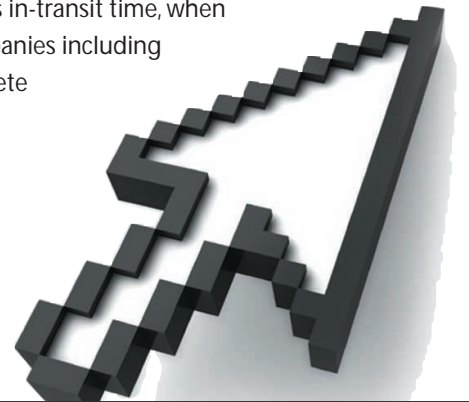
The first evolutionary step that NMB is taking to reduce or eliminate in-transit time for submitting claims is the introduction of on-line claim submission.

Enhanced technology, stringent audit procedures and ever increasing pressure to produce claims faster and more economically has led NMB to look at its entire claim adjudication process. In many instances the location and in-transit (mail) time accounts for 90% of what our clients refer to as turnaround time. While internal measurements begin from the date the claim is received in our office until the claim is released for payment, our clients include in-transit time when measuring performance. For example a claim mailed from the Congo can take upwards of 30 – 40 days one way, 6 – 8 days to process and another 30 – 40 days return mail. In the eyes of our clients the claim took 88 days to process. While the Congo represents the dramatic end of the claims turnaround cycle, the average in-transit time is 5 – 7 days each way. Eliminating this will **significantly reduce the time it takes to receive your claim reimbursement.**

Claimants will be able to complete and submit their claims via an online claim form through our web portal. Payment under certain dollar values will be processed automatically without the actual claim documents and in accordance with the payment option selected at the time of submission (check, wire transfer, money order). While we still require the original claim documents, payment will be made in advance of receiving the actual paper claim.

For the average claim this means the elimination of 10 – 14 days in-transit time, when the payment option selected is wire transfer. While many companies including NMB allow for scanned and faxed claims, we believe that complete electronic submission of claims is **an industry first.**

NMB will also be looking at further refinements to our claims processes and submission requirements as we strive to lead the industry with innovative ways to improve service to our clients. Our team of account managers will be providing training materials and personal assistance as we begin to introduce our electronic claim submission facility early in 2009.



Norfolk Mobility claims statistics

AT-A-GLANCE

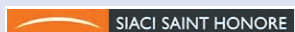
NMB	Backlog – Days	Backlog – Claims
Sep 9, 2008	4.7	486
Sep 2, 2008	5.4	509
<hr/>		
Repricing/Precerts	Backlog – Days	Backlog
Sep 9, 2008	6	315
Sep 2, 2008	6.25	290
<hr/>		
Telephone Statistics		
<i>Week ended:</i>		<i>Sep 08, 2008</i>
Incoming Calls		794
Calls Answered		739
Efficiency Rate (Target 90%)		93.07%
Calls Answered in less than 20 seconds		513
Quality Rate (Target 70%)		69.42%
Average Time to Answer (Seconds)		37
Month-to-Date (Target 20 seconds)		
Average Time to Abandon (Seconds)		116
Month-to-Date		

President's corner

We will be rebranding in 2009

Last year our parent company in France was involved in a major merger and re-organization. The players who now own the company include the Rothschild family, the London broker JLT, and several members of our corporate management.

One major consequence of the merger was the selection of a new name — SIACI Saint Honore (pronounced 'on-or-ay') — to replace Mobility Saint-Honoré, and a new corporate brand to replace the Rothschild logo. The new look will soon be introduced at Norfolk Mobility Benefits as well. While our corporate NMB logo remains the same, watch for the new brand on business cards and letterhead, and know that it continues to represent a large, integrated insurance powerhouse.



Financial stability

While on the subject of large integrated powerhouses, I think it is worth noting the critical economic times in which we find ourselves. Large firms like Lehman Brothers and AIG have found themselves in dire straits — the result, in large measure, of having strayed from their core businesses and taking on less-than-quality risks.

I want to assure our readers and clients that SIACI Saint Honore is sound:

- We have little debt relative to equity and cash flows are strong.
- Profits are being maintained at acceptable levels.
- Our corporate clients are among the most creditworthy in Europe and North America.

The insurance companies we use on your behalf are themselves, or are backed by, A-rated entities.

All in all, I see no reason for concern on the business end. My personal investment portfolio?

... Well, that's another story!

A handwritten signature in black ink that reads "Richard Albert".

*Richard Albert
President and CEO*

Norfolk Mobility Benefits now offers Expatriate Employee Assistance Program

continued from page 1

How will employees connect with the EAP?

They will be able to phone the Expatriate EAP toll-free, 24 hours a day, seven days a week for immediate confidential help and/or to book an appointment. A contact number will be provided to all of your insured employees.

Shepell-fgi also offers E-Counseling directly through a secure member portal on their website. E-counseling is a professional, confidential counseling service that allows your employees to connect with a counselor from any computer with Internet access. This short-term service is an effective means of addressing personal issues by means of emails to and from an E-Counselor. Again, employees can post messages at any time of the day or night, from anywhere in the world.

More information will be provided in your next renewal package. If, however, you have questions in the meantime, please feel free to contact your Norfolk Mobility account manager.



MALARIA



The World Health Organization (WHO) reports that malaria is currently endemic (constantly occurring) in over 100 countries, which are visited by more than 125 million international travelers annually. According to the WHO, many international travelers fall ill with malaria each year while visiting countries where the disease is endemic, and well over 10,000 travelers fall ill with malaria after returning home.

Q. What is malaria?

Malaria is a mosquito-borne disease caused by a parasite. Four kinds of malaria parasites can infect humans: *Plasmodium falciparum*, *P. vivax*, *P. ovale*, and *P. malariae*. Infection with *P. falciparum*, if not promptly treated, may lead to death. Although malaria can be a deadly disease, illness and death from malaria can usually be prevented.

Q. How do you get malaria?

The disease is most commonly transmitted to humans through a bite of an infected mosquito, specifically the female Anopheles mosquito, a dusk-to-dawn biter. When an Anopheles mosquito ingests blood from a malaria-infected person, malaria parasites develop in the mosquito and migrate into the mosquito's salivary glands. When the infected mosquito bites another human, malaria can be transmitted to that individual.

Q. Where is malaria found in the world?

Malaria is endemic in most of sub-Saharan Africa and New Guinea; in large areas of South Asia, Southeast Asia, Oceania, Haiti, Central and South America; and in parts of Mexico, the Dominican Republic, North Africa and the Middle East. From time to time in endemic areas, the number of malaria cases can increase dramatically to the epidemic level.

Q. What are malaria's symptoms?

Symptoms of malaria include fever and flu-like illness, including shaking, chills, headache, muscle aches, and tiredness. Nausea, vomiting, and diarrhea may also occur. Malaria may cause anemia and jaundice (yellow coloring of the skin and eyes) because of the loss of red blood cells. Infection with one type of malaria, *Plasmodium falciparum*, if not promptly treated, may cause kidney failure, seizures, mental confusion, coma, and death.

Q. How is malaria treated?

Treatment for malaria depends on several factors: the species of malaria causing infection, severity of infection, the age of the infected person, and the pattern of drug resistance to malaria treatment in the area where the infection was acquired. If identified early and treated appropriately, almost all malaria can be completely cured. However, even short delays in the diagnosis of malaria can make treatment more difficult and less successful.

Q. What preventive measures can be taken?

The Public Health Agency of Canada strongly recommends that you obtain an individual risk assessment with a travel medicine physician or your family physician to determine both your risk of exposure to malaria and your need for appropriate preventive anti-malarial treatment as determined by your travel itinerary and medical history. In general, two important measures can help prevent malaria infection: avoiding mosquito bites and using EFFECTIVE antimalaria medication.

Q. Where can I get more information?

The Public Health Agency of Canada – www.phac-aspc.gc.ca/

The Centers for Disease Control and Prevention – www.cdc.gov/



NORFOLK MOBILITY BENEFITS

11:00AM-3:30PM
ANY TIME OF DAY, ANYWHERE IN

NMB News is produced quarterly by Norfolk Mobility Benefits Inc.
1100, 940 – 6th Avenue SW, Calgary, Alberta, Canada T2P 3T1.
Please contact us with questions/suggestions via telephone:
(403) 232-8545 or email: norfolk@norfolkmobility.com

Articles from NMB News may be copied or reproduced by citing the source.
If you do not wish to receive our quarterly newsletter, please contact us.

**This newsletter is published as an information piece only by Norfolk Mobility Benefits Inc.
No action should be initiated without first consulting your professional advisor.**