



NORFOLK MOBILITY BENEFITS

NMB News

PUBLISHED QUARTERLY FALL 2009

ANY TIME OF DAY, ANYWHERE IN THE WORLD

H1N1 Update

The MEDEX Global Group recently issued the following update:

The H1N1 virus is causing the U.S. flu season to start earlier than usual this year. Flu-related hospital visits have increased for the past six consecutive weeks, and 26 states are reporting widespread influenza activity. This is highly unusual for this time of year.

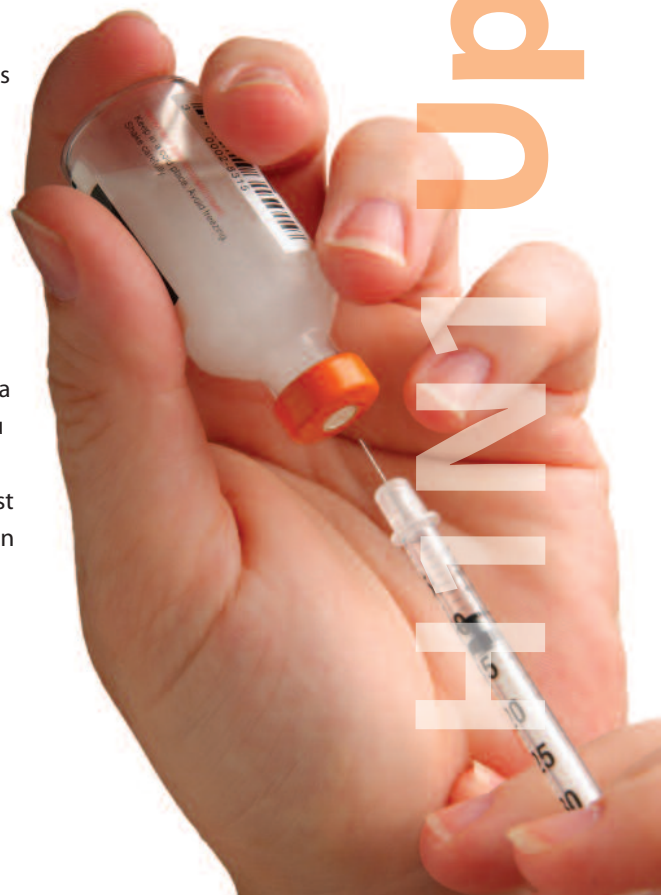
According to the Centers for Disease Control and Prevention, almost all of the viruses identified so far are 2009 H1N1 influenza A viruses. Doctors are optimistic, however, with the evolution of the new H1N1 vaccine. It is now felt that only ONE inoculation will be necessary to evoke a protective antibody response in individuals over age 10. Children age 9 and younger will need two shots three weeks apart.

Manufacturers have indicated the vaccine may be ready for distribution by the middle of October. Currently it is anticipated that distribution in the U.S. will be by the United States Public Health Service, not by local medical or commercial facilities, but this may change. The target age population for the vaccine is 24 months to 65 years, and specifically pregnant women and health care workers of all ages. These recommendations also may change as further information becomes available.

Worldwide vaccine production is dominated by just 4 companies – GlaxoSmithKline, Sanofi-aventis, Novartis, and MedImmune. Sanofi-aventis and GlaxoSmithKline have committed to donating 150 million doses to developing countries in addition to the supplies for the US and European countries, and MedImmune has indicated 3.4 million doses will be released in the U.S. in mid October. Distribution will be “allocated to states in proportion to population”. This first delivery of vaccine is the nasal spray live virus type and may have different indications.

It is important to remember that good hygiene practices are an essential part of decreasing transmission, and getting the annual seasonal influenza vaccination is important in this. It will help to reduce cases of seasonal flu and allow health providers to focus on H1N1 prevention and treatment. Dr. Ben Koppel, the Medical Director of MEDEX Assistance, states, “The best thing an individual can do is get the regular seasonal flu shot and maintain very high standards of hygiene, including very frequent hand washing of 15 seconds or longer, and proper rest and nutrition to keep the immune system working optimally.”

Norfolk Mobility Benefits has partnered with MEDEX to offer a one-stop online site to prepare your expatriates for their time abroad. For more information, please contact your account representative.



H1N1 Update



Tips for expatriates working in the United States

If your insured employees become ill or are injured while working in the US, they and you will find this information helpful as it deals with various situations that can arise during and after treatment.

- If they receive bills related to their illness or injury that are covered by your insurance, they should forward them directly to Norfolk Mobility and we will ensure they are processed accordingly.
- They may receive copies of bills that may have also been sent to NMB. Sometimes they will clearly state that they are "Not a Bill". If they receive one of these, they should forward it on to Norfolk Mobility.
- If they receive a bill that indicates a partial payment was made and requesting that the balance be paid, they should not pay it, and should forward those bills onto us as well.
- US Hospitals often employ collection agencies. In the event that they receive any letters or phone calls from a collection agency, they should re-direct them to us and let us know this is what they have done.
- It may sometimes take an extended period of time to resolve a medical claim due to the high cost of healthcare in the United States. During this time, they may continue to receive letters or bills from the health care providers, but should be assured that we are working to resolve the issue as quickly as possible.

Should you or your expatriate employees have any questions about letters or bills that they are receiving related to their medical claim, please do not hesitate to contact us for further assistance:

- Phone (collect calls accepted): 00 1 (403) 537-8823
- Toll Free (within North America): 1 (866) 767-7959
- Email: claims@norfolkmobility.com

Norfolk Client Service Updates

*Measured by determining the earliest, unprocessed item and measuring the number of business days between the date of receipt and date of completion provided that complete and accurate information has been provided.

Norfolk Mobility monitors Claims Administration and Call Centre Services on an ongoing basis. The following information provides service levels for the month of August 2009.

SERVICE LEVEL AND OPERATING METRICS

Claims Administration and Call Centre Services

Activity	Measure	Target
Processing speed of claims*	4.6 days backlog	7 business days from receipt*
Response time for answering calls	87%	70% of calls will be answered within 20 seconds
Percentage of calls answered	96%	90% of calls will be answered

Eligibility and Premium Administration

Activity	Measure	Target
Processing speed of enrollments and employee changes*	Within 5 business days	5 business days from receipt*
Average release date of monthly premium invoice	August invoices – August 15	Monthly invoices issued by the 30th of the preceding month
Percentage of invoices issued on time	93%	80% of invoices will be issued on time

Green Meeting service level

Yellow Just below service level

Red Significantly below service level

President's corner

Norfolk Mobility has significant expansion plans in the coming years, hoping to double in size by the year 2013. Much of this planned expansion will be in the United States, so I am pleased to announce that effective Sept.15, we have retained the services of David Bryan, a 26 year veteran of the international HR and benefits business. David will be focused on new corporate client development in order to help us expand our presence in the US. He will also be using his many US business connections to identify strategically aligned service providers for possible acquisition.

Quick tips for Norfolk Mobility Insureds

In an effort to simplify the claiming process, Norfolk Mobility is offering members a new brochure that provides quick tips on how to handle claims submissions, emergency contacts, pre-authorizations for service, and direct billings. The brochure also shows how to fill out a claims form, and includes key client services numbers for more information or quick contact. This brochure will be provided in all new member welcome kits.



David Bryan



Richard Albert
President and CEO



Employee profile...

Ceyhun Nursen

Ceyhun has the important role of Quality Assurance Administrator for Billing and Eligibility at Norfolk Mobility. His job includes:

- Production, analysis, and communication of invoices and commission documents both internally and with clients
- Maintaining the billing and eligibility database
- Overseeing resolution of any client issues and concerns, and ensuring that NMB work is kept at a high level of quality

Ceyhun grew up in Istanbul, Turkey and has a BA degree in Economics, With Distinction, from the University of Victoria. He speaks English, Turkish and French, and worked with the University of Victoria prior to joining Norfolk Mobility. He brings to Norfolk his experience and skills in team based environments, both as a leader and as a team member, as well as problem solving and analytical skills.

Ceyhun says that "What I love the most about my work at Norfolk is certainly the positive environment I work in. It makes a huge difference to be able to collaborate with such enthusiastic people who are always willing to go out of their way to offer help. When it comes to my role, I like the fact that it combines interaction with clients along with a focus on analytical skills which, I think, creates a healthy balance and provides me with invaluable experience!"



Typhoid Fever Risks in Certain Destinations

An article by US Centers for Disease Control researchers was published in the Journal of the American Medical Association (JAMA) on August 26, 2009. Researchers studied U.S. patients who had typhoid fever during 1999-2006. Most of these people had traveled to a foreign country within a month of getting sick. In these patients, typhoid fever infection that was resistant to usual antibiotic treatments was common. Most antibiotic-resistant infections were in people who had recently traveled to South Asia (specifically India, Pakistan, and Bangladesh).

Information for travelers

Typhoid fever is a severe disease caused by *Salmonella* Typhi bacteria. It is usually spread to people through contaminated food or water. If you are traveling to a country where there is a risk of typhoid fever (especially in South Asia), it is important to take the following steps to protect yourself from getting typhoid fever.

Get vaccinated

Before you travel, get a typhoid vaccine.

- CDC recommends typhoid vaccine for all persons traveling to countries where typhoid fever is a risk.
- Typhoid vaccines protect about 80% of persons who receive them and are recommended no matter how long your trip.
- Because vaccines alone cannot completely protect you from developing typhoid fever, choose safe food and beverages during your trip.

Choose safe foods

During your trip:

- Eat foods that are fully cooked and served hot.
- Eat and drink only dairy products that have been pasteurized.
- Eat only fruits and vegetables that you can wash with clean water and peel yourself.
- Do not eat food from street vendors.

Choose safe beverages

During your trip:

- Drink beverages that have been bottled and sealed (water, carbonated drinks, or sports drinks) or have been boiled (water, tea, or coffee).
- Tap water may be treated with filters or chlorine or iodine tablets that you can buy at stores in the U.S. to make it safe to drink. You can pack these items along with other supplies in your travel health kit.
- Do not put ice in your drinks.

See a doctor

If you are sick with symptoms of typhoid fever during or after your trip, see a doctor who can advise you about any medicines you might need to take. If you are seeing a doctor after your trip, be sure to tell the doctor that you traveled outside the United States and where you were.

The above information was released: September 09, 2009 by the US Centers for Disease Control – www.cdc.gov.



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