



# NMB News

NORFOLK MOBILITY BENEFITS

PUBLISHED QUARTERLY SPRING 2008

ANY TIME OF DAY, ANYWHERE IN THE WORLD

## NMB and QIC announce reinsurance arrangement

In a previous issue of NMB News, we reported that many Mid East countries require expatriate workers to purchase health insurance from a local insurance carrier within a stipulated grace period. These countries include Saudi Arabia, Kuwait, United Arab Emirates (UAE), Bahrain and Qatar.

For most of these countries the grace period has now expired and expatriates must prove that they have purchased local health insurance in order to obtain a work visa, regardless of any other expatriate coverage already in place.

To comply with this legislation, many foreign insurance providers initially made 'fronting' arrangements with local providers in order to comply. Recent revisions to the legislation, however, now require that local insurance carriers actually assume some risk. To this end, Norfolk Mobility Benefits (NMB) and the Qatar Insurance Company (QIC) are pleased to announce a reinsurance agreement that complies with this emerging legislation.

QIC is one of the most respected and well capitalized insurance companies in the region with offices in the United Arab Emirates, Kuwait, Oman, and Qatar. Under this new arrangement, NMB's underwriters at Lloyds of London will assume 80% of the risk and QIC will retain 20%. NMB will further strengthen our position by processing all claims for expatriates located in this region through our Dubai claims office. MSH Dubai will bring to the table its extensive claims experience in the Mid East and access to its large Health Care Network.

All of this means that our existing and prospective clients can be assured that their insurance contract will comply with local legislation, that claims will be processed on a timely basis through a regional provider, and that they have access to a well established health care network.

### Contact Norfolk for help

NMB is connected with foreign agents that can provide the required minimum coverage from authorized local insurance companies. Contact us for more information...

#### *In Canada:*

Phil Tyson, (403) 538-8835, [ptyson@norfolkmobility.com](mailto:ptyson@norfolkmobility.com)

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# Government assistance for international employees

Registration is particularly important for those who plan to stay in a country longer than one month, or who travel to a country where there are no U.S. officials

When working abroad it is important for employees who are Canadian or United States citizens to register as soon as they arrive at the nearest federal government office abroad. This will enable the government office to make contact in case of an emergency. Registration is voluntary, and the information provided is protected and used in accordance with the provisions of Canadian and US privacy legislation. It is also possible to register online.

## In case of an emergency, consular or embassy staff can\*:

- Contact relatives or friends, if requested, and ask them to send emergency funds.
- Help during emergencies such as natural disasters and civil or military uprisings.
- Provide sources of information about local laws, regulations, cultural customs and visas.
- Assist with medical emergencies.
- Replace passports, although not all offices are authorized to issue regular passports.
- Try to ensure equitable treatment under local laws if the person is arrested. They can, if requested, inform relatives and friends about the arrest and try to ensure that legal rights and processes are extended consistent with the standards of the host country.
- Notify next of kin, with authorization, regarding an accident or death and let them know whether, and how, they can help.

\* In some instances, there may be a fee for services.

Registration is particularly important for those who plan to stay in a country longer than one month, or who travel to a country where there are no U.S. officials. In such cases, you will need to register at the appropriate embassy or consulate in an adjacent country.

For more information, including online registration options, visit the Canadian government web site at [www.voyage.gc.ca](http://www.voyage.gc.ca) or the US government web site at [www.state.gov/travelandbusiness](http://www.state.gov/travelandbusiness).



## International internet information

[www.familylifeabroad.com](http://www.familylifeabroad.com) – deals with all aspects of expatriate life including raising a young family abroad, articles written by expats on a broad range of topics, links for kids and much more.

[www.kwintessential.co.uk](http://www.kwintessential.co.uk) – provides great resources including country etiquette guides, cultural awareness quizzes, interesting facts and information on various countries, and more.

[www.globaldynamics.com](http://www.globaldynamics.com) – offers a bi-monthly free newsletter that focuses on building cross cultural competence in global organizations, as well as on the challenges of outsourcing operations overseas and of creating global teams.

## Strategy session focuses on indicators of success

Norfolk senior management recently held a strategy session that focused on several aspects of corporate governance as we look forward to 2013.

Among the most important to our clients, and certainly fundamental to every aspect of our business, are our Key Success Factors. Here's how we articulated them going forward:

1. **Reputation Management** – unless we preserve our excellent reputation, growth will cease and the enterprise will flounder.
2. **Service Delivery** – we need to continue focusing on what our clients and their employees truly want now and, to the extent we can, anticipate their future demands.
3. **Customer Focus** – we must be viewed by our clients as leaders in delivering value-added service. Our clients pay the bills. They are the raw material that feeds our enterprise.
4. **Innovation** – Norfolk must reside on the cutting edge of technology, process management and innovation in plan design and risk management.
5. **Cost Effectiveness** – we must strive for efficiency and economy in all areas of the company in order to resist competition, maintain margins, and demonstrate value to our clients and shareholders.
6. **Leverage** – we now form an important part of a powerful, financially stable organization. We must strive to find every opportunity to leverage off our combined strengths and scale.



A handwritten signature in black ink that reads "Richard Albert". The signature is fluid and cursive.

Richard Albert  
President and CEO

## NMB introduces High Level Stop Loss Limit

*At NMB, we continually strive to ensure our clients receive the best possible products and services available in the international marketplace...*

NMB is pleased to announce that we have negotiated a high level of Stop Loss Insurance with our Lloyds of London underwriters on behalf of our internal block of business.

This is a significant development for our pooled clients. Previously, all catastrophic claims, regardless of the amount, were used in the calculation of renewal rates. With this new High Level Stop Loss limit, any amount in excess of \$100,000 per claim will be removed from experience.

This mechanism greatly decreases significant rate increases in years when catastrophic claims occur and should serve to stabilize rates over the long term.



## HEALTH WATCH

# Taking medication in another country

Keep all medications in the original, labeled container to avoid problems.

If you are traveling or working abroad, and if you take medication, be sure to pack an extra supply or make arrangements for resupply in case you are away for longer than expected. Having a duplicate of your original prescription is highly recommended. Also, carry an extra prescription that lists both the generic and the trade names of any drug you are taking, in case your medication is lost or stolen. This is also a good idea if you wear glasses or contact lenses – having the prescription makes it easier to replace them.

Don't try to save luggage space by combining medications into a single container. Keep all medications in the original, labeled container to avoid problems.

Find out whether your medication is sold in the country where you will be working. Also check to make sure it is legal. Some over-the-counter medications are illegal in other countries or require a prescription. Obtaining a note from your doctor that states the medical reasons for your prescription and the recommended dosage is also encouraged.

If you need syringes for a medical condition such as diabetes, it is very important that you take an appropriate supply.

As well, you should have a medical certificate that shows they are needed for medical use.

If you wear eyeglasses, take an extra pair with you. Pack medicines and extra eyeglasses in your hand luggage so they will be available in case your checked luggage is lost. To be extra secure, pack a backup supply of medicines and an additional pair of eyeglasses in your checked luggage.

If you have allergies, reactions to certain medications, foods, or insect bites, or other unique medical problems, consider wearing a 'medical alert' bracelet. You may also wish to carry a letter from your physician explaining required treatment should you become ill.



## THE LAST WORD

**"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."**

Mark Twain



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