



Global provider network update

As part of our ongoing commitment to provide the best possible service to our worldwide client base, we continue to develop new networks and Preferred Provider Organizations (PPOs) around the globe.

Partnerships with PPOs, bring numerous advantages to our clients such as:

- direct billing agreements, no out-of-pocket payments for clients
- access to a large network of providers
- preferred or negotiated medical fees

We are pleased to announce that an agreement with AIMS, our PPO in South Africa, was signed at the beginning of June. AIMS has a wide network of providers throughout the sub-Saharan region which ensures direct payment in difficult countries, including Angola, Nigeria, Congo, Kenya and Mozambique. In addition to AIMS we continue to develop partnerships and negotiate agreements with other providers so that our clients benefit from further direct payment facilities. We are currently in the process of establishing the following networks:

- **VENEZUELA:** PLANINSA – ongoing discussions with PLANINSA to finalize an agreement. A major restructuring of Planinsa has resulted in a delay.
- **AUSTRALIA:** First Assistance – based in New Zealand with a large network of providers in Australia, New Zealand and the South Pacific.
- **EGYPT:** Dr Salah BASSILY – Local doctor representing MSH among Egyptian providers.
- **MEXICO:** Dr René BOURLON – Local doctor representing MSH among Mexican providers.

All of our offices have been successfully achieving numerous agreements with medical providers for the local and expatriate market.

To view the full list or to search for a provider:

- Go to www.europeanbenefits.com
- Click on **Presentation**
- Click on **Participant Pages**
- The **Login** is **testeba**, **Password** is **betteb**
- Click on **Expat Health** then **Country Info**

Developing agreements with hospitals and clinics all over the world remains one of our main priorities as we look to establish a global network of providers. However, in some countries, it is difficult to set up agreements with providers as they may routinely request payment of fees in advance. The chart to the right details our total networks in place as well as new networks added since January 1, 2008.

New PPO Activity from 01/01/2008	Active PPO	PPO Agreements Pending
Latin America	0	2
Europe	8	9
Russia and CIS	0	2
Africa	1	12
Northern Africa	2	8
Middle East	14	4
Asia	6	18
TOTAL	31	55
Total Number of PPOs in Place	79	109

EAP programs continue to grow and develop

Norfolk Mobility has found that EAPs are particularly beneficial for expatriate employees.

A 2008 National Study of Employers following ten years of trends related to U.S. workplace policies and benefits shows that the Employee Assistance Program (EAP) industry continues to grow, with 65% of employers providing EAPs in 2008, up from 56% in 1998.

– Families and Work Institute. 2008 National Study of Employers

An EAP provides professional, confidential support services including counseling, programs for help with common life issues, and resources to employees and members of their immediate families. It can also provide the information, tools and insights needed to deal with minor issues so they don't grow into more serious problems in the future.

An EAP helps to:

- Attract and retain employees
- Increase productivity
- Boost morale
- Promote workforce cooperation
- Enhance organizational health
- Prevent disability claims
- Prevent employee theft
- Balance work and personal life

Norfolk Mobility has found that EAPs are particularly beneficial for expatriate employees as they and their families deal with personal and family challenges that occur during relocation to, and work in, a foreign country and then during repatriation back to the home country.

Offering an EAP not only demonstrates that the employer is concerned about the well-being of employees and their families. It also increases productivity.



Benefits of an EAP

- For every dollar invested in an EAP, employers generally save anywhere from \$5 to \$16.
U.S. Department of Labor, What Works: Workplaces Without Drugs
- Use of EAPs have been shown to result in:
 - 66% decline in absenteeism after alcohol abusers have been identified and treated.
 - 75% reduction in inpatient alcohol and other drug abuse treatment costs.
SAMSHA (Substance Abuse and Mental Health Services Administration), 1995
 - 33% decline in utilization of sickness benefits; 65% decline in work-related accidents; 30% decline in workers' compensation claims.
 - 28% savings on mental health benefits.
Journal of Health Care Benefits, January/February 1992
 - 35% reduced turnover and 14% higher productivity.
SAMSHA, 1995
- When EAP services were provided, work loss was avoided in 60% of cases with an average savings of 17 hours per case. 72% of these cases showed improved work productivity with an average gain of 43%.
Attridge, M. (2001, August). Personal and Work Outcomes of Employee Assistance Services. Presented at the American Psychological Association Annual Meeting, San Francisco, CA.
- When legal/financial work/life services were provided, work loss was avoided in 39% of the cases and work productivity was improved in 36% of the cases.
Attridge, M. (2002, June). Presented at the American Psychological Society Conference, New Orleans, LA.



The Employee Assistance Professionals Association (EAPA)

EAPA is the world's largest and oldest membership organization for employee assistance professionals. With nearly 5,000 members in over 30 countries around the globe, EAPA is the world's most relied upon source of information and support for and about the employee assistance profession.

EAPA publishes the Journal of Employee Assistance, hosts professional conferences and offers training and other resources to fulfill its mission. EAPA's mission is to promote the highest standards of EA practice and the continuing development of employee assistance professionals, programs and services.

More information is available on the EAPA website at www.eapassn.org where you can also download a pdf copy of the 2008 National Study of Employers referred to in the EAP article in this issue.

The Health Enhancement Research Organization (HERO)

HERO is a national, research oriented, not-for-profit coalition of organizations with common interests in health promotion, disease management, and health related productivity research. The HERO mission is to facilitate research that will impact health care by shifting the paradigm from a system dependent almost exclusively on diagnosis and treatment toward one with major emphasis on prevention and a more healthy and productive population.

In support of this mission, HERO facilitates interaction among Research and Associate Partners and others that have a common desire to collaborate on specific research projects. HERO then coordinates and manages a variety of research projects supported by HERO, private and public sector financial grants.

The HERO Scorecard

The HERO Employee Health Management Best Practice Scorecard is a self-administered instrument that helps employers, providers, and other stakeholders learn about and determine employee health management (EHM) benchmarking and best practice. It is available in a pdf version that can be downloaded and printed.

For more information on HERO and the Scorecard, visit www.the-hero.org.

- 35% of companies who offer EAP services indicate they have increased such assistance since the 9-11 terrorist attacks. Moreover, 57% of employers who have increased their workplace support options since 9-11 say their employees' attitudes have changed for the better, and 74% of employees who say their company offers workplace support find it valuable or helpful.

Cigna, 2002

- An employer-sponsored EAP program can reduce an employer's disability costs, medical costs, pharmacy costs, and worker's compensation costs.

Watson Wyatt, 2001

- By 2001, Open Minds, a behavioral health industry research and consulting firm, estimated enrollment figures of 51 million in stand-alone EAPs and 15.5 million in integrated EA/MBHC programs — a 245% increase since 1994 and a 13.3% increase since 1999.

Open Minds. (2000). Yearbook of managed behavioral health market share in the United States, 2000-2001. Gettysburg, PA.

- 57% of the class of 1999 graduating business students in 11 countries said that attaining work/life balance is their top career goal.

PricewaterhouseCoopers Survey, 2000.

- A study published in 2000 by Abbott Laboratories documented that clients whose Mental Health treatment was managed through an EAP showed annualized savings of \$2,200 per year over a 3-year period vs. those clients who were not under an EAP.



Norfolk considering added value of EAP

The article on EAP's in this issue of Norfolk News highlights the many advantages of this service. My personal belief is that it may have even greater application for employees and their families on international assignment. While several of our larger clients already sponsor an international EAP, most do not, either because of the cost or due to lack of familiarity.

Accordingly, Norfolk is considering adding an international EAP to its basic medical care package as a standard/embedded service, just like paramedical and emergency evacuation services are today. Negotiations have begun with Sheppel- FGI, the pre-eminent supplier in North America. Based on the significant size of our overall client portfolio, our aim is to include an EAP in all clients' renewal packages, without any additional cost to the client. It is our contention that savings in other areas of medical care and disability income will offset the minor cost of the new EAP. More details in the next edition.



In the community

Norfolk Mobility Benefits is pleased to have opportunities to support worthwhile community endeavors, particularly those related to health and well-being. Many of our staff participate in local fundraising initiatives and we are pleased to support them in those endeavors. We have recently provided funds to the following:

World Vision	Red Cross
Calgary Mustard Seed	Cure Foundation
The Lupus Society of Alberta	"National Denim Day"
Sherwood Community School	Breast Cancer research
Rona MS Bike Tour	Multiple Sclerosis
Alberta Cancer Foundation Underwear Affair	



NMB's International Underwriting Manager Jason Sjare, and IT Manager Joe White, recently had their heads shaved when staff met their fundraising goal for breast cancer research.

Richard Albert
President and CEO



NORFOLK MOBILITY BENEFITS

ANY TIME OF DAY, ANYWHERE IN THE WORLD

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