



NORFOLK MOBILITY BENEFITS

# NMB News

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ANY TIME OF DAY, ANYWHERE IN THE WORLD

## Web site provides valuable info to expats

Obtaining medical care while outside of your home country can be a stressful experience. Where can I go? Is it safe? Do they speak my language? With health risks and standards differing by country, it is important that your employees are prepared in the event they need to obtain medical care for themselves or their family while on assignment.

Norfolk Mobility Benefits provides all plan administrators and members with access to **Expat Health**, a comprehensive web site created to provide employees valuable information regarding their assignment location.

The Expat Health web site includes:

- **General Health Information by Country** – Detailed health information for 150 countries around the world including vaccination requirements, local diseases, as well as information regarding food and water supplies.
- **Medical Provider Directory** – Search for a hospital, doctor or health facility anywhere in the world. This directory will provide the addresses and contact information for medical facilities and doctors, languages spoken, and details of services provided.
- **Monthly Newsletters** – Provides information on acute worldwide medical problems and epidemics.
- **Health Dictionary** – Detailed information on some of the most common medical problems and questions encountered by travelers.
- **Training Presentations** – Presentations concerning travel risks that may be used by companies to inform and train their future expatriates.

To access this important information, simply log in to The Norfolk Network using your previously assigned access information. Select the Resources icon at the bottom of the page. Expat Health will appear as a link on this resource page.

If you or your employees do not have a username and password for this site, please contact NMB at [clientservice@norfolkmobility.com](mailto:clientservice@norfolkmobility.com) and we will ensure you are provided with the appropriate information.

NMB provides access to information about assignment locations through Expat Health.



## Losing track of Canadians... why travelers should register

**Mumbai was a dramatic reminder of why people visiting or residing in a foreign country should register with the relevant consulate or embassy.**

The recent terrorist attacks in Mumbai in late November 2008, were different in nature from attacks earlier in the year. The targets included a railway station, a restaurant and luxury hotels where foreign business people and tourists congregate, and the weapons used were machine guns and grenades. North Americans were among the more than 170 persons killed in the Mumbai attack. Many more persons were injured.

Given the confusion about the location and safety of North Americans in Mumbai during this time, this crisis is a dramatic reminder of why anyone visiting or residing in a foreign country should register with their relevant government office.

The Canadian and United States governments offer registration service for all their citizens travelling or living abroad. This service is provided so that they can contact and assist citizens in an emergency in a foreign country.

Registration is voluntary, and personal information provided on the registration form is used in accordance with the Privacy Act which allows for personal information to be disclosed in certain cases, including where disclosure would clearly benefit the client.

Registration can be done online at [www.voyage.gc.ca](http://www.voyage.gc.ca) in Canada, and [www.travel.state.gov](http://www.travel.state.gov) in the United States. It can also be done directly at the appropriate embassy or consulate at the foreign destination. A list of consulates and embassies is available at the above web sites.

Should you decide not to register, you are strongly advised to make the following arrangements before departure:

- Leave a detailed travel itinerary and contact details with family or friends.
- Visit the appropriate government web site above to print off phone numbers for the government offices in the countries you plan to visit, to review travel reports and warnings prior to departure, and to provide family or friends with government contact information in the event of an emergency.

## Paying premiums by wire transfer

Norfolk Mobility Benefits is pleased to offer our clients the ability to forward premium payments via wire transfer. To ensure that your payment is processed promptly and accurately, please make sure we receive the following information:

- Date the wire transfer is made
- Amount of the wire/payment
- Currency of the wire/payment
- NMB account information
- Policyholder name
- Invoice number

Payment confirmations can also be emailed to [accounting@norfolkmobility.com](mailto:accounting@norfolkmobility.com).

Should you require further information about making payments via wire transfer, please contact your NMB Account Manager for assistance.



## President's corner

### Planning for a 'good' death

In the foreword to a BBC (British Broadcasting Corporation) booklet called *Planning a Good Death*, the BBC's Esther Rantzen says that "Death is often called the last taboo. For most of us, the thought of our own death or the death of someone we love is too painful to think about, talk about, or plan for. In any case, what's the point, since nobody can foresee how, when or where they will die? Why don't we just leave the whole thing to accident or fate?" The booklet goes on to describe why we should not leave this planning to chance.

My father recently passed away after a long and eventful life. As a result, I have recently been particularly thoughtful about life and death and wondering not only what makes for a good life, but also for a good passage when we die. A good death can mean many different things, but one aspect is ensuring that the people who love and surround you understand your wishes should you become terminally ill or pass away unexpectedly. Another is reducing the stress of dealing with your personal matters, by ensuring that the information required to deal with your estate, pensions, personal contacts and affiliations is readily available. This includes knowing where to find and how to access important documents.

I am convinced that the time to do all this planning and organizing is when we are feeling fully alive and very healthy... well before our mortality looks us directly in the face. And as I have shared my thoughts with others, I have found that there are lots of tools around to assist with this process. Two that I think are particularly useful are:

- **Planning a Good Death** – The booklet quoted above, which was written by Jane Feinman and published to accompany the BBC television program *How to Have a Good Death*, first broadcast on BBC Two in March 2006. The booklet can be viewed and downloaded by visiting [www.bbc.co.uk/health/tv\\_and\\_radio/how\\_to\\_have\\_a\\_good\\_death/booklet\\_index.shtml](http://www.bbc.co.uk/health/tv_and_radio/how_to_have_a_good_death/booklet_index.shtml)
- **The Family Registry – Your Estate Planner** – produced by Arbor Memorial Services, a Canada wide organization with considerable experience helping people to complete their final arrangements. The booklet provides a variety of helpful information on various aspects of planning for death, including "87 Things That Must Be Done When a Death Occurs". For more information and to obtain the Estate Planner, visit [www.arbormemorial.com](http://www.arbormemorial.com) and click on 'arrangements before need'.

Let me know if you are aware of other helpful resources on this topic. I can be reached at [rickworks@norfolkmobility.com](mailto:rickworks@norfolkmobility.com), or at 403-232-8545.



Richard Albert  
President and CEO



### Healthy Hibernation

"...Too much hibernation can lead to weight gain, carbohydrate cravings and the lethargy of the 'winter blues', but with a little effort and planning you can maintain your health and wellness across all seasons. By staying active, connected, rested and well-fed, you too can discover a healthier, happier way to hibernate this winter." *From Shepell•fgi November 2008 newsletter.* Learn more about how to stay active during the hibernation months by reading the whole newsletter online at [www.shepellfgi.com](http://www.shepellfgi.com). NMB has partnered with Shepell•fgi, a leader in the delivery of EAP programs, to offer an expatriate EAP program as a standard service within our basic medical care package, at no additional cost to clients.

**Decrease chances of colds and flu by taking some precautions when you travel by air.**

## Avoiding illness while flying\*

By some estimates, plane travel increases a person's chance of getting a cold or flu more than one-hundred-fold. Re-circulated air, low humidity, and close quarters all increase the chance of germ exposure.



### Before the flight

- When possible, avoid red-eye overnight flights. Since rest is an important part of maintaining a strong immune system (see below), it's good to not sacrifice a night of sleep in transit, especially during vacations or business trips.
- Arrive for the flight well rested and properly hydrated. A strong immune system helps ward off germs passengers are exposed to on planes.
- Consider taking multi-vitamins, antioxidants, or other vitamins that may offer immune-boosting benefits.
- Security handlers touch many people's bags. Consider putting carry-on items in clear zip-top bags so that, in the case of a bag inspection, inspectors will be able to see all items without needing to touch them.
- Passengers prone to motion sickness should be sure to pack some sort of preventative medication in their carry-on bag.

### During the flight

- Drink plenty of water. Dry sinuses and throats brought on by the low-humidity environment of airplane cabins may lead to an increased chance of infection.
- Avoid dehydrating liquids such as coffee or alcohol.
- Wash hands after every trip to the bathroom and before eating anything. Consider bringing disinfectant wipes for cleaning hands as well as tray tables and arm rests.
- Use a handkerchief, tissue, or even your sleeve to open overhead compartment bins.
- Passengers whose seatmates are obviously ill might consider moving seats if the plane isn't full to reduce exposure to germs.
- Though extreme, wearing a face mask helps to filter out germs.
- Stay warm. More airlines are now charging for in-flight blankets, and it's unclear how often those shared blankets and pillows get washed anyway. Bring a sweater, jacket, or heavy scarf or pashmina to stay warm during chilly flights. Bringing an inflatable pillow can increase the chance of successfully sleeping while avoiding the germey airplane pillows.

### After the flight

- Attempt to get good rest. For international travel, combat jet lag.
- Continue with the vitamin regimen, if taking.

*These tips are provided courtesy of Smarter Travel, [www.smartertravel.com](http://www.smartertravel.com).*



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