



# NMB News

NORFOLK MOBILITY BENEFITS

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ANY TIME OF DAY, ANYWHERE IN THE WORLD!

## Trends in expatriate benefits

**At one time, an international assignment was a plum job and employees were eager to be selected for these opportunities to work in and experience different cultures. Now the potential risks associated with international travel and work mean that employers need to offer the benefits and protection, in addition to compensation, that will make these assignments attractive and comfortable for employees and their families.**

### Benefit plan design

Employers are looking for a benefit program that meets the needs of their often diverse global workforce, and that is efficiently administered and competitively priced.

- A single solution is no longer possible as global employers now typically have a mix of expatriates, third country nationals, rotational workers, contractors, local nationals, and business travellers.
- Global events have forced employers to ensure that their plans now include adequate war and terrorism coverage, meet the compliance regulations in local countries, and include international employee assistance programs.
- Many companies are also adding security evacuation to their programs in addition to the traditional medical evacuation.

### Client service and communication

Successful international benefit programs now:

- Ensure that employees and their administrators are able to obtain all the information they need through immediate online access to their secure personal benefit information, forms, emergency contacts, ID cards, and claim status.
- Enable employees and administrators to take advantage of secure online networks to enrol and update their profile.
- Provide a 24/7 multilingual call centre for items as simple as claims inquiries and as complex as reporting and requesting advice for a medical emergency.
- Offer employees access to preferred lists of medical service providers. This alleviates employer concerns about the quality of care that their global employees will receive, while ensuring that access to care is barrier free and patient-driven.

### Flexible claims payment

New ways to resolve currency and exchange problems and to expedite quick turnaround of claims payments include:

- Payment in multiple currencies, electronically deposited into employee bank accounts or via cheque as necessary.



*(continued on back page)*

## Managing stress

Being under stress causes you to tense your muscles, and this can make you more prone to injury. In addition, the more stress you feel, the lower your tolerance for pain.

Many Norfolk Mobility staff were recently treated to a one day stress reduction seminar provided by Joseph R. Giove, a mind-body wellness coach, corporate trainer and professional speaker.

A focus of his session was providing tips for stress reduction that can be incorporated into the work day and take very little time. Here are some "Stress Less in 60 Seconds" techniques taught by Mr. Giove:

- **Deep Rhythm** – Sitting with spine erect, look eyes up 20 degrees at a spot on the wall, press tongue tip against roof of mouth not touching top teeth, exhale completely, inhale fully through nostrils for 4 seconds, hold for 7 seconds, exhale completely for 8 seconds through mouth, around tongue. Repeat 4 times.
- **Virtual Vacation** – Recall a recent experience in vivid detail in which you were calm, relaxed, and happy: a special moment with a spouse, child or pet; a recent achievement; the serenity of nature; sunning at the beach. Tune into the emotions and feelings as your physiology mimics the original experience. Enjoy!
- **Instant Headache Relief** – Sitting comfortably, breathing smooth, rhythmic and belly deep, imagine placing your hands and feet in warm water, feeling the warmth in your hands and feet grow up your limbs and converge in your belly. Now feel a breeze of coolness on your forehead. Breathe calmly into these sensations as your headache fades.

*Reprinted with permission from Joseph R. Giove, [www.IntendBalance.com](http://www.IntendBalance.com)*



## How to avoid back injuries

*Your best bet in preventing back injury is to be as fit as you can be and take steps to make your work and your working environment as safe as possible.*

### Adopt healthy work habits

Pay attention to your surroundings and recognize your body's abilities on the job. Take these steps to prevent back pain:

- **Plan your moves.** Reorganize your work to eliminate high-risk, repetitive movements. Avoid unnecessary bending, twisting and reaching. Limit the time you spend carrying heavy briefcases, purses and bags. If you're carrying something heavy, know exactly where you intend to set it and whether that space is free from clutter.
- **Listen to your body.** If you must sit or stand for a prolonged period, change your position often. Take a 30-second timeout every 15 minutes or so to stretch, move or relax. Try standing up when you answer the phone, to stretch and change positions. If your back hurts, stop activities that aggravate it.
- **Minimize hazards.** Falls can seriously injure your back. Think twice before donning those high heels. Low-heeled shoes with non-slip soles are a better bet. Remove anything from your workspace that might cause you to trip.
- **Work on coordination and balance.** Simple enough, walking regularly for exercise can help you maintain your coordination and balance. You can also perform balance exercises to keep you steady on your feet.

*Reprinted from the Mayo Clinic web site.  
For more information, [www.mayoclinic.com](http://www.mayoclinic.com)*

# Doing business in Mexico

## General country information

**Size:** 1,972,550 km<sup>2</sup> – 15<sup>th</sup> largest country in the world

**Currency:** Mexican Peso

**Population:** 107,449,525

**Language:** Predominantly Spanish, various Mayan, Nahuatl and other regional indigenous languages

**Religion:** Roman Catholic – 89%

**GDP:** \$1.064 Trillion, Agriculture – 3.8%, Industry – 25.9% and Services – 70.2%

**Government type:** Federal Republic consisting of 31 states

**Independence:** 1810 from Spain

With an economy based on the free market system and a legal structure based on a mixture of U.S. constitutional theory and civil law, one would think that doing business in Mexico would be relatively easy. However, as a foreigner you should be prepared for the realities of doing business in a country where the expectations and work environment differ from ours...

- Find out permit and visa requirements in advance, as without them, you will be required to leave the country.
- Business in Mexico is performed at a much slower pace than in Canada or the U.S.A. and family matters generally take precedence over business matters. So if you are told 'Mañana', you need to go with the flow.
- Mexico has a growing middle class of business people who are well educated, astute and business savvy. Therefore, when hiring staff or contractors to represent you, it is always best to use professionals with business experience in Mexico.
- Casual dress for a business meeting is considered an insult. Business meetings require formal attire. For example, a suit and tie are a 'must' for men.
- All contracts and dealings will be in Spanish even though English is well understood, so be prepared to bring your own translators.

The cost for medical care in many parts of Mexico is considerably less expensive than in the U.S.A or Canada, and there are a number of well-run American and Mexican facilities that provide excellent medical care. However, many people will in fact wish to return to their home country for treatment, as they are uncomfortable with obtaining treatment in Mexico except for the most basic of medical needs. Recognizing this, most insurance plans are priced in the same manner as plans for expatriates relocating to the U.S.A. or Canada, and the costs are therefore considerably higher.

Individual and group plans are available that will cover the needs of employees relocating to Mexico and foreign insurers can insure them without problem. However, should companies hire Mexican staff, they will need to purchase insurance from a local company, as the rules prohibit a foreign insurer from placing coverage for citizens.

For more information on doing business in Mexico, visit the following web sites:

- **World Bank** – [www.worldbank.org](http://www.worldbank.org) – a great deal of useful information and data including starting a business, closing a business, hiring workers. See also this sub-site for the World Bank – [www.doingbusiness.org/Mexico](http://www.doingbusiness.org/Mexico).
- **Encyclopedia Britannica Online** – [www.britannica.com](http://www.britannica.com) – detailed profile on Mexico.
- **The Trade Commission of Mexico in Los Angeles** – [www.mexico-trade.com](http://www.mexico-trade.com) – Mexico Information Center for North America.

For more information on insurance requirements for employees living and working in Mexico, contact your Norfolk Mobility representative.

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## Norfolk Mobility signs important new agreement



Norfolk has long prided itself on being able to place complex and unusual risks on short notice. Our team of underwriters has an extensive list of global insurers with whom we have developed strong relationships. These relationships allow us to take on risks, like photo-journalists being killed in the Middle East; oil well firefighters being injured while attending to a blowout; or expatriated civil engineers leaving on short notice for a project in Afghanistan.

Speed is often of the essence. Our clients frequently get a contract signed only days before work begins offshore. Accordingly, we value any and all agreements with insurers which allow us to maintain our reputation for being able to “pull a rabbit out of a hat”.

Against that backdrop, I am pleased to announce the addition of another agreement. This one is with **Aetna Global Markets**, of Hartford, Connecticut.

Aetna is a household name in the insurance business. (It is also where I started my career, many years ago.) The AGM division specializes in international risks, and is one of the two largest such suppliers in the U.S.

The agreement allows Norfolk to quote on expatriate benefits business emanating from both the United States and Canada. Aetna offers our clients the flexibility of contracts domiciled in the U.S., Canada or Bermuda. Aetna's quote engine software will reside internally in our Calgary office and will allow proposals on applicable classes of business to be produced by us in a matter of hours. The underwriting process has also been refined and simplified, with a view to expediting binding coverage.

We are proud of this new agreement. We believe it is the first of its kind that Aetna has ever offered a broker/administrator, and speaks to the confidence this world class operation has in us and the quality of business we bring to the table.

### Trends in expatriate benefits *(continued from front page)*

- The option to EFT (Electronic Funds Transfer) payments into global accounts.
- Cheque reimbursements handled out of strategic locations depending on where the expense was incurred.
- Payment of claims onto a 'Debit Card'.
- 'Direct pay' relationships with service providers worldwide, to minimize the upfront payment required by employees, especially for sizeable claims.

Successful benefit program design and deliverables help to ensure that international assignments are a positive experience for employers and their employees. Norfolk Mobility strives to be on the leading edge of industry trends. All of the new developments in service and technology mentioned above are available from us. Contact your Norfolk Mobility representative to learn more.



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