



NORFOLK MOBILITY BENEFITS

GROUPE SIACI SAINT HONORE



Delivering innovative, value-added expatriate insurance services in anticipation of our clients' global needs.

Norfolk Mobility Benefits, a world leader in the design and administration of International benefit plans, has partnered with American National Insurance Company to offer a full range of US compliant health insurance policy benefits for American multinational employers.



Anticipating your global needs...

Our goal is to work with you to develop flexible, cost-effective international programs and services that make sense for your company and your employees. We provide global insurance and administrative services to corporations and individuals. Our full range of international insurance solutions include:

- Customized health plans for corporate clients*
- Wide range of standard health plans for small group and individual expatriates
- Life & Accidental Death and Dismemberment
- Short-Term and Long-Term Disability
- Employee Assistance programs
- Kidnap and Ransom
- War Risk Coverage
- Critical Illness
- Evacuation and Repatriation
- Business Travel



flexible, cost-effective
programs and services

* American National Insurance Company is not responsible for providing non-contractual services and benefits not listed in the policy. Plans may not be available in all states.

Innovative expatriate insurance...

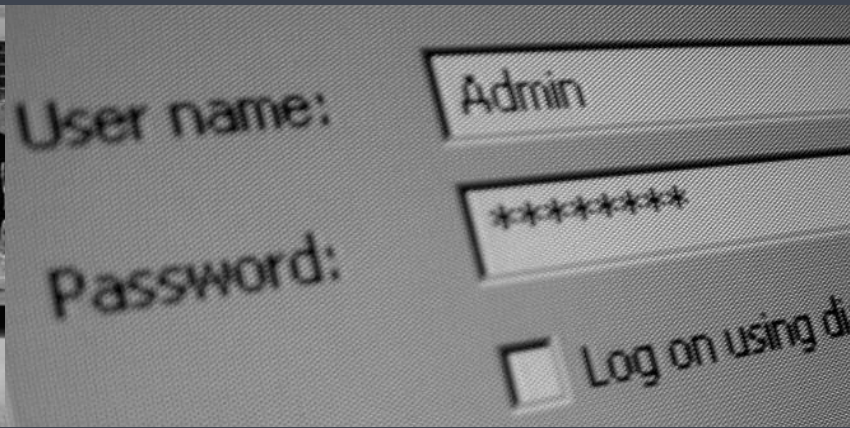
Since 1980, Norfolk has been creating and customizing benefit and funding options that address the particular needs of our global clients. Norfolk can provide a wide range of funding options, including:

- Fully Insured
- Administrative Services Only
- Stop Loss – Specific and Aggregate

Full financial disclosure on all aspects of your plan's operation is a fundamental operating principle of Norfolk Mobility Benefits. We believe that all plan sponsors have a right to know where their benefits dollars are being spent. Norfolk is the only provider of expatriate benefit plans that provides this disclosure regardless of the size of your plan.

creating and customizing
benefit and funding options

www.norfolkmobility.com



Value-added services...

Our ultimate goal is to create a seamless experience for you and your employees.

Client services

We provide international insurance and administration services in more than 25 languages to individuals, businesses and organizations. We have dedicated client services personnel who support the smooth day-to-day operation of your plan. Access to information and communication are critical components. These will be facilitated through a variety of resources, including:

- Wallet identification card containing emergency contact information
- Employee Handbook
- Employer Administration Manual
- Access to preferred medical providers
- Direct access to medical advice through our evacuation providers network
- Login access to a comprehensive web site created to provide employees with valuable information regarding their assignment location
- Dedicated 24/7/365 help line

seamless experience for
you and your employees

Administration services

Our administration services include:

- HRIS-friendly Third Party Administration
- Monthly invoices that summarize benefits, coverage and premiums for each insured
- Changes and payments forwarded to the appropriate carriers
- Production of master contracts, employee benefit booklets and ID cards for distribution to each person insured
- Secure online worldwide plan administration with the ability to review claim status
- Financial disclosure for compliance requirements

Claims

Centralization of the claims paying function with Norfolk Mobility allows the global workforce to have a consistent contact and the assurance that claims will be adjudicated with efficiency and security, regardless of where the claim occurred.

Efficient technology is integral to a seamless benefit plan. Our custom designed online billing system has been developed specifically for organizations with an expatriate workforce.

Services provided by our claims department include:

- Direct payments to service providers
- Payment directly to the insured unless otherwise indicated
- 24/7 multilingual customer service call centre for claims inquiries and confirmation of coverage levels
- Unique claims payment options
- Claims payments in over 110 currencies
- Claims offices in Calgary, Paris, Dubai, and Shanghai
- Access for all members to our preferred provider network partners for all claims incurred in the United States
- Staff physicians

Billing and eligibility administration

Norfolk handles all billing and eligibility functions and provides comprehensive reporting to meet your needs. This saves time and reduces complexity for your firm. You deal with us, and we deal with the number of insurers that are required to facilitate your unique plan design.

Monthly invoicing and quick turnaround on billing enquiries will likewise contribute to an efficient administrative environment.

About American National Insurance Company

Chartered in 1905, American National Insurance Company has evolved into an industry leader ranking among the largest life insurance companies in the United States. The company and its subsidiaries provide personalized service to more than 5 million policyholders throughout 49 states, the District of Columbia, Puerto Rico, and American Samoa.



Galveston, Texas



About Norfolk Mobility Benefits...

Norfolk Mobility Benefits (NMB) is a subsidiary of Paris-based Mobility Saint Honore (MSH), a member of the Siaci Saint Honore Group. Norfolk and MSH are one of the largest and most comprehensive suppliers of expatriate insurance services in the world with more than 170,000 insured participants. MSH is the only expatriate insurance third party administrator with the prestigious ISO rating.

Since 1980, Norfolk has been creating and administering benefit options that address the particular needs of our global clients.



Norfolk Mobility Benefits

Calgary

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Toll free: 1-800-672-6089

Houston

Phone: (713) 516-1705

Toll free: 1-866-423-5455

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Contact Norfolk directly,
or have your insurance
broker contact us.