

# Expatriate Health Insurance Plan

This information sheet is provided to you by **David Cummings Insurance Services Ltd.** – your insurance broker specializing in health and travel insurance, and benefits for expatriates. The following is a basic orientation to the parties involved in the insurance policy and to practical aspects of using your insurance. For full terms and conditions of your policy, including full claims procedures, see your policy wording. Terms and conditions are subject to change upon the annual renewal of the master policy.





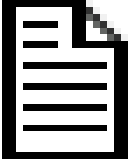
## Part I - General Notes about the claims process.

<p><b>NMB</b> <b>NORFOLK MOBILITY BENEFITS</b></p> <p>The authorized agent, underwriter, and claims administrator for the Insurer (Certain Underwriters at Lloyd's of London)</p>	<p><b>1. Norfolk Mobility Benefits (NMB)</b>, is the claims administrator and the party with the final say (on behalf of the Insurer) about claim payment. NMB is headquartered in Calgary, Alberta, CANADA. Contact information is provided on the reverse side of your insurance wallet card.</p> <p>Please note that only <b>original documents</b> (receipts of payment, medical invoices, etc.) are accepted for claims processing. For this reason you are advised to keep copies of all claim documents for your own records.</p> <p>For all claims inquires contact the NMB Client Services team.</p> <p><b>Tel:</b> (403) 232-8545 ext. 272 or <b>1-866-767-5928</b> (Toll free in Canada &amp; USA) <b>Email:</b> <a href="mailto:clientservice@norfolkmobility.com">clientservice@norfolkmobility.com</a></p>
<p><b>MEDEX</b></p> <p>The Medical Assistance Provider contracted by Norfolk Mobility Benefits to coordinate and provide Emergency Assistance.</p>	<p><b>2. If you face a <b>MEDICAL EMERGENCY</b> requiring hospitalization, contact MEDEX immediately.</b></p> <p><b>In Canada and the USA, call toll-free at 1-800-527-0218 or call collect to the States at 410-453-6330. Open 24/7</b></p>
<p><b>Pre-Authorization</b></p> <p><b>for</b></p> <p><b>Medical Services</b></p>	<p><b>3. Certain medical services require Pre-Authorization from Norfolk Mobility Benefits Inc. Some notable examples include:</b></p> <ul style="list-style-type: none"> <li>- services received at a hospital as a Day-patient or In-patient</li> <li>- MRI, cardiac catheterisation, or CAT scans for reasons considered non-emergency.</li> <li>- surgery or invasive procedures / tests</li> <li>- non-emergency services to be received during a visit to your home country</li> </ul> <p>In an emergency when the claims administrator cannot be contacted in advance, then the admission to Hospital must be reported as soon as reasonably possible.</p>
<p><b>The E.O.B.</b></p> <p><b>This is <u>not</u> a bill.</b></p>	<p><b>4. After a claim is settled, NMB mails a letter called an “Explanation of Benefits” (EOB) to the billing medical provider and/or to the you, the claimant. <b>The EOB document is <u>not</u> a bill.</b> Among other details, it indicates a claim file number, and itemizes the expenses claimed, the eligible amounts under the plan, any deductible and/or co-insurance amounts applied, the net amount payable, to whom it is payable to, the address cheque payment was mailed to, and the balance payable by the patient/claimant. (Eg. “PT balance \$0.00” or “PT balance \$45.20”).</b></p>

## Part II - Notes for successful use of the Hygeia / First Health Network in the USA

(For full details of your coverage, including claims procedures, see your policy wording)

**Hygeia Corporation (A UnitedHealth Group Company)** - The company contracted by Norfolk Mobility Benefits to re-price the cost of medical services in the USA according to agreements Hygeia holds with partnering medical providers. **First Health Network** is a major US network of medical providers which have contract agreements with Hygeia Corporation.

 	<p>The <b>Hygeia, First Health Network</b> is the <i>Preferred Provider Network</i> for medical services <u>in the USA</u>. Many (but not all) medical providers in this network will agree to bill medical expenses directly to the Plan Administrator (<b>Norfolk Mobility</b>).</p> <p><b>Important note:</b> As of <b>July 14 2008</b>, the terms of coverage under the DCIS Expatriate Health Plan were changed such that there is <b>no longer</b> an “out-of-network” reduction in insurance benefits if medical services are received at US providers outside the Hygeia, First Health Network. In other words, <b>there is <u>no</u> penalty for seeking medical services outside of this network.</b></p>
<p><a href="http://www.hygeia.net">www.hygeia.net</a></p>	<p><b>How do I find medical providers in this network?</b> At <a href="http://www.hygeia.net">www.hygeia.net</a> you can find information about medical providers in your city, or even within a specified distance from your street address or zip code. You can narrow your search according to type of practitioner / facility and other criteria.</p>
  	<p><b>Tips on accessing medical providers!</b></p> <ol style="list-style-type: none"> <li>1. You will notice that your insurance wallet card includes logos for Hygeia Corporation and the First Health Network. You must present your insurance wallet card to access in-network providers.</li> <li>2. Rather than arriving at a clinic with only your insurance wallet card, we recommend that you: a) call ahead and/or b) print the details you find at the Hygeia website bring the printed listing to the clinic you wish to go to.</li> <li>3. We have learned from client feedback that, generally speaking, the <i>admissions</i> staff at medical providers are most familiar with the “<b>First Health Network</b>” name and logo, and that the <i>billing</i> staff at medical providers are most familiar with the “<b>Hygeia</b>” name and logo. We recommend you mention both names when contacting an in-network medical provider.</li> <li>4. Medical providers may wish to contact <b>Norfolk Mobility Benefits Inc.</b> to confirm your coverage status, and/or to obtain pre-authorization for services. See contact information mentioned above, and provided on your insurance wallet card.</li> <li>5. If your medical provider requires a US mailing address, bills may be sent to: Norfolk Mobility Benefits Inc., c/o Hygeia Corporation 15500 New Barn Rd., Suite 200 Miami Lakes, FL 33014 USA (This can delay claim processing by up to 2 weeks)</li> <li>6. If you encounter a lack of cooperation from a medical provider in the Hygeia / First Health Network, please report the details of the provider to <a href="mailto:claims@norfolkmobility.com">claims@norfolkmobility.com</a> so that notification can be sent to Hygeia Corporation. Medical providers have the last prerogative regarding agreement for direct billing, therefore, resolution with a network provider to direct bill to Norfolk Mobility is not guaranteed and you may be required to pay up front to your medical provider.</li> </ol>

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