

Featured Product

International Group Health



An organization's most valued asset is their staff.

This policy offers comprehensive health care coverage while abroad. Clements Worldwide has superior customer service and will walk your clients through every step needed to obtain this essential insurance for themselves, companies and/or employees.

Policy Highlights

- Hospitalization, physician, surgeon, specialist fees and prescription drugs are covered
- Maternity Care is covered
- Vision and Dental provided
- Coverage for pre-existing conditions
- Mobile App to help find top-rated medical facilities

For more information download the
[International Group Health Insurance](#)
Product Sheet

Client Resource: 5 Ways to Compare International Health Insurance Plans

Shopping for health insurance in the United States can be challenging enough, so it is not surprising some individuals feel intimidated at the thought of comparing international health insurance plans before moving abroad. However, those who know what to look for in an international health plan find it is relatively simple to carefully review potential insurance providers. The steps in this article will help those who are planning to move abroad research their international insurance options and find the best coverage for themselves or their families using comparison websites. [Read More...](#)

News

Ebola - Out of the News, but not Over

While U.S. President Barack Obama announced the withdrawal of troops in Western Africa supporting Ebola containment efforts, the number of new cases of Ebola rose last week to 144, up from 124 the previous week, according to the World Health Organization (February 12, 2015). While these numbers are a huge drop from new case numbers at the height of the epidemic, they highlight what people working in the region already know -this crisis is far from over.

"We have not seen any of our key clients working on Ebola related projects lowering their staff or commitments," says Smita Malik, Assistant Vice President of Commercial Insurance at Clements Worldwide.

This reflects the continuing support to those already sick or quarantined, and renewed focus on other health problems that were going ignored at the height of the crisis, like malaria or prenatal/newborn health.

As a result, Clements Worldwide continues to advise NGOs and international schools on managing risk. A few of the top challenges have been: [Read More...](#)



Note from Global Broker Network Manager

Sam Sheibani

Welcome to the Clements Worldwide tenth edition of **Broker News!**

Today I'm in the cold of Michigan speaking on the mitigation of risks for the West Michigan World Trade Association. It's always my pleasure to speak at events and showcase what Clements Worldwide has to offer. If you're in the area don't hesitate to reach out - gbn@clements.com.

Sincerely,
Sam Sheibani

Tip of the Month

Know Your Products

It seems like a no-brainer but one mistake can make a client lose faith in your ability to provide them with what they

Broker Spotlight

Spotlight on New Resources!

As a reminder work toward the continuous improvement of the Global Broker Network has begun. Stay tuned for the launch of a few exciting new resources, including:

- The expansion of the [Broker Access](#) website,
- Global Broker Network community page on LinkedIn
- A marketing kit to help your organization further promote the solutions you provide.

Furthermore, to expand our membership in 2015, we are seeking strategic brokers and partners within the life and health space. Should you know any brokers that could benefit from being a Global Broker Network member, please do not hesitate to refer them to us.

Clements Worldwide Global Broker Network can present to your group; email us at gbn@clements.com.

need. If you know the product inside and out they will trust your judgment.

Resources

Visit [Broker Resources](#) to find:

- Broker Prospectus
- Broker Application
- Product Brochures
- Archived Newsletters

Broker Network Growth:

Country	Number New Brokers
North America	6
Europe	5
Africa	2
Asia	1

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