

# Health Insurance

giving you the care you deserve



COLONIAL GROUP  
INTERNATIONAL

Jardine House, Bermuda. Atlantic House, The Bahamas.  
BritCay House, Cayman Islands.



## Your partner for insurance and employee benefits

Your health insurance plan is supported by Colonial Group International (CGI), Bermuda. Colonial Group International companies provide the full range of insurance, investment and employee benefits services to individuals, government departments and corporate clients. The Group has a reputation for being a service-led company offering the best products and services at the best possible price.

### COLONIAL GROUP INTERNATIONAL (CGI)

- BERMUDA:  
COLONIAL INSURANCE  
COLONIAL MEDICAL  
COLONIAL LIFE  
COLONIAL PENSIONS
- THE BAHAMAS:  
ATLANTIC MEDICAL  
COLONIAL PENSION SERVICES (BAHAMAS)  
SECURITY & GENERAL INSURANCE
- THE CAYMAN ISLANDS:  
BRITISH CAYMANIAN INSURANCE  
COLONIAL LIFE
- BRITISH VIRGIN ISLANDS:  
COLONIAL INSURANCE (BVI)

# Health Insurance

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## Specialist health insurance services

Colonial Medical, Bermuda, is a specialist health insurance company supporting locally licenced companies with the underwriting, technical and management resources of Colonial Group International (CGI).

### The best health care your money can buy

Colonial Group International (CGI) offers a range of health insurance products and services from group plans to individual health insurance. Plans and coverage can be customised to deliver the best health plan for your premium.

Health insurance can be accessed through licenced local providers using the resources of CGI. It is a service-led business culture, allowing local providers of health insurance to focus on client services and benefits. It includes the fastest and most accurate claims/administration service in the jurisdictions where it is currently available.

### Your local health insurance provider

Bermuda - Colonial

Bahamas - Atlantic Medical

BVI - Colonial

Cayman Islands - BritCay

Turks & Caicos - Colonial

International - Colonial

### Controlling the rising costs of health insurance

CGI manages economies of scale with strict quality control procedures and effective pricing for the benefit of our clients.

- competitive premiums and generous coverage
- accurate pricing
- clients have access to quality healthcare at substantially discounted charges
- in recent years, reasonable increases in premiums have been implemented while maintaining and increasing access to benefits
- local, regional and global health plans are created to suit client budget expectations



# Benefits

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## Access to benefits when and where the client needs it

The best health insurance plans deliver generous benefits to meet the client's needs and budget. A health plan rich in value provides flexible access to care when and where the client needs it.

The modern reality of health insurance requires flexible, uncomplicated access to care at the member's convenience.

Health Insurance with CGI offers affordable, high value health care and far reaching benefits.

The company applies leading-edge delivery solutions in supporting customer access to services. Management and service efficiencies also reduce expense levels.

### Health insurance products and services

- Group medical plans (local, regional, global)
- Group Life
- Group Accidental Death & Dismemberment (AD & D)
- Vision
- Dental
- Income Replacement (short/long term)
- Self-Insured administration support with stop loss cover
- Individual Health (local, regional, global)



Creating an insurance plan that best meets your needs  
CGI can provide a flexible approach to health plan creation, allowing clients to maximise on coverage for the levels of premium best suited to their business circumstances.

Health plans that fit the needs of your business  
and your employees

The technology supporting the centralised administration system places the insured at the heart of the health plan. CGI offers health plans that fit with the way businesses and people need their insurance to work for them 24/7, 365 days per year.

So, rather than simply focus on the price of a health plan, value of benefits and quality of care are core considerations in achieving effective coverage. This is especially important in creating a plan that can become a business asset in the attraction and retention of valued employees.



## Corporate administrative services and international health cover

### Self-insured services (corporate services)

The processing power of our administration system and management/underwriting experience with Corporate Health plans is available to large, self-insured groups. CGI has sufficient expertise to manage self-insured plans more cost-effectively than in-house schemes.

### International health cover

CGI offers individual and group products for expatriate employees of multi-national companies. Seamless global coverage is provided while employees are on international assignments. A multi-lingual claims support facility delivers swift global support.

Continuity of service and access to benefits matches those provided by the local and regional health plans.









# Regional Cover

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## Island Plan - specialised, regional health insurance

The Island Plan is designed for the unique needs of the Caribbean region. It marries the need to access affordable, high quality network care with the logistical and budget needs of smaller communities.

### Sensitive to local market needs

The Island Plan is a regional option designed to provide locally accessed care and network services with a pricing model that is optimised for the needs of the smaller community and business environment.

The Island Plan offers levels of service which compete with major international health plans. It effectively provides access to the most advanced claims handling system in the region. If out of pocket expenses are incurred, claims are settled in a matter of days.

Plan variations will be in the scope of overseas cover to accommodate local logistics and income levels. Where appropriate, optional personal health cover can supplement the standard group health plan.

- First class health plans based on affordability and need
- Local and regional cover

### The Island Plan - regional health cover

The Island Plan delivers affordable, high value health cover based on some important principles:

- Direct billing arrangements with local providers.
- Excellent administration system and service support
- Within your locality, you will have more choice than any other health plan for accessing the care you need, where you need it and when you need it.
- You will receive comprehensive coverage from locally approved providers in your region.

## Premier Health – market leading, global care

With over 50,000 members and the most generous benefits schedule your premium can buy, Premier Health is the leading group health plan in the region.

### Premier Health, the market leader for benefits

Premier Health is a fully insured plan with levels of personal choice not found in any other health plan.

Customer benefits includes access to one of the largest networks in North America, a market leading prescription programme and the comfort of knowing that the collective purchasing power of over 50,000 members ensures they will receive care that is second to none.

Premier Health delivers high speed claims settlement, the fastest in all jurisdictions, in a virtually error-free administration system. Excellent relationships with local providers permits care to be accessed with ease.

- The most far reaching benefits for your premium
- Fastest claims settlement in all jurisdictions
- Elective Care; personal choice to access care\*
- Direct billing at home and overseas
- Instant, 24 hr eligibility and benefits verification
- Data on demand secure web access to client accounts
- Access to the one of the largest U.S. networks
- Stop Loss protection from large out-of-pocket bills for out-of-network providers
- Familiar, trusted overseas providers in your network

\* medically necessary



# Global Cover

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## Premier Health Plan Benefits

- In-patient care
- Out-patient services
- Diagnostic and lab services
- Preventative care
- Therapeutic services
- Ophthalmic and Dental care
- Surgery
- Doctors visits
- Maternity care
- Prescription programme
- Hospitalisation post-operative follow up and out-patient care
- Coinsurance with stop loss and deductibles apply to out-of-network services
- Choice of \$1, \$2, \$5 Million lifetime maximum
- Air evacuation costs (ambulance)
- Managed transplant network
- Worldwide assistance
- 24hr 7 day toll free services
- USA pharmacy plan

## Premier Health Optional Benefits

confirm availability with your local insurance provider

- Corporate Wellness
- Lasix Eye Surgery
- Executive Physicals
- Enhanced Dental Plans
- Group Life
- Accidental Death & Dismemberment (AD&D)
- Disability (short & long term)
- Vision
- Dental





## Unparalleled support

The 'engine room' of any competitive health plan is the management and administration system. The management system delivers highly accurate, fully reconciled user account logs.

Claims settled in 5-7\* days automatically!

\* group average

The management of all health plans is via a technology-based system with a claims handling capacity which far exceeds the transactions currently managed.

A dynamic, real-time database checks the system for claims lag and many of the decisions associated with claims adjudication are automated. The system integrates all of the following functions:

- eligibility verification
- provider status
- automates all benefits calculations
- applies plan limits
- reviews claims for billing accuracy
- checks the appropriateness of care for the patient (age, sex etc.)

Invalid/inaccurate or non-contracted provider billings are immediately identified by the system.

All data logged for up-to-the-minute reporting

All claims are automatically tracked and response times logged and monitored within the group quality assurance programme. Data relating to each plan is maintained for up-to-the-minute client/member accountability. All client queries (email, phone, mail etc) are automatically logged and date-stamped by the system. The names of staff managing such queries are also automatically logged against the transaction record.

Management reports can be generated on a weekly, monthly or as required basis. All reports in the system can be run for any time interval.



## Keeping our promise: Quality Assurance Programme

Our Quality Assurance Programme (QAP) ensures claims staff meet high standards of processing. The Quality Assurance Programme achieves 99.8% claims financial accuracy, supported by 96% procedural accuracy.

- All claims expenses reconcile with the schedule of benefits/contracted rates
- All jurisdictions target 5-7 days claims settlement
- Claims are randomly audited on a daily basis
- Errors are eliminated, helping to control costs



# Service

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## Click-click health plan; total accessibility

Secure, web access to the account management interface allows clients to view records for every claim submitted. Eligibility and claims information can be checked at any time via [www.healthnow.bm](http://www.healthnow.bm).

### All the information you need, when you need it

Any of our members can access family demographics and claims status. Administrators can access all employee billing and eligibility data\*. Providers can quickly clarify eligibility and status, ensuring the region's fastest claims service maintains its no-hassle, client-friendly track record.

The health plan portal delivers:

- Access to pended claims
- Accumulator Information
- Claims history
- Demographics
- Instant provider verification of eligibility and status
- Privileged access to network providers and provider locator services (where USA network applies)

### Moving a health plan in as little as three days

Market research has informed us that clients need a competitive, high quality health plan to attract and retain top calibre personnel. However, they also need exceptional reasons for the upheaval associated with moving a health plan. Moving a plan to CGI is relatively straightforward, with disruption kept to a minimum.

- employee education/induction session
- employee familiarisation sessions (supported by electronic presentations and user-friendly literature)
- dedicated customer service staff to guide clients through the claims process and general inquiries
- easy employee enrolment



\* eligibility, plan admin. & claims status only - confidential health information remains private to the individual

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Nassau, Bahamas  
Tel. (242) 326-7100

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Insurance, Health, Pensions, Life



Colonial Group International is  
rated A-(Excellent) by AM Best.

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