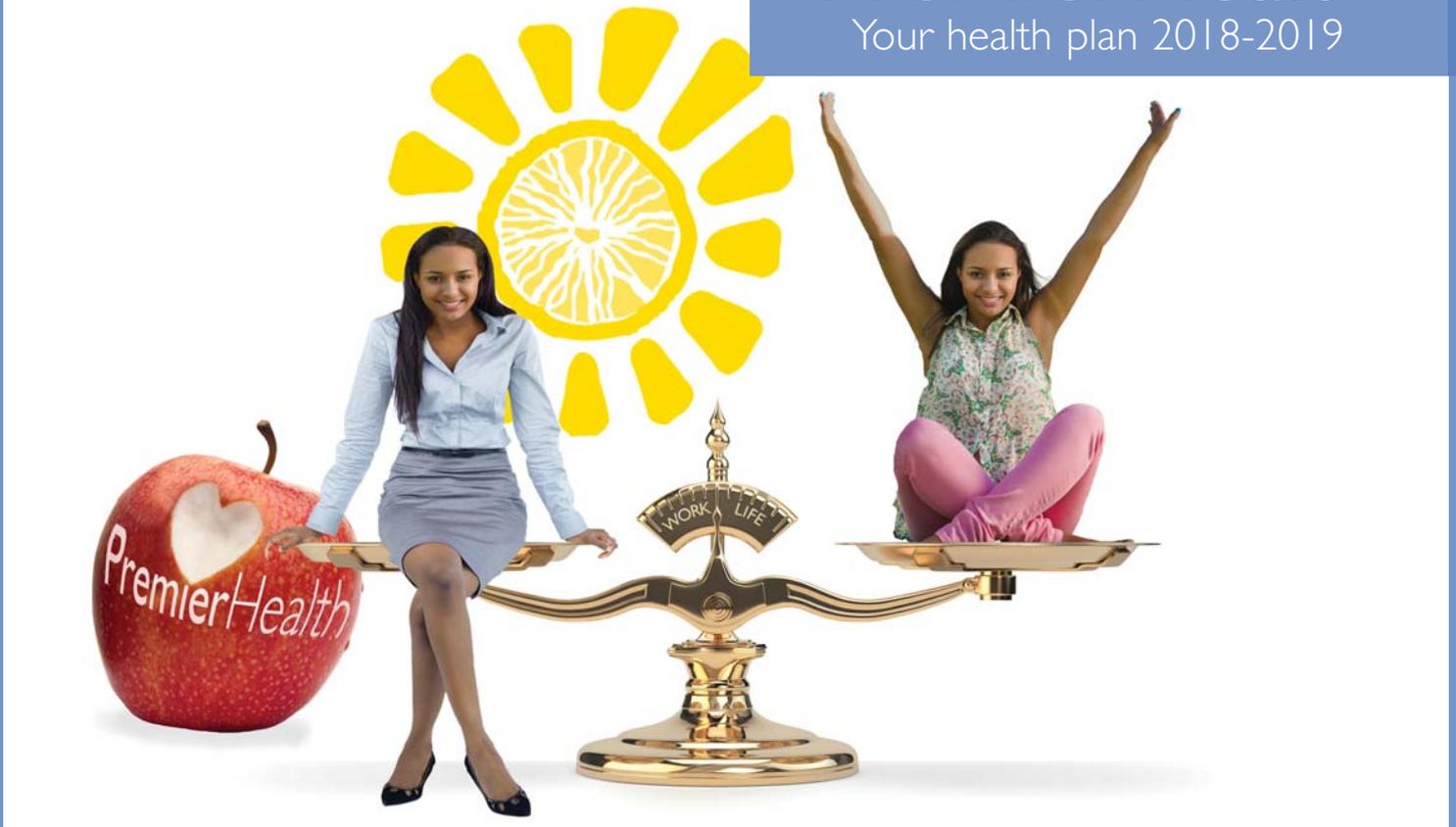


PremierHealth

Your health plan 2018-2019



Getting the balance right



COLONIAL

your health plan 2018-19



The smart lifestyle choice

Premier Health delivers a smart health plan with flexible access to medical benefits backed by a strong service and support system. Our members enjoy fast, stress-free automated claims settlement and health care providers can quickly verify eligibility and receive prompt payment, ensuring you have convenient access to health care. Smart technology also supports Zest Wellness, a fully integrated wellness and lifestyle plan. With Premier Health, “healthy” isn’t an unrealistic goal or a reading list of diet and medical advice, it’s a way of life. It’s a smart lifestyle choice.

Getting the balance right

Colonial continues to invest in your health plan. We settle more claims and offer more provider choice than any other local health plan. Over 660,000 claims were settled in 2017, 96% in 5 working days. More local provider claims are processed via direct billing, 78% of local claims were submitted electronically - it’s convenient, quick and providers are paid in 3 days. While some companies cut benefits to maintain premiums, Colonial protects yours with a successful balancing act that manages costs in a health plan designed for high utilisation while delivering maximum member convenience.

Careful management of overseas network care achieves provider savings in the region of 40-55%, ensuring you have more provider choice. Investment in service initiatives like free online access for local providers, worldwide network care, customised programs for high risk conditions and disease management, means you have the best value health plan that you can purchase. Our unique and free wellness plan “Zest,” is producing amazing results that make it all worthwhile. As our membership continues to increase, we will continue to balance a health plan dedicated to giving you the care you deserve with the support you need to make positive lifestyle choices.

Naz Farrow, CEO
Colonial Group International.



The paperless health plan is getting closer.

What was once an aim for more member and provider convenience, is now becoming routine and gives ease of access to benefits.

What's in a number?

Numbers drive our service plan. From performance and claims audits to measuring our working practices. Our desire to move more claims to electronic data transfer is partly responsible for maintaining two very important numbers:

STATISTICAL ACCURACY 96%

FINANCIAL ACCURACY 99%

These numbers indicate service plan efficiency. Going paperless, is another way of reducing costs and keeping these numbers at their current level. For example, all new customers are now being enrolled electronically - directly into our administration system. It's quick and with very few errors. Dependents can also enrol online.

How paperless are we?

Our USA network claims are achieving almost 90% electronic submissions, meaning only 10 in 100 claims come in a paper format.

At home, it's slightly different as we're working with a variety of providers who operate different claims management systems, but we're certainly making good progress. In three of our operating territories the numbers speak volumes;

Bermuda	78% electronic	22% paper
Cayman	79% electronic	21% paper
Bahamas	83% electronic	17% paper

How it helps

Electronic efficiencies help Colonial to manage administration costs therefore reducing overheads. This enables the majority of premium to be spent directly on claims:

62 claims exceeded \$100,000

140 claims exceeded \$50,000

The single largest CGI claim was \$1,600,000

(figures are from the Medical Insurance Companies of Colonial Group International Ltd.)

Smart health and wellness...the ideal balance

Your health plan

CLAIMS Total	2017, Bermuda
	185,662 (662,000 Group)
CLAIMS Speed	3 days 5 days 10 days
	91% 99% 99.9%
Electronic claims	78% (local) 94% (network)
Claims settled automatically	66%
Financial/statistical accuracy	99%
Largest single claim	\$1,109,468
Air evacuation	20



Popular network hospitals

Premier Health provides exclusive access to over a million USA providers. This is supplemented by worldwide network coverage from AXA when you have to travel further.

US network hospitals used by Bermuda residents 2017 (in order of use):

- Brigham and Women's Hospital
- Lahey Clinic Hospital
- Dana Farber Cancer Institute
- Johns Hopkins Healthcare LLC
- Massachusetts General Hospital
- Children's Hospital
- Massachusetts Eye/Ear Infirmary
- MD Anderson Cancer Center
- H Lee Moffitt Cancer Center
- Total Renal Care Inc.
- University of Miami Hospital

Premier Health is more than a health plan, it's a way of life.

From local pharmacy benefits to an air evacuation in a remote corner of the world, Premier Health is there for you. Premier Health has been the region's fastest growing health plan for the last 20 years. The plan is designed to work with the demands of the modern lifestyle. Colonial's goal is to design health insurance for people on the move and who expect the best standards of coverage and service for their lifestyle at home and overseas, regardless of whether it is college, work or vacation. Nowhere is too far away. It truly is a global plan.



Yes, you can!

Can health insurance change your life? Health insurance with Zest Wellness can change your lifestyle and then change your life.

Putting Zest Wellness to the test

We have been monitoring the progress of our corporate wellness programs over the past few years to ensure that our wellness initiatives are producing the desired results. In summary we monitored claims use for two controlled groups: Group A with all members enrolled in Zest Wellness program and Group B with no members enrolled in wellness.

Important health indicators were measured

Seven areas were investigated to determine outcomes for claims activity: Preventative Care, Common Viral Infection, Tumor, Diabetes & Prediabetes, High Blood Pressure, Embolism & Heart Disease and Weight issues.

Wellness that works!

In summary the following results were observed for the period 2014 to 2016:

24% lower claims costs for Zest Wellness plan members

30% more viral infection claims for non-members

30% fewer diabetes claims for Zest Wellness plan members

50% fewer tumor claims for Zest Wellness plan members

The real success of Zest was reduced claims for major medical care implying a much improved quality of life.

Zest is easy to join! 

Visit www.zestwellnesscgi.com to register. It's free with Premier Health and you can add 10 free members from family and friends too.



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