

PremierHealth

Your health plan 2015-2016

It didn't take a crystal ball to create the number one health plan. It took vision.



20 years of notable firsts!



COLONIAL

years

your health plan 2015-16



You said you needed more choice when it really matters.

You got network care first with Colonial.
Overseas networks introduced to Bermuda 1995.

Customer feedback

"I was amazed at the level of expertise and professionalism my mother and I received having just been air ambulated from Bermuda recently. Many Thanks!"

20 years of notable firsts!

25 years ago Colonial Medical commenced providing group health insurance. Five years later, Colonial was the first company to offer Bermuda residents the option of an overseas network with world class centres of excellence. In the 20 years since, we have changed health insurance for good. Our focus on service and access to care, enables members to enjoy more benefits for their premium dollar than with any other health insurance provider.

Regenerate and renew: investing in service

As our customer base grew from a few small groups in 1990, to over 50,000 members in 2015, we developed a unique and dynamic health plan management system. It helped process 638,000* claims in 2014, with 99% accuracy. It delivers real time management and automated settlement of 50% of claims at a fraction of the cost of a traditional system. But it's not just about controlling costs. It's very much about efficient and successful outcomes to help make our members' lives better. Our investment programme is ongoing. We will continue to regenerate and renew our service plan for the next 20 years!

Naz Farrow, COO Health
Colonial Group International.

*total claims for Bermuda, Cayman Islands, Bahamas and British Virgin Islands



More and more of your claims get the green light...automatically!

First to achieve over 50% auto-adjudicated claims

In 2013 we achieved an average 49% successful auto-adjudicated claims. In 2014 this increased to 60%!

It partly explains how we can process 1,747 claims each day and it may demonstrate our commitment to making it easier for providers to help you with your day-to-day health care needs.

Colonial budgets for high volumes of claims. That's why we pay more claims, more accurately and more quickly than any other local health insurance provider.

Auto-adjudicated claims 2014
Bermuda 61.91%

Provider experience

"It's really nice to be able to speak with someone at an insurance company who worked in the industry and knows the terminology, which the other insurance carriers can't offer them."

You said you needed instant answers with health plan data.

You got it first with Colonial.

50% auto-adjudicated claims processing achieved 2015. Free provider access to health plan portal (2013) has assisted with 73% electronically submitted claims 2014.

Other notable firsts!

- Pharmacy direct billing and overseas RX
- Coordinated air ambulance/concierge services
- Disease management
- Electronic claims submissions
- Online enrolment cards
- Web portals to aid HR and Accounts review
- Client claims access
- Free local provider access to online services



Surge in provider online activity 2014-15

Your health plan

CLAIMS Total	2014, Bermuda
	211,415 (638,000 Group)
CLAIMS Speed	3 days 5 days 10 days
	84.9% 95.8% 99.6%
Financial/statistical accuracy	99%
Electronic claims	73%
Provider online activity	34% of visits to web portal
Providers registered online	+68%
Provider online eligibility	151,110



What the numbers say

Colonial has been working with providers towards a goal of seamless claims transactions since the mid-to late 1990s. While network providers have been online considerably longer, the real numbers which tell a fast changing story are those from local service providers.

Providers accounted for 1 in 3 visits to the health plan portal in 2014. They can quickly resolve eligibility, submit claims and of course receive payment. From 2013 to 2014 our free access to online services encouraged a 68% increase in local providers now registered and ready to make your life easier and claims much more simple.

You said you needed
the flexibility of
overseas Rx.





You got it first with Colonial.

You have more flexibility, personal choice and worldwide benefits with Colonial, than any other health plan.

Revitalise your life with Wellness that works!

Wellness that works.

A Wellness plan that works starts with making a commitment to healthy living. It also needs to be fun. Colonial's Wellness plan helps people stay on track with incentives, resources and encouragement as they measure progress and enjoy feeling energised at home and at work. Employees can join challenges, share in each other's success and simply enjoy the whole process of changing their lives for good. What's involved?

-  Make a commitment to healthier living.
-  Create a personal online account to track healthy activities and weight and blood pressure.
-  Earn rewards for your efforts
-  Join challenges, get support from co-workers and discover healthy tips, recipes and more!

A Wellness lesson for life

There are benefits for employers, employees and their families too. 85% of members say it's changed their lives. 21% say they've taken fewer sick days. Important life quality improvements rub-off at home as partners share a Wellness lesson for life.

Ask Colonial how your workplace could benefit from a Wellness plan that works.



You said you needed a
Wellness plan that works.
You got it first with Colonial.

Ask Colonial about Wellness that changes lives for the better and changes lives for good. 96% retention rate. Introduced 2014.

online resources include information, health advice, quarterly plan news feed, access to personal wellness account



 **Wellness**
All together better!



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COLONIAL

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