

PremierHealth



BRITCAY



“ Your ID card provides outstanding access to care at home and overseas and your RX prescription card is supported by 50,000 U.S. pharmacies. ”

# your health care, your health care partner

## Your partner for health insurance

Your health insurance plan is supported by Colonial Group International (CGI). CGI companies provide the full range of insurance, investment and employee benefits services to individuals, government departments and corporate clients. The group is proud of its reputation as a service-led company delivering the best health plan for your premium.

“ Specialist health insurance providers. ”

## Your local health insurance provider

Bermuda - Colonial  
Bahamas - Atlantic Medical  
BVI - Colonial  
Cayman Islands - BritCay  
Turks & Caicos, International – Colonial

- Advanced, centralised administration and management systems maintain high standards
- Local companies are focused on customer service
- Efficiency in administration reduces costs and allows for competitive pricing



# the region's most advanced health plan

## Why choose Premier Health?

Premier Health is the most advanced health insurance plan in the region. It is a market leader because it provides comprehensive plan cover and ease of access to health care within a competitive pricing structure.

As health insurance premiums have continued to rise, clients are more sensitive to the level of coverage their health plan provides. Increasingly, customers choose Premier Health because of the quality of coverage and service for a competitive premium price. Premier Health offers more service and choice of benefits for your premium dollar:

## Reasons our customers have given for choosing Premier Health

- Premiums have not been controlled by cutting benefits and coverage for catastrophic illnesses
- Choice and freedom of access to benefits (for elective care) remains a market leading feature
- Fastest claims settlement in an average 5-7 working days
- Out of network care coinsurance is protected by stop-loss cover
- Network care with trusted overseas providers
- An efficient claims service permits direct billing with health care providers
- Premier Health delivers more benefits for your premium dollar
- Renewals have been competitively priced and, on average, increases have been single digit amounts

## Premier Health is the most far-reaching health plan your money can buy

A full service group health insurance plan, the far-reaching benefits of Premier Health take care of its 50,000 members anywhere in the world.

## More benefits, more peace of mind

Some of the world's finest medical practitioners are available through the network.

“ Instant access to one of the largest networks in North America, protecting 14 million lives. ”

## Features

- The most far-reaching benefits for your premium
- Efficient claims settlement
- More personal freedom of choice to access care\*
- Direct billing at home and overseas by network providers
- Instant, 24 hr verification of eligibility and benefits
- Easy, on line account management
- Access to one of the largest U.S. networks
- Stop-loss protection for out of network access
- Familiar, trusted overseas providers in your local network
- 24/7, year round, toll-free nurse and health advice service

\* Reasonable and Customary Charges (R&C) and medical necessity apply

## Local Plan Benefits

- In-Patient care
- Outpatient services
- Diagnostic and lab services
- Preventative care and Therapeutic services
- Ophthalmic and Dental care
- Surgery
- Doctors visits
- Maternity care
- RX prescription programme; direct billing applies both locally and in the US.

# PremierHealth - your health plan

## Overseas Plan Benefits

- Hospitalisation, pre- and post-operative follow up and outpatient 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
- 24 hr 7 day toll free support services
- USA pharmacy plan
- Worldwide preferred providers



## World class care at the best possible price

Premier Health pays 80%-100% contracted rate (dependent on health plan) for in network care and protects you from large out of pocket charges with generous co-pay (where applicable) and low deductibles. The purchasing power of 50,000 members also qualifies you for world class care at generous discount rates, adding much more value to your premium dollar.

## Care when you need it, in or out of network

All network claims are billed directly to your medical insurance company and are settled 100% of the contracted rate. All network providers are credentialed to ensure you receive the best levels of qualified care.

You have the flexibility to go to providers that are not in the network but you are asked to share in the cost. Claims are paid according to the reasonable and customary allowances relevant to the location of the provider.

## Protection from large out-of-pocket bills

There may be occasions where, through personal choice, you wish to utilise an out-of-network provider. Typically, these providers will not accept direct billing arrangements and require payment up-front from the insured.

Based on your plan design, you may be responsible for deductibles and coinsurance. In these circumstances, a stop-loss limit is applied so that once you pay up to the maximum portion of your liability, the company pays 100%\* of the contracted or reasonable & customary allowance.

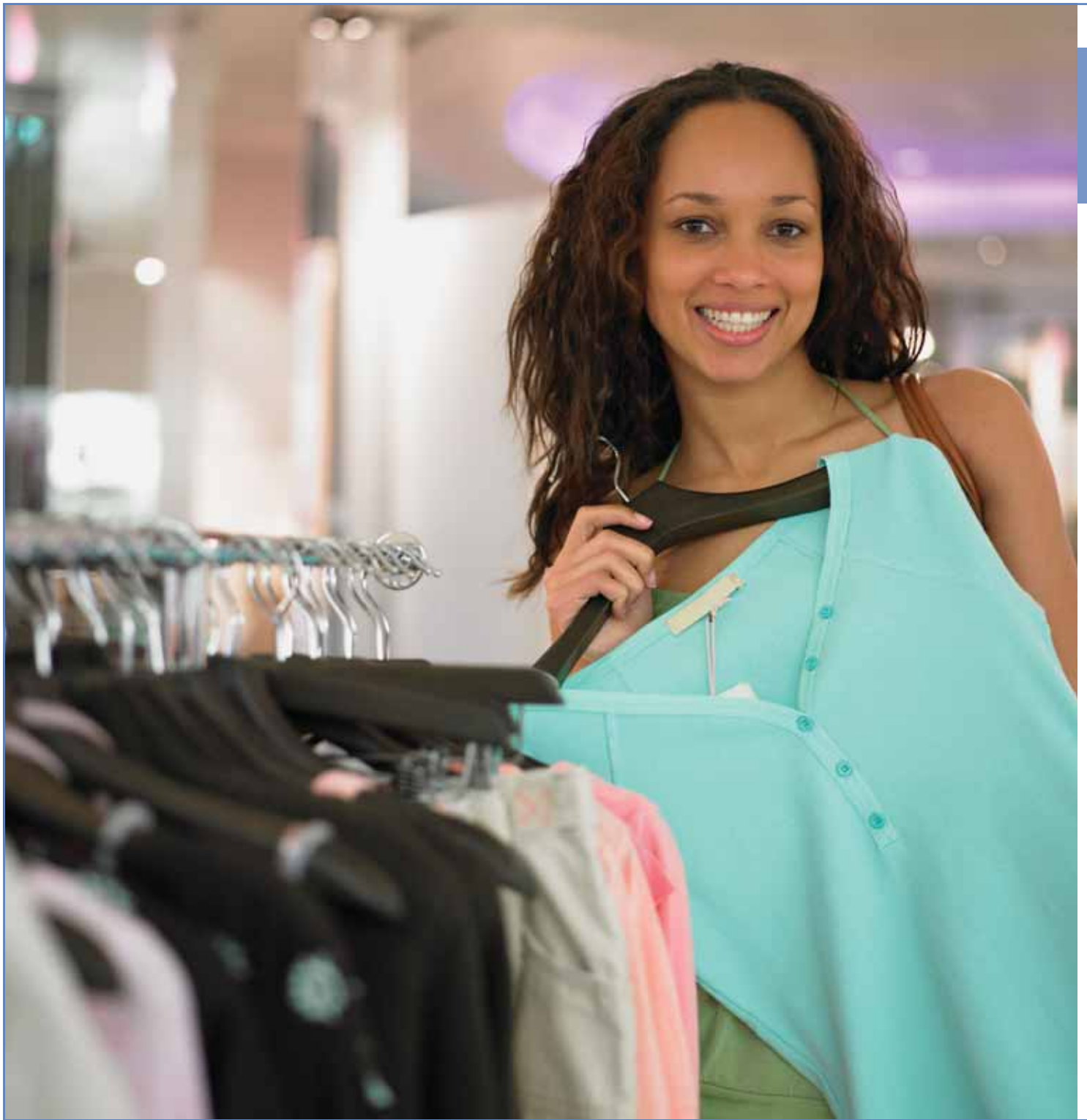
This limits your exposure to large out-of-pocket expenses.

\*Subject to reasonable and customary charges being applied.



# protection from large out-of-pocket bills





# more personal choice than any other plan

## More access to benefits than any other plan

As a generous benefits plan, with access to high quality services, Premier Health operates a simple principle; as long as treatment is medically necessary, and rendered by qualified providers, you can seek care wherever you like.

## Elective Care

You have personal and direct access to any facility in the preferred provider network. The network offers a fully managed care support service for members and relatives. On presenting your I.D. card (or details) to your network provider; all charges/claims are managed by direct billing arrangements.

Out of network care is subject to a deductible and coinsurance. The network is so extensive that members rarely need to seek care from out of network providers.

## Referred Care

Your doctor has similar access to Network services that provide a full range of consultancy services to assist them when making referrals to overseas providers to ensure a seamless transition of care.

# your network care at home or overseas

## Network care in world-leading centers of excellence

Premier Health uses a PPO (Preferred Provider Organisation) Network. It is one of the largest networks of directly contracted, credentialed providers in the U.S.

The network has facilities in 50 U.S. states, including 4,300 hospitals, and over 400,000 physicians and ancillary care providers.

The network contracts services on your behalf at preferential (discount) rates, which have averaged around 35% discount, some being as high as 50%.

Provider services are also reviewed on a regular basis to ensure the highest standards of care with the best outcomes are achieved.

The turnover of providers is less than 3% giving an extremely stable care organisation with world recognised Centers of Excellence.

## Access to the best possible care

The network-negotiated rates protect members from high charges. It reduces claims bills too, allowing savings to be passed on as competitive premiums.

Contract care agreements also protect patients from unforeseen costs and exposure to up-front charges.

- One of the largest U.S. networks
- Fully credentialed providers
- Low provider turnover (3% change)
- Recognised centers of excellence
- Comprehensive managed care and follow-up programme
- Managed transplant network
- Network caters for 14.8 million lives and 180,000 corporate clients
- 80+ in-house physicians and nurses for telephone member support
- Toll-free support services
- International assistance (call-collect service)

# care at home

## Local care

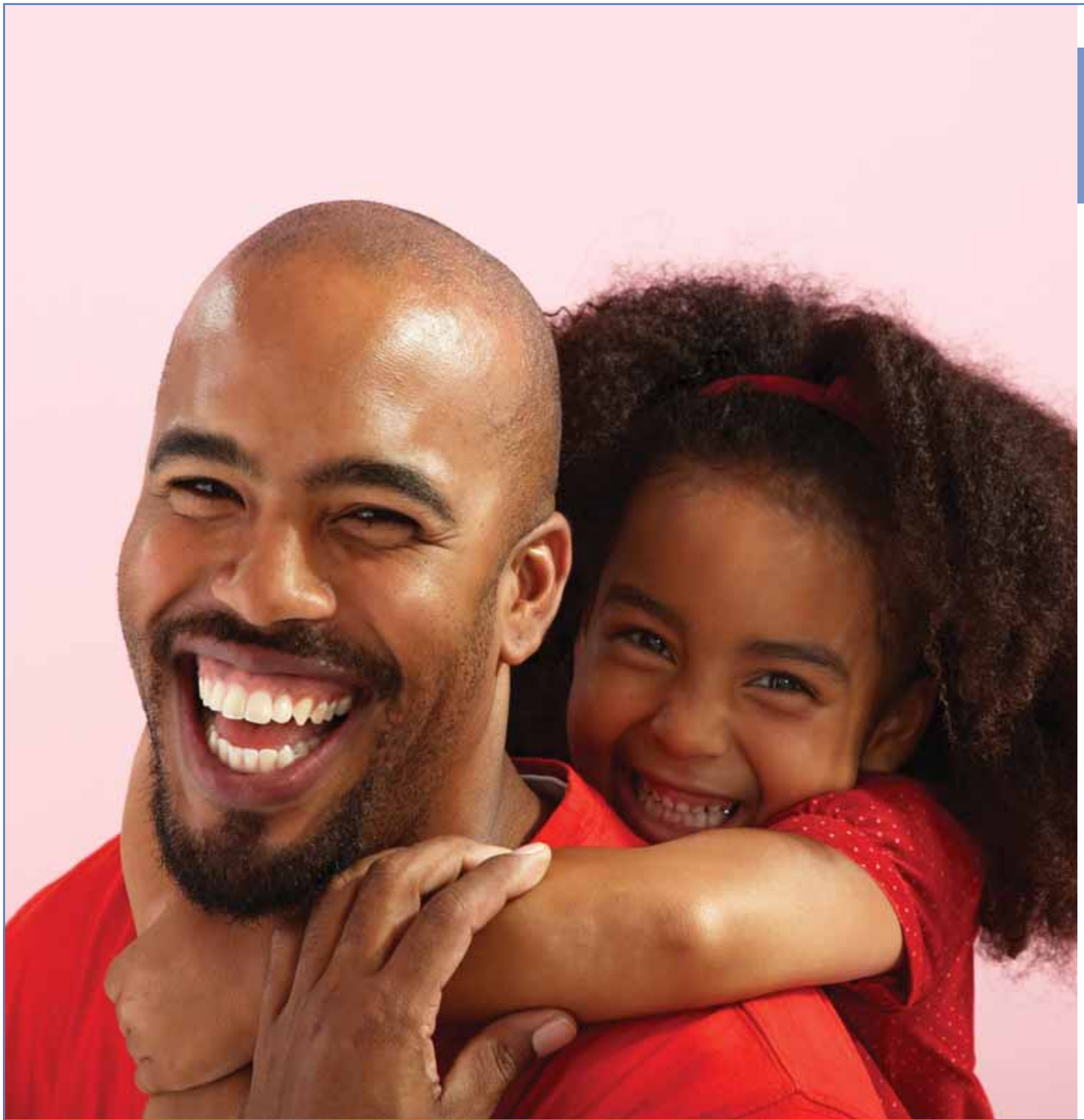
Most local care is managed directly without requiring a claim form or money changing hands. However, if you are required to pay, you will be reimbursed in a matter of days.

By maintaining contact with your local doctors and paying claims quickly, more local providers accept the Premier Health I.D. card.

Premier Health offers excellent preventative care benefits, from check-ups to lab testing.

- Preventative care benefits
- Wide acceptance of your I.D. card/direct billing
- Immediate eligibility and verification facilities





# care overseas; trusted network providers

## Familiar and trusted overseas providers

The scope of the network means that members have access to well known overseas providers with services paid at 100% of the contract rate. It allows members to be confident when choosing where and when they need to receive care from overseas providers who are trusted by the local community.

### Bermuda\*

- John Hopkins (Baltimore)
- Massachusetts General
- Brigham & Womens
- Boston Sick Childrens
- Dana Farber Institute
- Beth Israel (Boston)
- Lahey Clinic (Burlington)
- Emory (Atlanta)
- Mount Sinai
- New York Cornell (New York)
- University of Virginia (Charlottesville)

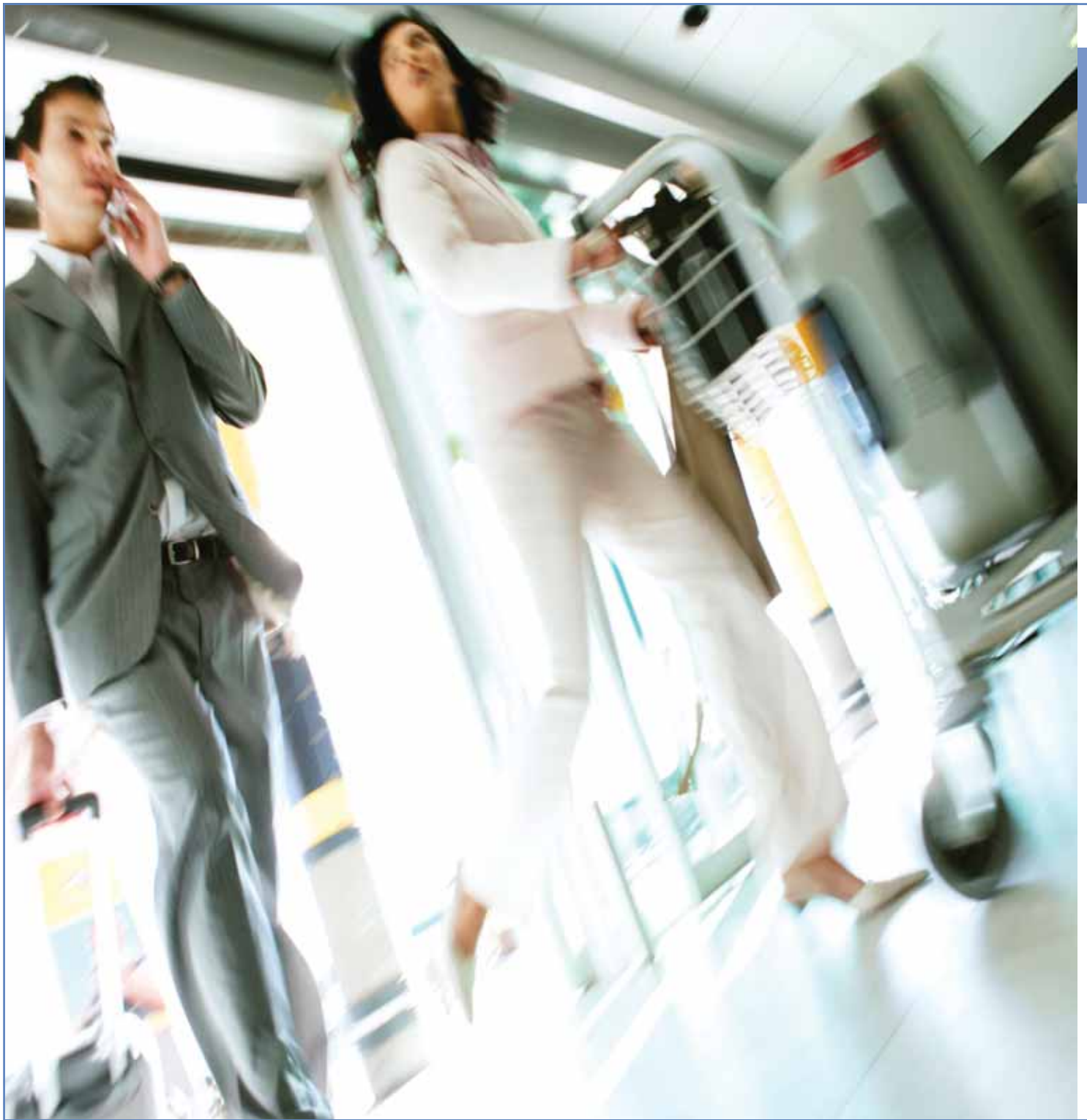
### Bahamas\*

- Miami Childrens
- Jackson Memorial
- University of Miami
- St. Mary's Medical
- Cleveland Clinic
- Baptist Hospital
- Plantation General Hospital
- Good Samaritan
- John Hopkins

### Cayman Islands\*

- Baptist Memorial
- Miami Childrens
- South Miami
- Jackson Memorial
- North Medical Center
- Cedars Medical Center
- University of Miami
- St. Mary's Medical
- Good Samaritan
- John Hopkins

\*correct at time of going to press, check with your insurer





# care overseas; nowhere is too far away

## Nowhere is too far away

Premier Health has great reach. You can access health care anywhere in the world. The plan has helped members with emergencies like an airlift from the Himalayas and wire transfers of funds to overseas territories. Claims have been received in Arabic, Hindi, Cantonese, German, French, Spanish and Russian.

## Travelling with Premier Health

It's also reassuring to have the full resources of the network at your disposal in the USA. If care is required while on vacation, at college or work, your I.D. card will support automatic direct billing\* to your insurance company. All members, including full-time college students in the USA can have their prescriptions filled at one of 50,000 network pharmacies.

\* in network

If you find yourself in international locations where the I.D. card is not recognised, the worldwide assistance support function operates. This locates a preferred provider and verifies coverage in addition to support services.

- International multi-lingual support
- Worldwide assistance, call-collect
- Network assistance, toll-free
- International air transportation

# care overseas; seamless integration of care...

## Managed Care and Concierge Service

Case and disease management supports patients facing chronic illness or major surgery with prolonged hospital stays. It provides a personal point of contact to discuss treatment plans and post-care follow-up, with 1-800 toll free access.

A concierge service also deals with travel and hotel arrangements if necessary.

## The right care at the right time

The managed care service matches care to the individual's needs. As a result, the patient receives the appropriate level of provider care and support when it is needed.

## Managed Care; how it works

What happens when you dial toll free 1-800 pre-admission?

1. A case manager will answer your call and take personal details. (your I.D. card makes it easier)
2. Your eligibility is confirmed, benefits entitlement checked in relation to physician, hospital, special facility needs.
3. The case manager helps you identify the best network physician, specialist or facility for your needs.
4. You make the final decision.

## Integrated care from your doctor to the network

When your local doctor refers you for care overseas, case management will be set up on your behalf. The local doctor can also liaise with the medical director responsible for treatment.

Local doctors can access toll-free support for services from the latest information on treatment and diagnosis to the Drug Utilisation Programme, especially for multiple prescriptions.

If your local doctor requests additional services for network in-patient care, case management will be set up on your behalf.

# ...from your doctor to the network provider

## Managed transplant network; how it works

The managed care transplant system ensures continuity of care from the patient's doctor to the chosen provider of medical services. From the time the patient or doctor selects a transplant facility, a personal case manager is appointed. The case manager is the patient's personal contact to discuss treatment and takes care of eligibility, appointment scheduling and accommodation. Post-treatment follow-up, where required, is also provided.

## Network centers of excellence

Each transplant facility meets strict selection and performance criteria to achieve the best outcomes. This enables the patient or patient's doctor to choose a top U.S. transplant facility with confidence.

Transplant centers of excellence include\*:

- Emory University Hospital (Atlanta)
- Johns Hopkins University Hospital (Baltimore)
- Stanford University Hospital (Stanford)
- Ochsner Clinic Foundation (New Orleans)
- Hospital of the University of Pennsylvania (Philadelphia)

\*correct at time of going to press, check with your insurer

Enquiries: Speciality transplant facilities can be located via the 1-800 toll-free service.





# claims; the fastest service in all jurisdictions

## Accurate, cost-effective claims handling

In excess of \$1.5 million and hundreds of hours of management time helped make the administration system behind Premier Health fast, accurate and cost efficient.

Each claim is automatically verified against a database including eligibility details, fee schedules, doctors' rates, plan limits and benefits to avoid errors. It means lower administrative costs and fewer queries to delay claims settlements.

Claim administrators can automatically check eligibility verification, provider status, all benefits calculations, plan limits and the appropriateness of care for the patient (age, gender, etc.) virtually simultaneously.

“Premier Health delivers exceptional value for money because it is supported by an outstanding claims management and administration system.”

- the ID card carries the required information for making a claim
- automated claims adjudication
- virtually error-free claims processing
- claims settled in a matter of days
- direct billing in the majority of claims

# access to information

## Click-click health plan - data on demand

In the “now-is-never-soon-enough” world we live in, where members of the health plan want access to up-to-date claims information, Premier Health offers [www.healthnow.bm](http://www.healthnow.bm) - a user-friendly web site facility.

A 3-step-guide for using this portal is available upon request.

- A unique on-line service available to plan administrators, insured members of Premier Health and providers - info is updated daily.
- Administrators: can check employee eligibility and enrollment.
- Insured members: can check claims payment and eligibility.
- Privileged access is given to the network where you can check out providers.



# access to advice: 24/7 nurse on call

## 24/7, 365 days; one-on-one nurse on call

If you have any queries or need reassurance relating to health issues, Premier Health provides access to a registered nurse. It's a service to answer any question, major or minor, at a time to suit you.

The service is toll-free and includes advice on self-treatment at home, general health queries and emergency treatment.

You can talk directly to a registered nurse for professional advice or listen over the phone to a range of health-care topics; just ask for information like General Health, Parental Advice and Women's Health.

Remember, you're just a phone call away from the information you need.

- Toll-free, professional advice direct and pre-recorded
  - Guidance on self-treatment, immediate or scheduled visits to a physician
  - Emergency treatment (medical emergencies call 911)
  - Health Advice, Parental Guidance, Women's Health.
- Resources include a library of thousands of health topics via the toll-free number







# optional, additional cover

## Additional Optional Benefits

### Dental Care

Dental benefits comprise various levels of coverage.

- Basic, preventative care  
This covers routine and frequent dental procedures
- Restorative, orthodontic care  
This covers dental procedures such as crowns and bridges.
- Generous annual maximums
- No deductibles

### Vision Care

The Vision Plan will reimburse members or covered dependents for expenses incurred for purchasing frames, lenses and contact lenses.

The plan covers frames, lenses, contact lenses (hard and soft, Initial and replacement) and disposable contact lenses when prescribed by a licensed optometrist.

# group life & accident benefits...

## Group Life, Accidental Death and Dismemberment (AD&D)

Life cover has never been more affordable! Premier Health entitles members to additional future financial security with Group Life and AD&D cover. That's additional security in the form of low-cost term assurance and financial benefits. Groups can purchase life cover and AD&D benefits much more efficiently than individuals. Life cover is also provided with a less stringent requirement for personal medical evidence. Doesn't it make sense to ask for a quote?

Benefits include:

- fixed amounts eg. \$25,000, \$50,000, \$100,000.
- or multiples of salary.
- maximum benefits of up to \$2 million per employee

“ Group life is an inexpensive way of providing extra financial security for you, your employees and beneficiaries. ”

...cost effective family protection



PERSONAL GROUP INTERNATIONAL

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