



Insurance
Health
Pensions
Life

COLONIAL

20th April, 2010

Dear Members of the Bermuda Bar Association

Group Employee Benefits for Medical and Life and related coverage

Colonial Medical Company is pleased to confirm that, in partnership with the Bermuda Bar Association, it will be launching "The Bermuda Bar Association Group Employee Benefits Plan" effective 1st May, 2010. This is an Association program that provides Health Insurance cover for:

- Medical
- Dental
- Vision
- Group Life
- Group Disability

It has been designed to accommodate small to mid size law firms who to date have found it difficult to secure competitive cover for the medical benefits and, in addition, access to disability and group life and other insurance not typically available to sole practitioners.

Colonial and The Bermuda Bar Association have a long-term strategic goal to ensure that all members of the Bermuda Bar Association have access to quality health care in employment as well as retirement, and that members have the flexibility to buy additional benefits such as Executive Physicals, Corporate Wellness programs, Life and Disability benefits.

Members of the program would also enjoy the status of "Key clients" and will have access to preferred client discounts on other Colonial products, i.e., motor and home insurance.

In order for this arrangement to work, all members will be rated as part of the same risk pool, and rating will be based on the combined census and claims experience. By consolidating the various law firms, the Bermuda Bar Association will have more leverage in terms of negotiating rates and coverage.

The full benefit of a group plan will only be realized over time as the group grows.

About the Colonial Group

Colonial Group International (CGI) is rated A- (Excellent) and has licensed and operating companies in Bermuda, The Bahamas, the Cayman Islands, the Turks and Caicos Islands and the British Virgin Islands, providing the full range of insurance, investment and employee benefits services to individuals, government departments and corporate clients. CGI writes approximately \$300 million in gross premium with over \$55 million in pension contributions. The Group has a reputation for being a service-led company.

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Delivering the best health plan for your premium, Colonial Medical Insurance (CMI) is a specialist health insurance company supported with the underwriting, technical and management resources of CGI. Colonial Medical writes approximately \$180 million in gross premiums and insures over 50,000 people across all our jurisdictions.

Benefits of the Association program

- Generous health benefits with no annual restrictions
- Flexibility and choice to access quality care, not just locally, but overseas as well
- Dedicated customer service support and account management
- Access to Retiree cover
- Continuation of lifetime maximum with no reductions as long as employees are actively at work
- On line access to your health plan to review claims and eligibility data and benefit plan information
- A plan design that gives you protection from large out of pocket charges
- Network Access to top facilities in the US, e.g., John Hopkins, Lahey, Brigham & Women's, etc.
- Ability to purchase top up benefits: Executive Health, Preventative Care, Corporate Wellness

Application Process

There will be an open enrollment period from 1st June, 2010 until 30th September, 2010. Applications made within this open enrollment period will be automatically enrolled with no waiting periods applied to pre-existing conditions. Please note that pre-existing conditions will be limited to \$250,000 per lifetime. A pre-existing condition is defined as a health condition or medical problem that was diagnosed or treated before the enrollment in a new health plan or insurance policy. By limiting the coverage for pre-existing conditions, the group is protected from incurring adverse claims experience that can impact premium pricing.

Pre-existing conditions that are subject to this limitation are usually chronic and costly conditions such as cancer, heart disease and complicated maternity cases. In addition to the afore-mentioned, further conditions include, but are not limited to:

- Potential Transplant Cases
- Renal Dialysis - Chronic Renal Disease
- Uncontrolled HTN - based on evidence of insurability
- Uncontrolled diabetes - based on evidence of insurability
- Neurological Issues such as MS, ALS, Parkinson's Disease
- Severe Degenerative Disc Disorders
- Autoimmune Diseases such as Lupus and Rheumatoid Arthritis
- HIV+/ AIDS
- Gastrointestinal issues such as Crohn's Disease/ IBS/Celiac/Diverticulitis - based on evidence of insurability
- Haematologically based conditions such as Thrombocytopenia, Severe Anaemias, Leukaemias, and Coagulation disorders, e.g., Haemophilia or Deep Vein Thrombosis
- Liver Diseases such as Hepatitis and Cirrhosis
- Newborn Congenital Conditions- High risk (such as heart, respiratory, kidney)

An applicant can apply to have this limitation removed. Evidence of insurability will need to be provided.

All employees and dependants must meet the eligibility criteria as defined by the Colonial Medical Group Policy.



The barrister, law firm or professional company and associated company of that barrister, law firm or professional company must be a member of the Bermuda Bar Association or owned by members of the Bermuda Bar Association.

If you have any questions regarding coverage or the application process, please contact The Bermuda Bar Association or your Colonial Medical representative, Barry Catmur, at 278-2928.

We look forward to working with you.

Yours Sincerely,

Naz Farrow
Executive Vice President