

**Colonial Life
Insurance Company (Trinidad) Limited**



GROUP
EMPLOYEE
BENEFIT
ADVOCATE



Introducing....

**Colonial Life Insurance Company (Trinidad) Ltd's
Group Employee Benefit Advocate**

When you choose Colonial Life as your group benefits provider you get more than an insurer. You get an Employee Benefit Advocate!

**About Colonial Life's
Group Employee Benefit Advocates**

The Group Employee Benefit (GEB) Team was established in February 2009. This was a direct result of Colonial Life's awareness of the many challenges being faced by group clients. In an attempt to better deal with the current environment and the changing needs and expectations of our clients, a dedicated group employee benefit advocate will be assigned specifically to your group.

Your advocate will walk with you every step of the way to ensure that your group benefits plan is responsive to your needs. Each GEB Advocate brings you knowledge, experience, commitment and professionalism.



The Role of the GEB Team

The GEB team is committed to bringing peace of mind to you and your members. Our advocacy services include, but are not limited to:

- Acting as a mediator between plan sponsors, agent/brokers, providers and Colonial Life's relevant departments
- Resolving claim issues and billing queries
- Proactively reviewing your group plan and making recommendations
- Working closely with Colonial Life's internal departments to ensure all client requests and/or deliverables are met
- Developing and/or recommending seminars that may be beneficial to our group clients
- Providing one-on-one group benefits education and guidance to plan members at their worksite
- Providing reports such as:
 - Claims pending
 - Paid-to-date status
 - Claims experience
- Regularly holding discussions with plan sponsors, agent/brokers and providers
- Meeting with health care providers to address any concerns raised by your members and to report on any service enhancements which may have been implemented

Colonial Life's E-Services*

If you can browse the web, then you, as a plan administrator, can use Colonial Life's E-Services to manage your Group Plan.

Internet technology continues to revolutionise the way many businesses operate. Online capabilities make it easier for you to become more efficient and productive in the administration of your Group Plan. Some of the current online capabilities available through clico.com include:

eHealth

Upon registration, you will have access to:

View your plan set-up

- Base Plan and Riders
- Age Limits

Plan Member Information

- Name and other personal details
- Policy number
- Status
- Any outstanding claims
- Dependant
- Beneficiary

Claims Information

- A history of all claims made by each plan member
- Details of each claim transaction per member
- All claims that are unpaid and pending
- Type of claim

**Send an email directly to Colonial Life's
Claims department**

Online forms

Plan administrators and plan members have access to forms which they can simply download with the click of a button.

Access to eHealth

For access to Colonial Life's eHealth service, the Group Client should provide the GEB team with the names of persons who will be authorised to use this service. Each person will then be issued a username and password.

Once you come on board, we look forward to hearing about your eHealth experience. We would promptly respond to any feedback provided.

* To confirm system requirements, please contact the GEB team

Colonial Life...With An Eye to the Future

As a leading provider of group benefits, Colonial Life is continually developing its internet services to meet your needs and expectations. A few of the innovative options which will soon be available online and which would ease the task of plan administration include the ability to:

- Add and terminate members of the group plan
- Change members' bank account information
- Change dependants and beneficiaries
- View cheque details of claim payments
- View billing statements

Coming soon!

Electronic Fund Transfers: Plan members will soon be able to have claim payments deposited directly into their bank accounts. This provides for a faster, more convenient, economical and environmentally friendly method of payment.



Contact Us

We always appreciate hearing from you.

Contact Colonial Life's

Group Employee Benefit Team by:

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