

Distinctive. Choice.



Benefit Solutions – Education



In Asia since 1836.



Expertise

Across the Asia-Pacific, JLT manages the benefit programmes of over 30 major clients, with well over 60,000 lives insured, in just the education sector. We place close to US\$10 million in premiums with insurers and manage about US\$7 million of claims annually for educational institutions.

Global Solutions,
Local Knowledge.



Overview

The education industry has gone through a tremendous evolution in recent times. Competition between schools to raise standards and to attract good students has intensified. The push is also coming from parents and students for higher standards in service delivery, as well as to provide a holistic education that prepares students for a successful work life.

Increasingly, corporate management and business practices are being applied across educational institutions.

To maintain standards at almost every aspect of the organisation and to ensure that students receive a very high level of education, schools are hard pressed to attract talented educators and staff. The teaching profession itself is filled with numerous stresses.

The challenge for school administrators is to institute highly relevant, customised programmes that cater to the culturally diverse and varying benefits needs of its staff. A communication programme is also essential to ensure that staff understand and appreciate the benefits available to them, and to ensure that there is a match between expectations and experience.

As brokers, we will guide you through the entire process, from programme design to implementation.

Organising and executing a successful EB programme hinges on many factors including:

- The content and structure of the benefit promise you make to your staff
- The extent to which employees understand and appreciate the value of the benefits
- How well it is coordinated across locations
- How the entire programme is administered to maximise convenience to employees and human resource administrators
- The cost-competitiveness versus the benefits of the programme

Jardine Lloyd Thompson (JLT) is a leading EB broker globally, with a strong track record in serving Asian clients. Our consultants have the knowledge and expertise to customise an innovative and competitive benefits programme suited to your organisation's business needs.



Our services

We believe that your EB programme is a strategic business investment. As such, we will work closely with you to ensure that it is highly customised to serve your organisation's needs. While we will ensure the cost-effectiveness of your programme, our priority is to look beyond price, to ensure that it delivers good return on investment, and that both employer and employee derive true value.

We have expertise in designing the following EB programmes:

- Accidental Death and Disability
- Business Travel
- Critical Illness
- Death and Total and Permanent Disability
- Dental and Optical
- Expatriate Benefit Solutions
- Healthcare
- Key Person Insurance
- Long- and Short-Term Disability Income Replacement
- Medical Evaluation
- Retirement Savings
- Third Party Administration of Self-Insured Plans
- Worker Injury Risk Management

A strategic view to designing and delivering in each of the abovementioned areas will be crucial to the programme's success. To ensure this, we will provide consultancy and administration services relating to the following:

- Benefits communication
- Global benefits management
- Implementation and ongoing administration
- Strategic planning and objective setting (taking into account local realities, cultural differences and competitive norms)
- Voluntary benefits

Educational Sector Expertise

JLT has extensive experience in designing and managing insurance programmes for various educational institutions including universities, private and public tertiary educational institutes. This experience enables us to deliver highly cost-effective programmes with the broadest possible covers.

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JLT PHaRMa

Facing rising medical costs, many companies are today increasingly concerned about their ability to provide a cost-efficient healthcare programme to their employees. JLT PHaRMa, JLT's employee healthcare model, addresses this issue by finding an optimum balance between employee welfare and costs. PHaRMa is an integrated, comprehensive, three-tiered solution that allows companies to achieve the following:

- Take full control of their healthcare programme
- Analyse problem areas such as:
 - Common/expensive claim types
 - Individuals with high frequency claims
 - Potential for frauds in the system
 - Locations with high cost/frequency of claims
- Make future decisions on loss retention and evaluate/compare the costs of doing this against any reduction in premiums offered by insurers

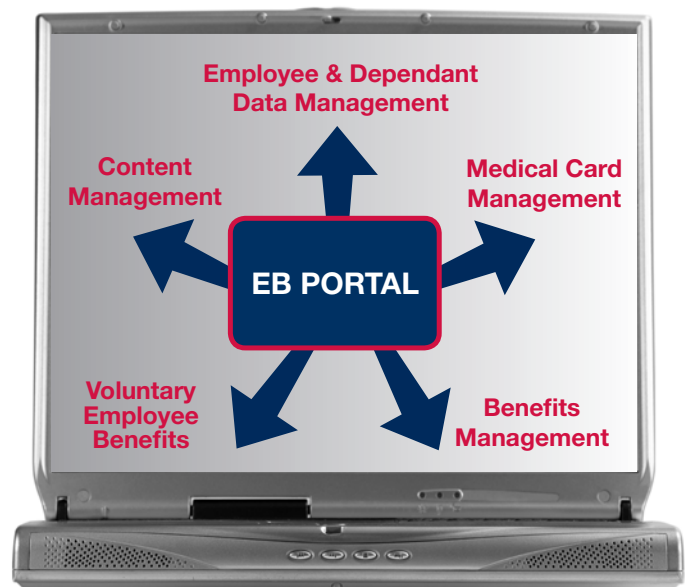
Optimal

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EB Portal

EB Portal is an integrated, web-based management system that all parties – employer, employees, benefits providers and advisors – can access to have a complete overview of all benefits and claims data. With secure, 24x7 online access, EB Portal has a host of innovative, automated features to ease administrative burdens for the employer, and to enhance the benefits experience for employees.



Benefits to administrators include:

- Convenient issuance and tracking of members' medical cards in the online domain
- Avoidance of errors and saving of time through automatic insurance underwriting validations and online health declaration forms
- Complete visibility and control of the claims recording, management and resolution processes
- Ability to analyse data pertaining to benefits, members and claims with ease, through ad-hoc reporting
- A portal for the dissemination of EB news, allowing administrators to connect with employees

Benefits to employees include:

- Self-service renewal/enrolment including dependants
- Ability to register claims
- Automatic status updates on claims and medical card requests
- Purchase of voluntary insurance schemes at discounted premiums



Customised

solutions that truly
serve your
organisation's needs

iCLAIMS

iCLAIMS is a web-based claims management system through which you can manage your entire claims portfolio. JLT's clients across the world and across industries have implemented iClaims, using it to analyse claims and medical plan utilisation trends. Using the data gathered they have customised benefits plans that provide true value to clients.

iCLAIMS is a powerful tool that facilitates the following:

- Automated, coordinated administration of local, multi-location and multinational businesses
- Conversion of disparate local claims standards and processes into a global standard database
- Integration of multiple parties and stakeholders at multiple locations by bringing them onto one single platform
- Online management of claims and risk management data via data correlation tools
- Online management of self-retained, captive and insured claims, all under one system
- Provision of a breakdown of claims costs and components, facilitating reports on claims at net, gross and ground up levels

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About JLT Asia

Jardine Lloyd Thompson (JLT) Asia is a market leader in insurance and reinsurance broking, risk management consultancy and employee benefits services.

Our operations in Asia date back to 1836. Today, JLT Asia is one of the most experienced brokers in Asia, with over 700 staff in 12 locations - China, Hong Kong, Indonesia, Japan, Korea, Malaysia, Macau, Philippines, Singapore, Taiwan, Thailand and Vietnam.

JLT Asia's technical abilities and expertise span a wide range of specialist areas:

- Affinity
- Aviation
- Captives
- Capital Risks
- Construction
- Employee Benefits
- Energy
- Interactive Technology Solutions
- Major Corporate Risks
- Marine (Cargo and Hull P&I)
- Professional & Executive Risks (ProEx)
- Property
- Reinsurance (Treaty and Facultative)
- Risk Management
- Small & Medium Enterprises (SME)
- Wealth Management

Our specialists are renowned for their innovative approach to developing integrated insurance, reinsurance and alternative risk transfer solutions.

Integrity is a hallmark of the JLT organisation. Our quality and compliance regimes are among the most thorough in the industry.

You can obtain more information about JLT Asia at: www.jltasia.com





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