

Selectpac

*Benefits solutions for groups
with 3 to 35 employees*



Great-West Life
your Benefits Solutions People





Offering a group benefits plan to your employees can make a big difference to your small business. You can attract and retain staff, improve morale and productivity, and help keep your employees healthy and at work. Great-West's Selectpac plans are designed to add value to your business by allowing you to offer comprehensive benefits at a competitive price.

With Great-West's *Selectpac*, groups with as few as three employees can have comprehensive group benefits. *Selectpac* also connects you with industry-leading service through our network of experts in regional offices across Canada, including locations near you.

Why choose Great-West's Selectpac?

With *Selectpac*, you get:

- Competitive pricing
- Access to local service representatives
- Prompt, accurate claims service and reimbursement
- *GroupNet™ for Plan Administration* and *GroupNet for Plan Members* – Great-West's secure, online services, **free of charge**
- Innovative products with numerous options to meet your business needs today, and the flexibility to change as your needs evolve
- Expertise, understanding and personalized service to help you implement and administer cost-effective benefits solutions

Selectpac plan qualifications

To be eligible for a *Selectpac* plan, your business:

- Must operate in an eligible industry
- Must contribute at least 25 per cent toward the cost of the plan
- Should be financially stable and in operation for at least one year
- Should have a low rate of employee turnover
- Should have a low number of employees working in high-risk occupations

The majority of your employees must participate in the plan.

To be eligible for *Selectpac* coverage, your:

- Seasonal workers must work nine out of 12 months
- Full-time employees must work a minimum of 24 hours per week

Some restrictions may apply to part-time employees. You should discuss your circumstances with your group benefits representative.

Selectpac benefits

With *Selectpac*, you can offer your employees a wide range of coverage and optional benefits. Materials describing Great-West products and services in more detail are available from your benefits advisor or group benefits representative.

Benefits and services available under a *Selectpac* plan include:

Technology

- **GroupNet online services** – for plan members and plan administrators
- **GroupNet Mobile** – plan information and online claim submission using a smart phone with this free app
- **DrugHub** – Great-West’s virtual medicine cabinet, a free app
- **Provider eClaims** – electronic claim submission at approved healthcare service providers
- **Member eClaims** – online healthcare claims submission
- **Health SolutionsPlus** – Great-West’s electronic healthcare spending account
- **Text messaging** – quick access to benefits information using a smart phone

Base benefits

- **Life insurance** – basic and optional term coverage for employees and dependants
- **Accidental Death & Dismemberment** – lump-sum payment for accidental death or injury
- **Disability** – short- and long-term coverage, plus preventative services
- **Healthcare** – from prescription drug coverage to emergency travel insurance
- **Dentalcare** – including basic, major and orthodontic coverage

Specialty products and services

- **Medical Reimbursement Plan** – enhanced coverage that is tax-efficient
- **Group Critical Illness Insurance** – financial support during a crucial time
- **Best Doctors®** – expert medical consultation services
- **Solace** – financial support to seek the best treatment options, in Canada or abroad
- **Contact and CoreContact** – Great-West's employee and family assistance programs
- **CANUS** – coverage for employees living in the United States
- **Ambassador** – coverage for employees on foreign assignment outside Canada and the U.S.
- **Welcome Plan** – temporary coverage for new or returning Canadian residents

Individual coverage

- **PlanDirect** – coverage for employees aged 50 to 75 who are losing their group benefits coverage
- **Sonata Health** – enhanced health and dental benefits designed for individuals and families aged 65 and under

Funding options

- **Administrative Services Only** – Great-West's administrative services only for healthcare and dentalcare benefit plans

Comprehensive products and sophisticated technology, backed by the largest sales and service team in the industry

GroupNet online services

Selectpac plans include access to *GroupNet for Plan Administration*, *GroupNet for Plan Members* and *GroupNet Mobile*.

GroupNet for Plan Administration

GroupNet for Plan Administration is Great-West's secure, online plan administration tool that offers you a convenient way to manage your group benefits plan from anywhere, any time – **free of charge**.

Through *GroupNet*, you can:

- Keep employee records up to date
- Calculate employee premium contribution splits
- Access current information
- Create reports to analyze your experience
- Receive your billing information online

GroupNet for Plan Members

GroupNet for Plan Members provides your employees with secure, quick and easy access to:

- Online claims submission
- Coverage information
- Direct deposit of claim payments
- Text message notification when claims are adjudicated
- Personalized forms and cards
- Health and wellness information

Your employees can access information online 24 hours a day, 7 days a week – **free of charge**.

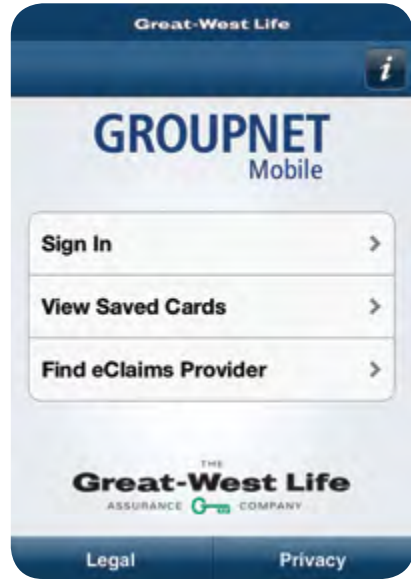
For a demo of *GroupNet for Plan Administration* and *GroupNet for Plan Members*, and for copies of posters and stuffers, contact your group benefits representative.

Mobile convenience

GroupNet Mobile

With our *GroupNet Mobile* app, your employees can use their Android™ device, BlackBerry® or iPhone to:*

- Submit claims online
- Access personalized coverage information about benefits, claims and more
- View card information, including member ID, Drug and Global Medical Assistance
- Locate the nearest provider who has access to *Provider eClaims*, through a built-in GPS mapping tool



*Compatibility may vary by mobile device and/or operating system.

DrugHub

While on the App Store, your employees can download *DrugHub*, Great-West's virtual medicine cabinet for iPhone. *DrugHub* allows users to:

- Search thousands of medications – ingredients, interactions and side effects
- Set reminders to take medications on schedule
- Know when medications are running low, when to order refills and more

Provider eClaims

Provider eClaims allows healthcare providers who are part of our approved provider network to submit claims electronically at the point of sale for employees. Claims are adjudicated automatically with checks on coverage, the type of expenses claimed and provider eligibility. Providers will receive immediate notice of the result of initial adjudication to share with employees, indicating the claim has been approved, declined or held for review.

Member eClaims

Member eClaims allows employees to submit many of their healthcare claims online through *GroupNet for Plan Members*. Online claims submission is available for a variety of covered healthcare services, including prescription drugs, dentalcare, visioncare and paramedical services, depending on your plan design.

Health SolutionsPlus

Great-West's *Health SolutionsPlus* offers a new approach to healthcare spending accounts (HCSA) that uses a Visa® payment card for claims. With *Health SolutionsPlus*, employees benefit from the convenience of paperless HCSA claims, while you benefit from enhanced plan customization. An HCSA from Great-West allows employees to pay for healthcare products and services not covered by their group benefits plan or provincial healthcare plan. Employees start each plan year with a certain number of HCSA dollars they can use to pay for, or top up coverage for, eligible healthcare, visioncare, or dentalcare services.

Text messaging

Employees can spend about two minutes submitting a claim online and, if the claim is auto-adjudicated, receive a text message that advises the claim has been processed and payment will be deposited into their back account.



Base benefits

Life insurance

Preparing for the unexpected is the basis of group life coverage. Life coverage provides financial support for your employees and their dependants in the event of a death. The types of life coverage available are:

- Employee term life
- Dependant term life
- Employee and spousal optional life term (evidence of insurability required; available to groups with 20 or more participants)

Accidental Death & Dismemberment

Accidents can happen in an instant. In the event of an employee's or dependant's accidental death or injury (either at or away from work), benefits are paid in a lump sum.

Disability

By providing disability coverage as part of a group benefits plan, you help protect your employees against the financial impact of being unable to earn an income due to an accident or illness. The benefit periods available are:

- Short-term disability (STD) – 15, 17 or 26 weeks
- Long-term disability (LTD) – two years, five years or to age 65

Other disability products

CompAssist

Occupational disabilities may be covered by a workers' compensation plan as well as a disability plan. *CompAssist* provides you with assistance in managing workers' compensation claims and integrating them effectively with group disability claims.

At Work Services

You may have employees who need help staying at work while coping with a medical condition. *At Work Services* provides medical and rehabilitation services to help prevent employees from becoming disabled, or shorten the length of a disability.

Healthcare

Building on your provincial plan, *Selectpac* offers comprehensive coverage for supplies and services not covered, or not fully covered, by the government plan.

Selectpac healthcare coverage includes:

Prescription drugs

Selectpac offers a range of drug plan options that help you manage the rising cost of prescription drugs, while providing your employees and their dependants with the coverage they need.

Prescription drug payment methods include:

- **Traditional reimbursement** – employees pay the full amount of the prescription up front, and then submit a paper claim form to Great-West.
- **Assure Card Pay Direct drug card** – employees present their drug card at the pharmacy and, in most cases, get authorization for coverage. There is no need to complete claim forms. Employees only pay the amount not covered by the plan.
- **Assure Deferred Reimbursement drug card** – employees pay for the full amount of their prescription at the pharmacy, but their claims are submitted automatically online. There is no need to complete claim forms.

Hospital care or home nursing care

Acute, convalescent or palliative care

Chronic care

Hospital accommodation or home nursing

Ambulance services

Ambulance transportation to the nearest centre where adequate treatment is available

Diagnostic services for lab and X-rays

- Coverage is provided for services not covered under a provincial plan
- Maximums available: \$500 or \$1,000 per calendar year, or unlimited

Medical supplies and services (optional)

For example, orthopaedic, prosthetic and breathing equipment; diabetic supplies; mobility aids; hearing aids

Out-of-country coverage

Coverage for emergencies only, while travelling outside Canada, for the first 60 consecutive days. The insured must be covered under a provincial healthcare plan.

Global Medical Assistance (GMA)

Provides enhanced protection and assistance for medical emergencies that occur in Canada while more than 500 kilometres from home, or outside Canada.

Medical travel in Canada

The cost of travel expenses, if referred by a physician, for medical treatment within Canada.

Visioncare (optional)

Paramedical services (optional)

For example, chiropractors, physiotherapists, massage therapists

Dentalcare

Government plans offer very little coverage for dentalcare. The cost for dentalcare is most often the patient's responsibility. You can help your employees maintain their oral health by covering expenses for dental services.

Dental coverage is available in three plan designs:

- Basic coverage
- Basic and Major coverage*
- Basic, Major and Orthodontic coverage**

**Available when three or more plan participants have Basic and Major dental coverage.*

*** Available when 10 or more plan participants have Basic, Major and Orthodontic dental coverage.*

Specialty products and services

Medical Reimbursement Plan (MRP)

A *Selectpac* group plan provides you and your employees with comprehensive, cost-effective group coverage. *MRP* takes that coverage one step further by allowing you to strengthen your group plan coverage while providing valuable tax savings:

- To supplement your business' health, dental and vision group coverage that may be limited or not covered under your existing group plan
- To provide enhanced benefits to your key employees in a way that is more tax-efficient than salary increases

Before establishing MRP, consult with your independent tax advisor to review your needs and determine whether MRP is appropriate for your particular circumstances.

Group Critical Illness Insurance

Great-West's Group Critical Illness insurance product offers your employees and their dependants financial support during a crucial time. When an employee or dependant is diagnosed with a covered illness, a lump sum is payable. The types of coverage available are:

- Standard plan (four covered illnesses) or enhanced plan (22 covered illnesses) for employees and their dependants
- Optional additional enhanced plan coverage for employees and their spouses (evidence of insurability required)

Best Doctors

Best Doctors provides plan members and their dependants access to expert medical specialists to help them understand their treatment options and make the right decisions about their medical care.

Solace

Complementing *Best Doctors*, *Solace* provides your employees and their spouses with the financial support necessary to pursue the best treatment options with the world's top medical experts and facilities for specific covered conditions. *Solace* covers up to one million dollars for treatment outside Canada and related travel costs.

Contact

Contact is Great-West's employee and family assistance program (EAP). *Contact* offers a full range of preventative services, resources and programs to support workplace health and wellness. *Contact* offers employees and their dependants access to confidential counselling and information services to help with issues contributing to absences. Available 24/7, *Contact* can help with issues as diverse as financial and legal concerns, emotional and mental health, and work-life balance.

CoreContact

CoreContact is similar to *Contact*, however, it offers basic programs, services and resources that focus on a range of work, family and life issues whereas *Contact* offers a broader range of programs, services and resources.

Contact and *CoreContact* are administered by Great-West, with EAP services provided by Shepell•fji.



CANUS

CANUS is a comprehensive package of life, disability, health and dental coverage designed specifically for employees of Canadian companies who are residents of the United States. *CANUS* provides employee and dependant life, AD&D, healthcare and dentalcare coverage. Short-term and long-term disability benefits are also available with life, healthcare or dentalcare coverage.

Ambassador

Ambassador meets the needs of employees working for Canadian companies on foreign assignment in countries other than the United States. *Ambassador* plans provide expatriate employees and their families with healthcare and accidental death and dismemberment coverage. Dentalcare, *Medical Reimbursement Plan* and short-term disability coverage are also available as optional benefits.

Welcome Plan

Welcome Plan provides temporary coverage for new or returning Canadian residents and their families, who are not yet eligible for basic health insurance coverage under a provincial government health plan. Coverage is provided for expenses that would normally be covered by the government health plan; your *Selectpac* plan then supplements *Welcome Plan* coverage.

Individual coverage

PlanDirect

Employees who are losing their group health and dental coverage qualify for *PlanDirect*, Great-West's individual health and dental plan for individuals aged 50 to 75, without providing medical information.

Employer eligibility

Employers must have previously provided a group health and dental plan for their employees.

Employee and dependant eligibility

If employees:

- have been covered under a group health and dental plan for at least six months;
- are covered by the government plan in their province or territory of residence;
- are between the ages of 50 and 75; and
- apply for *PlanDirect* within 60 days of losing group coverage, they can apply for a *PlanDirect* plan, and will automatically qualify without providing medical information, at our guaranteed acceptance rates. If an employee provides medical information, he or she may qualify for preferred or preferred plus rates.

Sonata Health

Sonata Health offers enhanced health and dental benefits designed for individuals and families aged 65 and under to provide coverage for expenses not covered by provincial health plans.

Sonata Health offers several plan designs including a guaranteed acceptance plan, as well as valuable optional benefits, allowing individuals to choose the level of coverage their families need.

Eligibility

Individuals who are covered by their provincial health plan and are age 60 and under are eligible for *Sonata Health*.

Funding options

Administrative Services Only

Small businesses have unique benefit needs that require customized solutions. To help meet these needs, Great-West offers administrative services only (ASO) healthcare and dental care benefit plans designed with small businesses in mind.

Under an ASO arrangement, you take on the financial obligation of funding employee claims, expenses and taxes, as well as administration fees for claims adjudication and plan administration services. You accept greater financial risk with this type of arrangement but for those willing to take the risk, Great-West's ASO offers the expertise expected of a leading Canadian benefits provider.



Cost-saving measures

The following measures have been developed to help control claim costs. Your benefits advisor or Great-West group representative can explain how these cost-saving measures can benefit both your business and your employees.

Co-payment or coinsurance – your employees pay a flat amount for services or supplies, and the plan pays any amount above. For example, your employee pays \$20 toward each paramedical visit and your plan pays any amount over \$20, up to the benefit maximum stated in the contract.

Your employees and your plan share the cost for a service or supply, based on a percentage. For example, the employee pays 20 per cent for each prescription drug and your plan covers 80 per cent, up to the benefit maximum stated in the contract.

Benefit maximums – the benefit maximum is the most a plan will pay for a particular benefit, often over a set time period. Some benefits have pre-set maximums. For example, the maximum amount a *Selectpac* plan will pay for employee term life insurance (basic and optional combined) is \$750,000.

Healthcare or dental care deductibles – the employee pays the full cost for services or supplies, up to a certain amount, over a specific period of time. For example, with a \$50 family deductible for dental services, the employee pays the first \$50 for services or supplies for his or her family per year. The plan begins paying after the deductible is reached.



Cost-saving measures (continued)

Other benefits allow you to select a maximum. For instance, you can select a visioncare maximum of \$100, \$150, \$200, \$250 or \$300 that the plan will pay toward prescription glasses or contact lenses over two years. Employees are responsible for any amount over the maximum.

Drug formularies – a formulary is a list of prescription drugs your plan will cover. Formularies are designed to minimize the impact of rising drug costs by covering only those drugs listed on the formulary you choose for your benefits plan. Formula types include: open, managed care and multi-tiered.

Drug maximums – the amount the plan pays per person, per calendar year, after deductibles and coinsurance (not available in Quebec): \$1,000, \$1,500, \$2,000, \$3,000, \$4,000, \$5,000, \$10,000, \$15,000 or unlimited.

Dispense fee limits – the amount the plan will pay toward the dispense fee portion of the prescription: \$0, \$5, \$6, \$7, \$8, \$9, \$10 or the provincial average dispense fee for reasonable and customary charges.

Per prescription deductible – the amount the employee pays per prescription: \$0, \$1, \$2, \$5, \$10 or equal to the dispense fee.

Generic Substitution – a cost-containment feature that limits reimbursement to the cost of the lowest-priced generic alternative. Employees can request that the generic drug be dispensed to avoid an out-of-pocket expense, or they can pay the additional cost if they choose the brand name drug. If an employee's doctor indicates the brand name drug is most appropriate for the patient, he or she can indicate "no substitution" on the prescription. In this case, the employee will be reimbursed up to the cost of the brand name drug.

Enhanced Generic Substitution – in some provinces, Generic Substitution is mandatory. Pharmacists must substitute brand name drugs with a generic drug or different brand name that is less expensive. However, if the prescribing doctor provides medical evidence supporting the need for the brand name drug, an exception can be requested by having the doctor complete the *Request for Brand Name Drug Coverage* form found on www.greatwestlife.com – Client Services – Group Benefits Plan Members – Forms. If the request is approved, the employee will be reimbursed the cost of the brand name drug, according to the terms of his or her benefits plan.

Cost-saving measures (continued)

Two-tier drug plan – a cost-containment alternative that allows you to, for example, set different coinsurance levels for generic and brand name drugs to encourage use of lower cost generics.

Great-West reimbursement drug plan – employees pay the full amount for prescriptions up front, then submit a paper claim form to Great-West for the amount covered by the plan.

Great-West reimbursement managed drug care plan – works the same as the reimbursement drug plan, but offers more options for cost controls, such as Reasonable and Customary pricing.

Coverage requirements

Plans for groups with fewer than five employees must include:

- Employee Life
- Accidental Death and Dismemberment (AD&D) and at least one of the following:
 - Short-term disability (STD)
 - Long-term disability (LTD)
 - Dentalcare
 - Healthcare

Plans for groups with five to 35 employees must include:

- Employee Life and at least one of the following:
 - Short-term disability (STD)
 - Long-term disability (LTD)
 - Dentalcare
 - Healthcare



To find out more about a Selectpac group benefits plan for your business, contact your benefits advisor or group benefits representative.

Exceptional service.

Customer-focused solutions.

Innovative products, services and technology.

At Great-West, it's all our business.

We are your Benefits Solutions People.



www.greatwestlife.com

Best Doctors is a registered trademark of Best Doctors, Inc.

Assure Card is a registered trademark of Emergis Inc.

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