

For Immediate Release



New Great-West Healthcare consultative tools aid brokers and employers in making benefits choices

GREENWOOD VILLAGE, Colo. – Nov. 22, 2005 – Great-West Healthcare, a national employee benefits provider, has developed two consultative tools for benefits brokers to use in helping employers choose the most appropriate benefits structure. *Is Your Company Ready for Consumer-Driven Health Care?* is an on-line qualification tool that helps companies determine their readiness for consumer-driven health plans (CDHPs) and the type of plan for which they are best suited. *The Insider's Guide to Self-Funding* is an interactive CD intended to help employers understand how self-funded health plans work and decide if this approach makes sense for their companies.

"We greatly appreciate the tools Great-West Healthcare makes available to us and to our clients," said Jim Sampson, a broker with Flood and Peterson Benefits. "The self-funding tool is simple to understand, yet thorough, it's thoughtfully organized and helps us educate clients about self-funding."

With the *Is Your Company Ready for CDHC?* tool, employers start by answering a series of 21 questions in five categories – company readiness, employee readiness, financial considerations, benefits philosophy and plan design. Results are tabulated and an overall CDHC readiness score is given. If the readiness score states that they may be ready for a CDHP, the tool further determines which plan type is most appropriate for the employer. Brokers and employers can print the final results, including their answers to questions. The tool is accessible at www.greatwesthealthcare.com, under the Consumer-Driven Health Care Survey link in the Products & Services section.

A 15-minute interactive CD-based program that takes users through the basics, *The Insider's Guide to Self-Funding* is ideal for brokers to use in consulting employers that aren't familiar with self-funding. This tool is divided into five sections including a breakdown on how self-funding works, the advantages of this type of approach, common misperceptions and why companies choose to partner with Great-West Healthcare. At the conclusion, employers may complete a short survey to help determine if self-funded health plans are a good fit for their companies. Brokers may request a copy of the CD through their Great-West Healthcare sales person or by sending an e-mail with their name, company name, address, e-mail and phone to insidersguide@gwl.com.

"These unique tools are great first steps for employers that are thinking about offering consumer-driven health plans or implementing a self-funded benefits plan," said Cindy Donohoe, Great-West Healthcare's vice president of marketing and product development. "There's growing interest in CDHPs and self-funding, and these tools can be used by brokers to help companies answer the bottom-line questions: 'Is this right for us? And if so, which approach should we take?'"

About Great-West Healthcare

Great-West Healthcare, a division of Great-West Life & Annuity Insurance Company, is a national employee benefits provider with expertise in self-funding and health care management solutions. Nationally, the division operates a health care network that includes more than 4,200 hospitals

and 530,000 providers and provides health care coverage to nearly 2 million people. Visit www.greatwesthealthcare.com for more information.

Great-West Life & Annuity Insurance Company, headquartered in metro-Denver, serves its customers through a full range of health care plans, life and disability insurance, annuities, and retirement savings products and services. It is an indirect, wholly owned subsidiary of Great-West Lifeco Inc. and a member of the Power Financial Corporation group of companies. Great-West Life & Annuity Insurance Company is not licensed to do business in New York. Products are sold in New York by its subsidiary First Great-West Life & Annuity Insurance Company, White Plains, N.Y.

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