

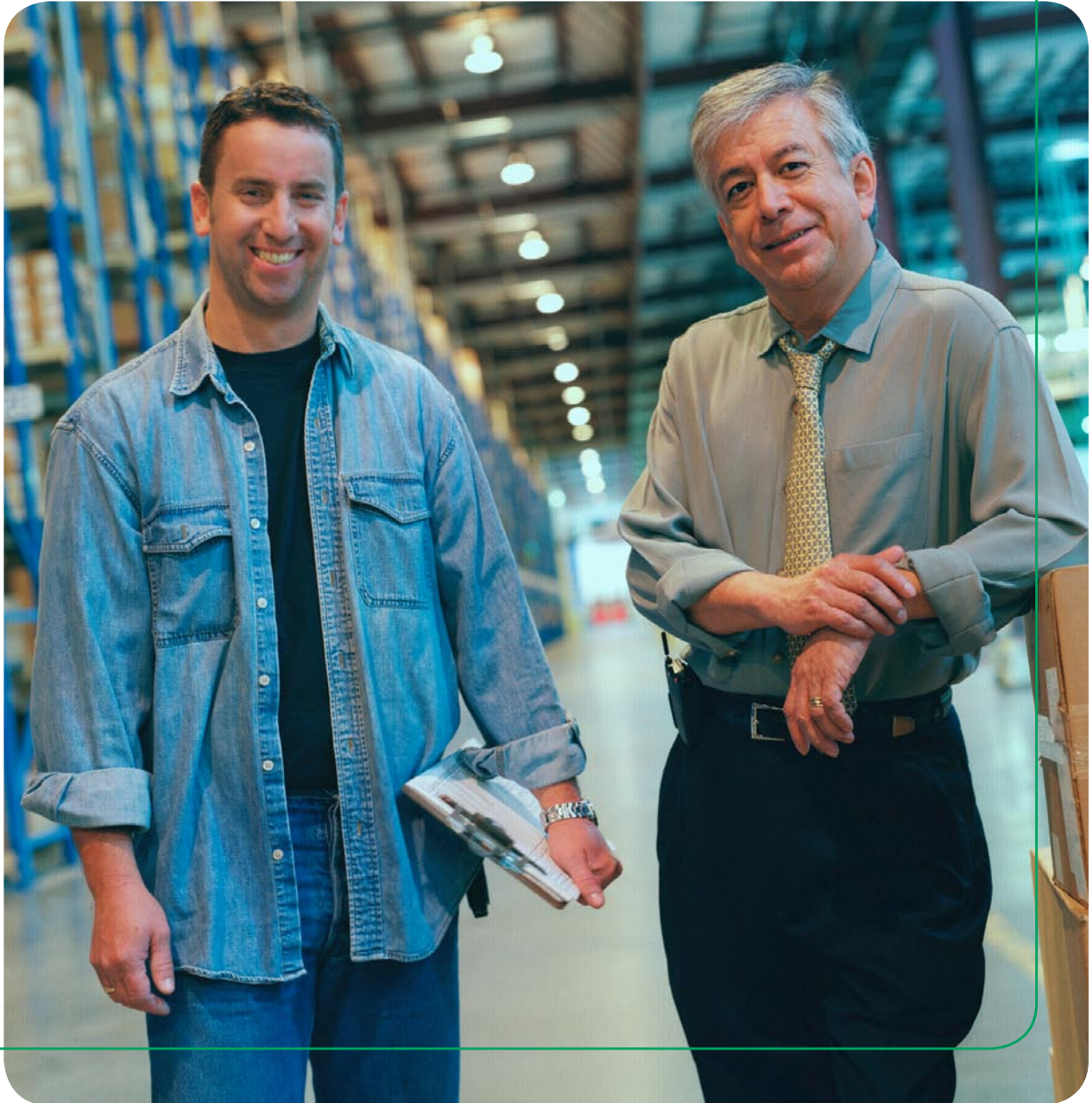
# Administrative Services Only

*Why Great-West is your choice  
for ASO benefit solutions*



**Great-West Life**  
*your Benefits Solutions People*





# Great-West Life – your choice for administrative services only plans

When choosing an administrative services only (ASO) provider, plan sponsors have many options in today’s competitive marketplace. These options can include an insurer providing administrative services, such as Great-West, or a third-party claims payer (TPP).

As a provider of choice, Great-West offers plan sponsors:

- **Strength through experience**
- **Professional claims adjudication**
- **Comprehensive products**
- **Innovative technology**
- **Customer service leadership**

These core strengths have positioned Great-West as a leader in helping plan sponsors meet their benefit needs.

The following comparisons highlight what Great-West offers as an ASO provider, as well as questions to ask TPPs to help ensure plan sponsors receive the level of service they expect.

## Strength through experience

Great-West has a successful history of helping plan sponsors find the right benefit solutions for their organizations. This experience has also given Great-West the opportunity to build the largest sales and service network in the Canadian marketplace. For plan sponsors, this means local access to outstanding service, expertise and benefit solutions.

	Great-West offers:	Questions for a third-party claims payer:
<b>Strength and stability</b>	<ul style="list-style-type: none"> <li>• Federally regulated financial institution</li> <li>• Very strong ratings on our financial strength and claims paying ability from the major rating agencies*</li> <li>• More than 100 years in the insurance industry</li> </ul>	<ul style="list-style-type: none"> <li>• Is the TPP subject to any form of regulation?</li> <li>• What ratings has the TPP received?</li> <li>• How long has the TPP been in operation?</li> <li>• Are funds held on account with the TPP protected?</li> </ul>
<b>Experience</b>	<ul style="list-style-type: none"> <li>• More than 25 million claims paid annually</li> </ul>	<ul style="list-style-type: none"> <li>• How many claims does the TPP process annually?</li> </ul>
<b>Accountability</b>	<ul style="list-style-type: none"> <li>• A diverse selection of financial products that helps ensure benefit needs are met without plan sponsors needing to contract a third party</li> </ul>	<ul style="list-style-type: none"> <li>• Does the TPP offer all financial products or services to meet plan sponsors’ needs, or does it rely on an additional third party for services not offered?</li> </ul>

*\*As rated by A.M. Best Company, Dominion Bond Rating Service, Fitch Ratings, Moody’s Investors Service and Standard & Poor’s Ratings Services at time of publication. For current information on Great-West’s ratings and financial strength, see the Corporate Information section on [www.greatwestlife.com](http://www.greatwestlife.com)*

# Professional claims adjudication

Plan member claims are the main expense for plan sponsors with an ASO arrangement, but professional claims adjudication can help manage this expense. Great-West is committed to working with advisors and plan sponsors to find opportunities for benefit plan cost management.

## Consider the following:

	Great-West offers:	Questions for a third-party claims payer:
<p><b>High-cost drugs</b> Over the last five years, plan sponsors have experienced a tenfold increase in annual drug claims over \$25,000.</p>	<ul style="list-style-type: none"> <li>• Prior authorization program with medical board review before a claim is paid</li> </ul>	<ul style="list-style-type: none"> <li>• What are the qualifications of staff making the decisions on high-cost drug claims?</li> <li>• What systems and processes are in place to ensure government plan programs are used effectively?</li> </ul>
<p><b>Fraud and abuse management</b> These services help ensure benefit dollars are not subject to fraud and abuse.</p>	<ul style="list-style-type: none"> <li>• A database of more than 600,000 health and dental providers</li> <li>• Sophisticated predicative analytics software</li> <li>• A specialized investigations unit</li> <li>• Prevention and education programs for plan sponsors and plan members</li> </ul>	<ul style="list-style-type: none"> <li>• What processes are used to verify that a claim is from a recognized health or dental provider?</li> <li>• How is suspicious claims activity detected and investigated?</li> <li>• What communication tools are offered to educate plan members on managing their claim choices?</li> <li>• Is the TPP a member of any industry associations that provide information on claim management best practices?</li> <li>• Are claim audits available?</li> </ul>
<p><b>Out-of-country claims</b> The average out-of-country claim amount is \$26,000. If hospitalization is required, these claims can be as high as \$500,000.</p>	<ul style="list-style-type: none"> <li>• A specialized out-of-country claims unit</li> <li>• Preferred provider pricing in the U.S. that saves an average of 25 per cent per case</li> <li>• Where available, help in co-ordinating benefits with provincial plans to reduce the need for plan members to seek reimbursement for out-of-pocket expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Is a third party used for out-of-country claims?</li> <li>• Does the TPP have staff that specialize in handling out-of-country claims or does it use the same staff that handle routine claims?</li> </ul>
<p><b>Co-ordination of benefits</b> Co-ordination of benefits helps plan sponsors save a significant amount on claims, including claims submitted for dependants.</p>	<ul style="list-style-type: none"> <li>• An integrated database designed to determine if a government plan or other party is the first payer</li> <li>• Processes that follow industry guidelines</li> </ul>	<ul style="list-style-type: none"> <li>• Does the TPP co-ordinate benefits or is it linked to a third party for this type of service?</li> <li>• Do systems and processes in place automatically decline a claim if the plan sponsor is the second payer?</li> </ul>
<p><b>Service is key</b> For many plan members, their main concern with a benefit plan is, "will my claims be paid quickly and correctly?"</p>	<ul style="list-style-type: none"> <li>• Consistently measured and managed service targets, and a commitment to accuracy in processes</li> <li>• Optional pay-direct drug card</li> <li>• Electronic dental submission</li> </ul>	<ul style="list-style-type: none"> <li>• What are the TPP's claims payment standards, and can it provide a performance record for the last 24 months?</li> <li>• Is a pay-direct drug card available?</li> <li>• Can dental submissions be made electronically?</li> </ul>



# Comprehensive products and services

Great-West offers plan sponsors the convenience of an extensive selection of benefit products and services. For plan sponsors, this means integrated services that work together to help provide a comprehensive benefit plan.

Plan sponsors who choose to centralize their benefits with Great-West are also provided cost savings. A benefit package that includes healthcare, dentalcare, life, disability and other group insurance benefits has expenses, such as administrative costs, that can be spread across all benefits.

	Great-West offers:	Questions for a claims administrator:
<p><b>Financial reporting and high-cost pooling</b> Pooling is a protection option for plan sponsors that can help protect them from unforeseen and costly claim expenses. For example, new oncology drugs such as Avastin can cost up to \$50,000 per treatment.</p>	<ul style="list-style-type: none"> <li>• Pooling coverage underwritten by Great-West</li> <li>• Protection to cover both recurring and non-recurring claims</li> </ul>	<ul style="list-style-type: none"> <li>• Is pooling coverage offered?</li> <li>• If pooling coverage is available, who is it underwritten by and what is the financial strength of the underwriter?</li> <li>• How are recurring claims handled? Will they be excluded from pooling coverage?</li> </ul>
<p><b>Plan design choices</b> Plan sponsors are looking for plans tailored to meet their unique benefit needs.</p>	<ul style="list-style-type: none"> <li>• Frequency limits and annual or other maximums to help manage cost. For example, should benefit dollars go to designer eyewear or are these funds better directed to the drug plan?</li> <li>• Managed drug formularies to help manage benefit plan costs</li> <li>• Multi-tier and service-specific coverage and co-payment</li> <li>• Per-prescription deductibles</li> </ul>	<ul style="list-style-type: none"> <li>• What product choices are available?</li> <li>• Can maximums be selected on a pick-and-choose basis?</li> <li>• Are processes and systems available to tailor plan design to the plan sponsors' needs?</li> </ul>
<p><b>Legislation and compliance</b> Changes in legislation can affect benefit plans. For example, plan sponsors in Ontario have had to adjust to changes in the application of retail sales tax to ASO plans</p>	<ul style="list-style-type: none"> <li>• A team of legislative analysts</li> <li>• New and enhanced products that provide choice and options</li> <li>• Business continuity plans, including a pandemic plan to help ensure Great-West can continue to operate in the event of a disaster</li> </ul>	<ul style="list-style-type: none"> <li>• Where does the TPP get its legislative and compliance information and how is it communicated?</li> <li>• Does the TPP have a business continuity plan?</li> </ul>
<p><b>Specialty products</b> Some organizations have unique needs not met by standard benefits. Specialty products can help fill the gaps.</p>	<ul style="list-style-type: none"> <li>• The broadest array of products for plan members working outside of Canada, new immigrant employees and retirees, as well as individual health programs</li> <li>• Extensive product selection provides plan sponsors with the convenience of one-stop shopping and simplified administration</li> <li>• <i>Best Doctors</i>® Service Card helps connect plan members to the best medical knowledge in the world</li> </ul>	<ul style="list-style-type: none"> <li>• How are employees working outside of Canada insured? Are there separate administration processes?</li> <li>• Are separate billings required when dealing with other parties?</li> <li>• Do plan members have access to a resource like <i>Best Doctors</i>?</li> </ul>

Situations change in every organization and Great-West has the resources and tools to help meet plan sponsors' evolving benefit needs. Attention to product innovation and choice are the cornerstones of success for any benefit plan.

## Innovative technology

Technology plays an ever-increasing role in process excellence, service reliability and convenience, and Great-West has the resources to invest in the very best technologies.

	Great-West offers:	Questions for a third-party claims payer:
<p><b>Plan member website</b> An essential service for plan members is a website that provides access to their benefit information.</p>	<ul style="list-style-type: none"> <li>• A secure, sophisticated website for plan members, with as many as 1,000,000 visits per quarter</li> <li>• Comprehensive information: from claims inquiries to questions about coverage, plan members find the information they are looking for. Fewer than five visits per 1,000 require a follow-up call to the customer care centre</li> <li>• Access to an extensive library of health and wellness information and tools</li> </ul>	<ul style="list-style-type: none"> <li>• Does the TPP offer a website for plan members? How often is it updated?</li> <li>• How much traffic does the TPP's website get and what are its response time standards?</li> <li>• What online health and wellness programs does the TPP offer?</li> <li>• Does the TPP offer a personal health risk assessment for plan members?</li> </ul>
<p><b>Plan sponsor website</b> An ASO plan's main expense is claim costs, making it crucial for plan sponsors to have access to effective tools for plan management and administration.</p>	<ul style="list-style-type: none"> <li>• More than 100 management reports, including benchmarking and utilization reports to help plan sponsors spot trends</li> <li>• Real-time enrollment inquiries and changes</li> <li>• A communications library that helps keep plan sponsor information up to date and reduce the need for files</li> </ul>	<ul style="list-style-type: none"> <li>• Is access to an administration website available?</li> <li>• Are management reports available? If so, how many?</li> <li>• Do changes made online by plan sponsors take effect immediately?</li> </ul>

## Customer service leadership

The pace of today's business environment never slows down. Great-West focuses on providing plan sponsors with benefit solutions so advisors and plan sponsors can focus on their businesses.

	Great-West offers:	Questions for a third-party claims payer:
<p><b>Local service support</b></p>	<ul style="list-style-type: none"> <li>• Extensive network of offices across Canada, including 29 for small businesses and 12 for mid- and major-sized organizations</li> </ul>	<ul style="list-style-type: none"> <li>• How many sales and service offices does the TPP have and where are they located?</li> </ul>
<p><b>Local disability management</b> Knowing the local medical network, and staying close to disabled members, is crucial for ensuring a successful return to work.</p>	<ul style="list-style-type: none"> <li>• 10 disability management offices across Canada</li> <li>• Access to more than 550 disability management professionals</li> <li>• Access to medical reports in fewer than two weeks</li> <li>• Disability management strategies that focus on prevention, early intervention and ability</li> </ul>	<ul style="list-style-type: none"> <li>• How many disability management offices does the TPP have across Canada?</li> <li>• How many disability management professionals does the TPP have access to?</li> <li>• What disability management strategies does the TPP offer for disability prevention?</li> <li>• Can the TPP manage all disability cases, including long-term? If not, can the TPP guarantee seamless adjudication and service?</li> </ul>

The figures provided in this document are based on Great-West's experience.



*For more information about choosing Great-West for your ASO plan, contact your benefit advisor or Great-West group representative today.*

*Great-West is a leading provider of group benefits. Our clients deserve high performance and value, which we consistently provide through innovative product and technology-based solutions. We are **your Benefits Solutions People.***



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