

GroupNet

*Online services for plan
administration and plan members*



service

support

solutions

For groups with more than 35 members

Great-West Life

your Benefits Solutions People







Great-West's GroupNet online services offer you a convenient way to manage your group benefits plan from anywhere, any time. GroupNet's online solutions help simplify plan administration and provide easy access to information for both you and your plan members.

Your direct line to convenience

Great-West's **GroupNet for Plan Administration** is a sophisticated Internet-based tool available to you at no cost. Enroll new plan members, access information, create reports analyzing your plan's experience, and receive billing information – all at your convenience.

Your plan members can submit their own claims, access personalized benefits information – and much more – online with Great-West's **GroupNet for Plan Members**, our secure, user-friendly site created just for them.



GroupNet for Plan Administration

GroupNet for Plan Administration helps you use your time more efficiently, control expenses more effectively, and tap into current statistics and information that are important to the administration of your benefits plan. It's fully secure and available when you want it, where you want it.

Eliminate delays with online enrollment

Keeping plan member records up to date is critical to the administration of your group benefits plan. GroupNet for Plan Administration's Enrollment feature is easy to use and can be accessed at your convenience, helping make more productive use of your time.

Your changes are reflected immediately when you add, revise or terminate plan members:

- Enrollment information is always available with current member and premium information
- Enrollment changes are reflected immediately in billing statements
- Plan members and their dependants can use their benefits right away

GroupNet for Plan Administration's Export feature provides you the ability to export enrollment data, and modify the files to meet your needs.

Easy access to billing statements

GroupNet for Plan Administration's Billing feature lets you maintain comprehensive billing records in an easy-to-use environment.

You can view and print up to 12 months of previous bills, or look ahead to preview your upcoming bill. When your bill is ready to view online, you'll receive an email from Great-West. No more waiting for the mail to arrive!

GroupNet for Plan Administration provides access to a variety of billing reports. You can view information at a high level or in detail, with information split by benefit type, plan member/plan sponsor contributions and taxes.

Use GroupNet for Plan Administration's Export feature to export billing data, and then modify the files to your specifications.

ABC COMPANY

Inquire on Employee

Policy: 0042 Employee ID: 0000 Inquiry Date: JUN-12-2010

Personal Information:

Name: TUCKER, CAROL
 Birth Date: 4/10/1974 Gender: F
 Language: English

Employee Mailing Address:

*Over-Over address an employee address change on a claim form, on systems, including GroupNet, are needed. These address updates are not automatic.

Address: 123 Street
 City: Chicago
 Province/State: Illinois Postal/Zip Code: 60640
 Foreign Country:

Employee Information:

Divisor: 1
 Benefit Class: 1
 Administrative Class: 1
 Province of Residence: 000000 Province of Employment: 000000
 Hire Date: JUN-01-2010 Earnings Frequency: \$42,500.00 Annually
 Cost Center: COST CENTER 1
 Does Employee Have Dependents? Yes
 Is an Employee? No Is the Employee on Leave/Layoff? No
 Is this Employee Retired? No
 Last Applicant - Employer: No Last Applicant - Dependents:

Benefit Information:

Benefit	Status	Current Amount	Next Payment	Eligible Amount	Pension Status
Basic Life	In-force	\$10,000	Not reported	\$10,000	No
ACGL	In-force	\$10,000	Not reported	\$10,000	No
Short Term Disability	In-force	\$400		\$400	No
Long Term Disability	In-force	\$2,000	Not reported	\$2,000	No

Spouse Information:

Name: TUCKER, CAROL
 Gender: Female Birth Date: 04/10/1974
 Language: English Province of Residence: Illinois

Spouse's Coverage with Other Employer: Health/Dental/Disability
 None None

Active Dependents:

Name	Gender	Birth Date	Relationship	Language	Province of Residence
TUCKER, PAUL MARK	MALE	03/10/1999	CHILD	ENGLISH	ILLINOIS

Beneficiary Information (current as of today's date):

Name	Relationship	Designation	Status
CHARLES SPURGE	Spouse	Primary	Beneficiary

Clary Information:

Date	Description

Helping you understand your benefits plan costs

GroupNet for Plan Administration offers sophisticated experience and claims reporting features that provide accessibility, flexibility and security when analyzing your benefits plan costs.

Accessibility

- So intuitive and easy to use, you'll be comfortable using the system almost immediately
- Available any time, wherever you have Internet access

Flexibility

- Stores up to four years of data, reducing the need for paper files
- You define the criteria for each report – by time period, policy, division and benefit class

Security

- State-of-the-art security features
- Personal information is never disclosed

Detailed information

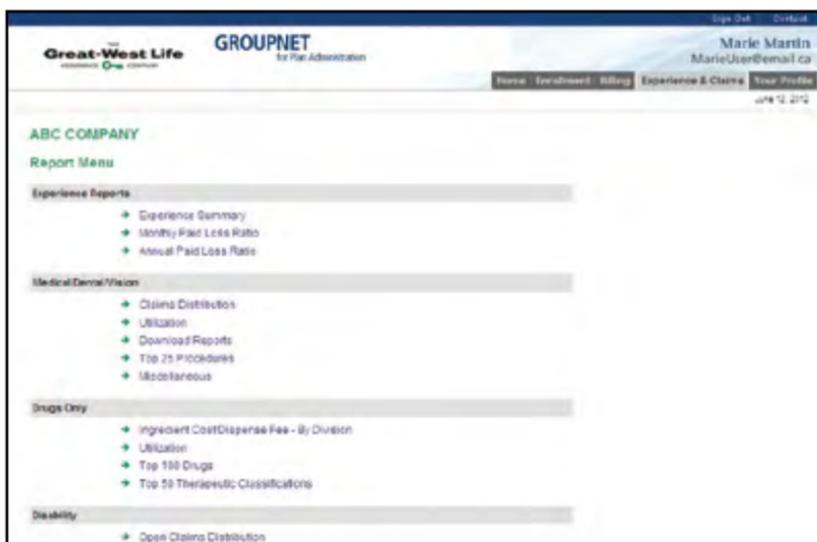
GroupNet for Plan Administration lets you perform a layered analysis of your claims experience that shows where expenses are incurred and current trends. For example, you can:

- Determine how your claims experience measures against your premium. Use that information to find out what's impacting your claims experience, through detailed healthcare, dentalcare and visioncare reports.
- Analyze your claims experience by detailed service description. See which service categories use the majority of your benefit dollars, which are increasing or decreasing over time, and which practitioners are driving these costs.
- Compare your claims experience with other groups with similar benefit plans with Great-West, by group size, industry or geographic location.
- Better understand how the demographic makeup of your organization affects claim patterns.

- Take your analysis a step further:
 - See how new drugs impact plan costs
 - Find out whether the use of services by plan members is increasing or decreasing over time
 - Identify patterns in disability claims that can help target preventative programs and early intervention services
 - Download and study detailed disability data.

Putting information to work

Once you've analyzed your benefits plan, your advisor or Great-West representative can work with you to ensure your plan is competitive and cost-controlled.



The Great-West Life Centre for Mental Health in the Workplace

The Great-West Life Centre for Mental Health in the Workplace provides resources and information to assist you in making changes that can improve both plan member well-being and your organization's bottom line. The Centre is dedicated to expanding knowledge on mental health issues and providing practical strategies and tools for employers.

GroupNet for Plan Administration provides a direct link to the Centre's website, at www.workplacestrategiesformentalhealth.com.

User support

GroupNet for Plan Administration includes a variety of support tools:

- **Guides** – Our *General GroupNet Guide*, *Enrollment Guide* and *Billing Guide* provide step-by-step instructions on using *GroupNet for Plan Administration* features.
- **Glossary** – all underlined field headings link to a definition.
- **Online Inquiry Guides** – provide detailed information about *GroupNet for Plan Administration* facilities.
- **Online Help** – links at the bottom of each screen guide you through all *GroupNet for Plan Administration* processes.
- **Help Desk support** – if you can't find what you need through online support, our Help Desk is available through an email link at the bottom of each screen, or by calling our toll-free number.
- **Contact** – links to Great-West's Group Customer Contact Services, for healthcare and dentalcare claims inquiries, and to our regional offices.

Your Great-West representative is also available to answer any questions.

Maintaining confidentiality

Great-West aggressively protects systems and data with sophisticated security mechanisms. Access to *GroupNet for Plan Administration* is carefully restricted to only those users who are specifically authorized. Beyond that, to ensure users only view information or perform tasks that are necessary to their roles, you can define the information they are able to view by granting or limiting access to *GroupNet for Plan Administration* within your organization.

For secure data transmission, Great-West uses a state-of-the-art encryption technique that scrambles data before it leaves Great-West, and decodes it at the user's end.

For more information, contact your benefits advisor or Great-West representative.



GroupNet for Plan Members

Reduce the workload of managing your benefits plan and give your plan members the best possible service, with Great-West's *GroupNet for Plan Members*.

GroupNet for Plan Members brings together the information and tools plan members need in an easy-to-use site. The site was designed to provide plan members quick and easy access to personalized information about benefits, claims and more so they can get the details they need – meaning fewer questions to you and reduced management overhead.

Download once, connect any time

Our free *GroupNet Mobile* app* brings all the convenience of *GroupNet for Plan Members* to Android™, BlackBerry and iPhone mobile devices.

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



Sign up once, benefit any time.

Designed for plan members

When designing the site, we asked plan members which online features and facilities were most important to them. Using both our own research and external research provided by Ipsos-Reid, we designed the site to offer intuitive access to the features plan members consider important. Research and customer feedback continue to drive our development priorities, ensuring your plan members can easily find the information they're looking for.

Self-registration and instant access

Plan members self-register for *GroupNet for Plan Members*, avoiding the need for distribution of user names and passwords. Once members verify their identity and select their user name and password, they have immediate access to the site and their information. Registration is confirmed in writing and delivered by posted mail.

Personalized and easy to use

All information on the site is personalized to the plan member, with the most important information presented first. Consistent and simple page designs make benefits information easy to find and understand. Complex tasks are broken down and streamlined on the site, so they are easy for the plan member to complete.

With *GroupNet for Plan Members*, your plan members can:

- **Submit many of their claims online**, through *Member eClaims*.
- Sign up for **direct deposit** claim payments and claim payment notification by email, or by text message on their mobile phone.
- View **claim status** and Explanation of Benefits statements for the past 24 months.
- Access **personalized coverage information**.
- Check **dentalcare and visioncare coverage** balances and find out when they are next covered for a dental checkup, or can next purchase prescription eyeglasses or contacts.
- Complete and print **personalized forms and cards** (e.g. ID, Drug, Global Medical Assistance, Best Doctors®)
- Browse our **Health & Wellness Site** and the **Great-West Life Centre for Mental Health in the Workplace** website for extensive healthcare information and tools.

Your plan design determines which online services are available to plan members.

Member eClaims

Our *Member eClaims* service makes submitting claims more convenient for your plan members. Your plan members can use *GroupNet* to submit claims online for a variety of covered services, including prescription drugs, dentalcare, visioncare and paramedical services, depending on your plan design. It's easy to use, requires less paper and offers faster claim submission.

Enhanced fraud protection

Member eClaims provides an opportunity for even more effective use of Great-West's cutting-edge fraud detection and prevention technology.

- We apply all of our existing state-of-the-art safeguards to all *eClaims*, along with additional electronic measures.
- Claims submitted are subject to rigorous adjudication, random audits and verification through our comprehensive provider database.
- Increased electronic tracking will also create an easily verifiable trail of information, allowing Great-West to further protect the benefits your plan members value.

Health & Wellness Site: More than just plan information

Because the best plan for health includes healthy living, *GroupNet for Plan Members* includes current and extensive health information through the *Health & Wellness Site*.

The *Health & Wellness Site* includes:

- Extensive information on healthcare and drugs, including quick links from drug claims to a drug information library. These resources help your plan members to learn more about the drugs they are taking, with information on side effects and drug interactions, conditions the drugs are meant to treat and how each drug should be used.
- A searchable index of community support resources, organized by province.
- Online tools, monthly focus areas, and frequently updated editorial content.
- The interactive *Personal Health Risk Assessment* tool.

The screenshot shows the GroupNet Health & Wellness Site homepage. At the top, there is a navigation bar with the GroupNet logo and a date: "THURSDAY, JUNE 11, 2014". Below the navigation bar is a main banner with a photo of a family and the text: "Discover which of your daily habits and choices may put your health at risk. The first step toward a healthier life is only a click." A "GO!" button is located to the right of the banner.

Below the banner is a horizontal menu with the following items: HEALTH HOME, DRUGS, CONDITIONS, TESTS AND PROCEDURES, COMMUNITY SUPPORT, HEALTH TOOLS, and HEALTH FEATURES.

The main content area is divided into several sections:

- Welcome to your online centre for health information:** thousands of in-depth, physician-reviewed articles on drugs and conditions, as well as the latest feature articles, and other resources.
- PROTECT YOURSELF FROM EYE DAMAGE AND STRAIN:** An image of a pair of glasses with the word "PHYSICIAN" written on the lens.
- CRACK THE FRUIT AND VEGGIE COLOUR CODE TEST YOUR BICYCLE SAFETY KNOW-HOW?**
- INVEST IN YOUR VISION**
- FAT VS FICTIO: WHAT DIETS WORK?**
- HEARING LOSS: ARE YOU AT RISK?**

Below these articles is a section titled "MOST POPULAR HEALTH TOOLS" with five icons and labels:

- SYMPTOM CHECKER
- BIRTH DATE CALCULATOR
- CHILD WEIGHT RAISE CALCULATOR
- DIABETES COMPLICATION RISK CALCULATOR
- HEART DISEASE RISK CALCULATOR

On the right side of the page, there is a search bar labeled "SEARCH HEALTH" with a "GO" button. Below the search bar is a section titled "HOW HEALTHY IS YOUR LIFE?" with a link to "Take the Personal Health Risk Assessment to find out" and a "GO!" button. Below this is a "HEALTH CENTRES" section with a list of categories: Skin, Fracture, Family and Child, Denture, Mental Health, Cancer, Diabetes, Smoking. To the right of this is a "TOP TEN ARTICLES" section with a list of article titles: "Tylenol 100's with Codeine", "Start Health", "Taking the eye exam", "Age-Related", "The living formula for your weight", "Exercise Stress Test", "Fat vs. Fiction: What diets work?", "Know your bones".

At the bottom of the page, there is a "FOCUS" section with the text: "The aches and pains of osteoarthritis can make it tough to accomplish some normal day-to-day tasks. If you have OA, what tasks have become surprisingly tricky for you?"



The Great-West Life Centre for Mental Health in the Workplace – Employee Resources

The Great-West Life Centre for Mental Health in the Workplace provides access to resources that can help improve or address mental health issues in the workplace.

The Centre's website, at www.workplacestrategiesformentalhealth.com, focuses on resources to help employers. The site also includes an Employee Resources section, with practical strategies plan members can use to learn about and manage mental health. Through a direct link to this section from *GroupNet for Plan Members*, they can find:

- Tools to help assess mental health
- Resources, tools and information to help understand mental health and mental illness
- Information about a variety of therapeutic approaches
- Articles and information for plan members who may be experiencing mental health issues at work.

User support

Online help tools like our Group Insurance Glossary of Terms and Frequently Asked Questions provide extensive resources to help your plan members answer common questions. *Help with this page* links throughout *GroupNet for Plan Members* provide easily accessible assistance. *GroupNet for Plan Members* is backed by Great-West's Group Customer Contact Services, accessible by calling our toll-free number or by email.

Maintaining confidentiality

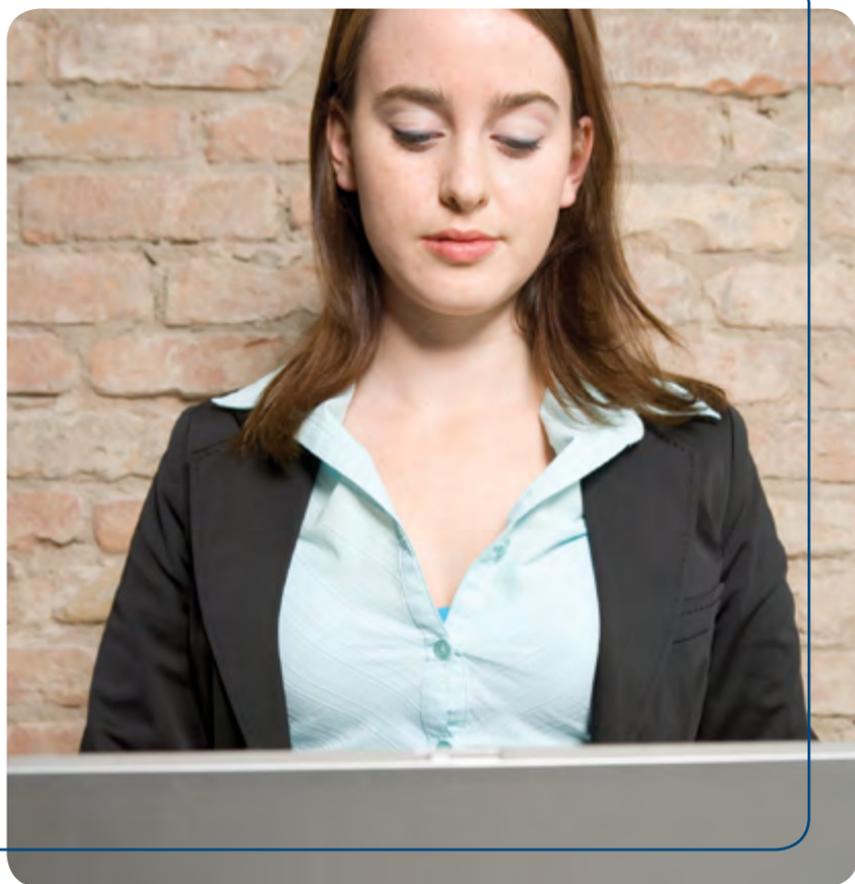
GroupNet for Plan Members follows industry-leading security practices to ensure your plan members' personal information is kept private. Protection includes everything from cutting-edge encryption on the website itself to high-security restricted-access server facilities where *GroupNet for Plan Members* is hosted.

Registering for GroupNet for Plan Members

To help them register for *GroupNet for Plan Members*, direct your plan members to www.greatwestlife.com. Communication materials are available to help promote sign-up.

GroupNet – Technology you can use

For Plan Administration	✓ Reporting	✓ Billing	✓ Enrollment
For Plan Members	✓ Coverage details	✓ Online claims submission and history	✓ Health & Wellness information



To learn more about our dynamic online services,
contact your benefits advisor or Great-West representative
or visit www.greatwestlife.com/groupnet

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

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