

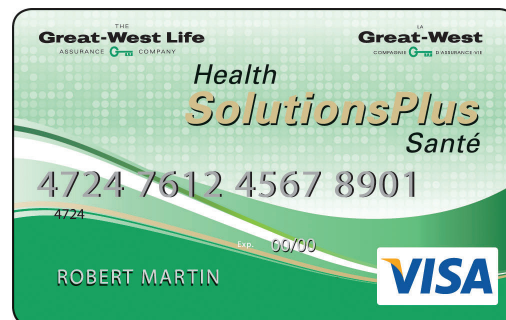
Health SolutionsPlus

A revolutionary approach to healthcare spending accounts

This fall, Great-West Life is introducing *Health SolutionsPlus*, our innovative HCSA that uses a Visa® payment card for claims payment. With *Health SolutionsPlus*, your plan members can enjoy the convenience of paperless HCSA claims, while you benefit from enhanced plan customization. It's all in the card – a first for group benefit plans in Canada!

With *Health SolutionsPlus*, you can:

- **Add convenience for your plan members** – they can swipe their *Health SolutionsPlus* Visa payment card to pay instantly for eligible healthcare expenses at approved providers, including:
 - Pharmacies*
 - Dental clinics
 - Vision centres
 - Participating paramedical practitioners (e.g. chiropractors, psychologists and physiotherapists)
- **Reduce your plan members' out-of-pocket expenses**, while making HCSA dollars more accessible through the card.
- **Tap into consumer-driven healthcare** – a new plan design option that lets you move some types of coverage into HCSAs, engaging plan members in the healthcare costs they can influence and allowing you to better manage benefit costs.
- **Help limit risk and control financial contributions** by adding the advantage of flexible healthcare dollars to your plan. And, you define the dollar limits or separate accounts for the HCSA and whether dollars will be rolled over for one year, or forfeited if not used within the year.



Benefits provided through *Health SolutionsPlus* can be tailored to your plan, adding value and providing superior plan cost management while increasing your plan members' satisfaction with their benefits.

**For prescription drug purchases, the plan member must have a Pay Direct drug card included in their Great-West group benefits plan.*

Your plan's security and protection are important to us

Great-West has multiple safeguards built into the *Health SolutionsPlus* card, including our proprietary provider network and random audits. The card will only work for eligible healthcare expenses at approved provider locations. It will not work at ATMs, retail stores or for non-prescription drug purchases at a pharmacy.

We're revolutionizing your benefits

Health SolutionsPlus is part of a unique trio of innovative eClaims services we're introducing in 2010, including *Provider eClaims* for electronic claims submission at approved healthcare providers and *Member eClaims*, which will let plan members submit their own claims online using *GroupNet for Plan Members*. *Provider eClaims* is rolling out across Canada now, and *Member eClaims* will launch this fall.

Join the revolution today!

Ask your group benefits advisor or Great-West account representative about how *Health SolutionsPlus* can work within your organization and group benefits plan.



www.greatwestlife.com

Great-West Life and the key design are trademarks of The Great-West Life Assurance Company. The *Health SolutionsPlus* card is issued by Peoples Trust Company pursuant to a license by Visa. ©The Great-West Life Assurance Company (Great-West Life), all rights reserved. Any modification of this document without the express written consent of Great-West Life is strictly prohibited.