

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 Great-West group representative.

Overview

At a glance, these are the benefits and services available under a *Selectpac* plan:

- *GroupNet* online services – for plan members and plan administrators
- Healthcare – from coverage for prescription drugs to out-of-country emergency medical treatment
- Dentalcare – including Basic, Major and Orthodontic coverage
- Disability – Short- and long-term coverage, plus preventative services
- Life – basic and optional term coverage for employees and dependants
- Accidental Death & Dismemberment – lump sum payment for accidental death or injury



- *Medical Reimbursement Plan* – enhanced coverage that is tax-efficient
- *Group Critical Illness* – financial support during a crucial time
- *Solace* – financial support to seek the best treatment options, in Canada or abroad
- *Best Doctors*[®] – medical expertise and assistance
- *Contact* – Great-West's Employee and Family Assistance Program
- *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
- *PlanDirect* – individual insurance for employees aged 50 to 75 who are losing their group benefits coverage



GroupNet online services

All *Selectpac* group benefit plans include access to *GroupNet for Plan Administration* and *GroupNet for Plan Members*.

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
- Access timely information
- Create reports to analyze your claims experience
- Receive your billing information online

GroupNet for Plan Members

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

- Claims inquiries
- Coverage information
- Direct deposit of claim payments
- 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**.

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.
- *Emergis Assure Pay-direct Drug Card* – employees present their drug card at the pharmacy and, in most cases, receive instant authorization for coverage. There is no need to complete claim forms.
- *Emergis Assure Deferred Reimbursement Drug Card* – employees provide their drug card to the pharmacist and pay the full amount of the prescription up front and the pharmacist submits the claim electronically. Employees are later reimbursed by cheque or direct deposit.
- Diagnostic services including lab fees and X-rays
- Medical supplies and services (for example, orthopedic equipment, diabetic supplies and prosthetic equipment)
- Ambulance services
- Semi-private or private accommodation in a hospital or nursing care facility for acute, convalescent or palliative care
- *Best Doctors*[®] to connect your employees to world-renowned medical specialists to confirm the correct diagnosis or the right treatment plans
- Coverage for emergency medical treatment while travelling outside Canada, for trips up to 60 days, along with *Global Medical Assistance* (GMA). GMA provides enhanced protection and assistance for medical emergencies while travelling.

Optional healthcare coverage provides benefits for:

- Visioncare – eye exams and glasses or contacts
- Medical travel within Canada, when referred by a physician
- Paramedical treatment (for example, treatment by chiropractors, physiotherapists, massage therapists and dieticians)

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. The types of dental coverage available are:

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

*Available only when five or more participants have Basic and Major dental coverage.

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

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

CompAssist

Occupational disabilities may be covered by a workers' compensation plan as well as your 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 an eventual disability.

Life

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 term life (evidence of insurability required; available to groups with 20 or more participants)

Accidental Death & Dismemberment (AD&D)

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.

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

Great-West's *Group Critical Illness* coverage offers your employees and their dependants financial support during a crucial time in their lives. When an employee or covered dependant is diagnosed with a covered illness, a lump sum benefit 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)

Solace

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 medical conditions. *Solace* covers up to one million dollars for treatment outside Canada plus \$10,000 for related travel costs.

***Best Doctors*[®]**

Best Doctors provides your employees and their dependants access to world-renowned medical specialists, to confirm the correct diagnosis and the right treatment plans, when facing a serious illness.

Best Doctors is not a second opinion service; rather, it delivers a complete and methodical understanding of the medical condition to your employee and his or her treating physician, through a global database of 50,000 top medical specialists in Canada and the world.

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 your 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.

Contact is administered by Great-West, with EAP services provided by Shepell•fgi.



CANUS

CANUS is specifically designed 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 available as optional benefits.

Welcome Plan

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

PlanDirect

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

Employer eligibility

You must have previously provided Great-West group health and dental coverage for your 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.

Cost-saving measures

To help control claim costs, consider the following options that can be implemented on their own or together. Your benefits advisor or Great-West group representative can help you determine which of these options best meets the needs of 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.

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 covers. 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.

Deductibles

Healthcare or Dentalcare 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.

Per prescription drug deductible

This feature allows your employees to share the cost of their drug plan. A per prescription deductible is a dollar amount your employees pay with each prescription drug purchased. There are a variety of choices ranging from \$0 to \$10.

Prescription dispense fee cap

The price of a prescription consists of an ingredient cost and a dispense fee. Dispense fees vary by pharmacy and geographic region. Once a dispense fee cap is implemented, all employees, regardless of where they shop or live, will be reimbursed up to the same dispense fee level. *This option is not available in Quebec due to provincial legislation.*

Drug maximum

The drug maximum is an option that allows you to choose a dollar amount that limits your drug plan's annual cost per individual, after deductibles and coinsurance. Drug maximums are available in amounts from \$1,000 to \$15,000 to unlimited. *This option is not available in Quebec due to provincial legislation.*

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 Great-West group representative.

*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.***



www.greatwestlife.com

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