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New Programs From Great-West Healthcare Can Help Improve Health and Lower Costs

GREENWOOD VILLAGE, Colo., July 11, 2005 – Great-West Healthcare today announced additional disease management programs designed to help its employer customers improve employee health and productivity while lowering medical costs. Beginning Sept. 1, plan members will be able to participate in new programs for end stage renal disease, chronic pain and an enhanced maternity management program.

Other Great-West Healthcare disease management programs help members manage asthma, diabetes, heart failure, coronary artery disease, emphysema, premature or sick newborns and cancer. Great-West Healthcare charges employer customers only as members use the programs.

“We’re gratified to have been twice recognized as having the nation’s best PPO disease management programs by the Disease Management Association of America,” said Terry Fouts, M.D., chief medical officer at Great-West Healthcare. “As a pacesetter, we’re committed to these and other enhancements that further help employees and their families manage chronic conditions and help employers control their health care costs.”

End stage renal disease refers to irreversible kidney failure that requires dialysis or a kidney transplant. The National Kidney Foundation estimates that some 350,000 people in the United States have end stage renal disease and about 67,000 people die of kidney failure every year.

Great-West Healthcare’s renal management program helps patients understand and manage their condition. The program provides one-on-one nursing that assists members with medicinal and dietary regimens and provides information and support for members with multiple conditions such as diabetes and cardiac disease.

According to the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO), nearly a third of Americans will experience chronic pain at some point in their life. Pain costs the United States an estimated \$100 billion in lost productivity every year, reports JCAHO. And 41 percent of those employed and living with chronic pain say their condition adversely affects their ability to put in a full day’s work, while three in 10 workers with chronic pain report that it impacts their ability to get to work in the first

place, according to a survey released in May 2004 by the American Chronic Pain Association.

Great-West Healthcare's pain management program assists employees and their families in understanding causes of chronic pain, recognizing what can exacerbate pain and pinpointing areas of greatest concern to patients. The pain program also addresses the depression that often accompanies chronic pain and provides information that helps members comply with their physicians' care plans and live a healthier lifestyle.

With enhancements to Great-West Healthcare's maternity program, Great BeginningsSM teaches expectant mothers how to care for themselves during their pregnancy and provides a nurse to answer questions 24 hours a day, seven days a week. The program also identifies emerging high-risk cases so that members can get proper attention and care as soon as possible. Each participant receives evaluations that assess risks during pregnancy, outreach calls throughout their pregnancy, comprehensive educational materials addressing pregnancy and what to expect, and a post partum depression evaluation. The program offers participants support, education and coordination with providers' care plans, and can reduce the number of pre-term births and associated complications.

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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