

*Beyond the Hype*

**NEW MAGAZINE FROM GREAT-WEST HEALTHCARE  
URGES EMPLOYERS TO ‘LOOK BEFORE YOU LEAP’  
INTO CONSUMER-DRIVEN HEALTH CARE**

GREENWOOD VILLAGE, Colo., Aug. 15, 2005 – Great-West Healthcare, a national employee benefits provider, today introduced *Trailblazer*, a newsstand-quality magazine for employee benefits managers, brokers and consultants, and health care providers that presents alternative viewpoints and information on significant issues relating to employee health care.

The 40-page, full-color premier issue focuses on consumer-driven health care (CDHC), an emerging category of group health plans that encourages members to make more informed decisions about their care based on quality and cost. Many companies view consumer-driven plans as one way to help control rising benefit costs.

*Trailblazer* magazine explains the factors that employers must weigh carefully in considering a consumer-driven benefits strategy and looks at a wide range of plan features and emerging issues related to those programs. *Trailblazer* derives its name from Great-West Healthcare’s brand positioning – “NEW IDEAS FROM THE FRONTIER OF HEALTH CARE.”

“Companies today have difficult decisions to make regarding the most effective health care choices for employees,” said Cindy Donohoe, vice president of marketing and product development at Great-West Healthcare. “By publishing *Trailblazer*, we hope to provide a timely source of information that will assist decision makers in making well-informed choices and providing affordable health care options.”

Feature stories in this edition include:

- “Look Before You Leap for Greatest Success” – a look at the considerations employers should weigh in evaluating a move to consumer-driven plans.
- “What Consumers Know and What They Don’t Know” – results of Great-West Healthcare’s exclusive consumer-attitudes survey by Harris Interactive.
- “Will Your Employees Save for Out-Of-Pocket Costs?” – consumer savings are at a 70-year low. Will employees in CDHC plans put money aside for medical expenses?
- “Evolutionary Product Design Offers Savings” – a study by a respected actuarial firm confirms the cost savings of a consumer-driven PPO that offers an alternative for employers that are not ready to introduce high-deductible plans.
- “Focus Health and Disease Management Initiatives on the Right Employees” – disease management and wellness programs will become even more important in

consumer-driven health plans, especially when the employer factors in the impact on absenteeism and presenteeism.

### **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](http://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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