



Genworth<sup>SM</sup>  
Financial

*Built on GE Heritage*

## ONE SOURCE HELPS ANSWERS YOUR BUSINESS NEEDS

### EMPLOYEE BENEFITS GROUP

Products underwritten or administered by

GE Group Life Assurance Company

GE Group Administrators, Inc. (In California, GE Administrators)

Professional Insurance Company (In California, PIC Life Insurance Company)



# GENWORTH FINANCIAL ANSWERS THE NEEDS OF YOUR BUSINESS



You've known us as GE Financial Employer Services Group – a trusted leader in the employee benefits industry. Now, we have a new name. We are Genworth Financial Employee Benefits Group. We're proud to be part of our parent, Genworth Financial, an established global company comprised of GE Financial and GE Mortgage Insurance.

As we enter a new phase in our history, our name is changing, but our core focus remains the same. As Genworth Financial Employee Benefits Group, we continue our 40-year tradition of providing flexible products and services to meet your company's employee insurance needs.

When you choose Genworth Financial for your employee benefits, you still enjoy all the qualities of an experienced carrier you can trust, along with comprehensive products, competitive pricing and dedicated service – All from one source.

## Strength

With a reputation for integrity, Employee Benefits Group continues to provide a host of benefit solutions to meet the needs of thousands of employer groups to protect their employees along with their families.

## Reliability

We enjoy a reputation of consistently achieving impressive ratings for financial strength from the industry's top rating agencies. Our investment portfolio is strong, and our financial returns continue to earn stable ratings.

## Ratings

### GE GROUP LIFE ASSURANCE COMPANY RATINGS

|                   |                             |
|-------------------|-----------------------------|
| A.M. Best         | "A" (Excellent) (5/04)      |
| Standard & Poor's | "AA-" (Very Strong) (12/03) |

### PROFESSIONAL INSURANCE COMPANY

|           |                        |
|-----------|------------------------|
| A.M. Best | "A" (Excellent) (5/04) |
|-----------|------------------------|

#### Ratings Explanation:

"A" is the third highest ranking of 16 A.M. Best categories. The ratings are based on relative financial strength and operating performance in comparison with others in the industry.

"AA-" is the fourth highest ranking of 21 Standard & Poor's categories.

The ratings are an opinion of the rating agency and not a warranty of the insurer's ability to meet its contractual obligations.

## Leadership

Addressing the market demands for affordability and choice, we are committed to leading the industry in ease of doing business – leading-edge products, streamlining transactions, fast turnarounds, a single point of contact for customer inquiries, and consistently high quality. All to add value, so you can count on us well into the future.

## Your Business – What Matters Most

At Genworth Financial Employee Benefits Group, we start with a key understanding – you have a distinct identity and with that come distinct needs. As a valued employer, we want to help you make the most of your benefit plan dollars by offering quality plans with a wide range of affordable pricing options. That's why we tailor our product designs around what's most important to your company: quality products and services, increased affordability, efficient benefits administration and flexibility.

So, no matter how distinct your company, you'll find that Genworth Financial Employee Benefits Group offers the right benefit solution to suit your needs.

# AFFORDABLE PRODUCTS AND SERVICES

With a diverse blend of quality products and services to address your specific requirements, our extensive array of employee benefit product offerings includes medical, stop loss, short-term and long-term disability, life, accidental death and dismemberment and dental products. All designed to help manage your company's costs while helping your employees stay healthy and productive through all stages of their life.

## GE Health Manager™<sup>1,2</sup>

A seamless, single-source turnkey solution helps meet the needs of self-funded employers by integrating administration, stop loss insurance and enhanced cash-flow mechanisms. A host of innovative cost-control features including immediate reimbursement, simple funding and a state-of-the-art claim platform help employers with as few as 35 employees manage overall costs.

- **Managed Care Network** – Multiple national managed care provider networks
- **Managed Care Services** – A quality-focused proactive care management approach help employees receive the appropriate care
- **Subrogation** – Reviews of claims to recover litigation and settlement funds due to employers
- **Claim Negotiation Services** – Professional negotiators work to yield optimal savings opportunities for out-of-network claims – resulting in lower claim costs
- **Managed Pharmacy Program** – More than 57,000 pharmacies<sup>6</sup> in all 50 states, including most national chains
- **Comprehensive Data Reporting** – Helps employers monitor ongoing benefit program activities, such as the ability to view specific categories of their program's experience and assess overall performance
- **Fraud Investigation Unit** – Expert teams investigate individual patterns of fraudulent claim submissions to help save your company money

## Stop Loss Insurance<sup>3</sup>

Designed to protect the financial integrity of a self-funded plan, Stop Loss insurance limits an employer's exposure on any one covered individual or on an entire group by protecting self-funded medical plans from catastrophic medical costs.

- Available for groups of 35 or more employees
- Multiple contract durations and specific stop loss levels
- Large network of approved Third Party Administrators
- Compliant with all federal regulations, including HIPAA
- Flexible contract features
- Transplant Network

## PRODUCTS AND SERVICES

*Our products and services help provide financial protection for your business, your employees and their families.*

### Medical Insurance<sup>3,4</sup>

For employers looking to manage the cost of health care benefits for their employees, these plans deliver cost-effective and affordable benefits while maximizing the performance of your health care investment. Our flexible plan designs offer a choice of deductibles, copayments and coinsurance amounts while delivering:

- National Preferred Provider Organization (PPO) network of more than 415,000 providers and 3,700 facilities<sup>3</sup>
- Utilization review services with pre-treatment review and pre-admission testing to help ensure that medical treatments are appropriate and necessary
- Recommendations on the most efficient and effective use of benefit dollars
- Optional prescription drug card plans and wellness benefits

### Disability Insurance<sup>3</sup>

**Short-Term Disability (STD)** insurance is an affordable way to protect an employees' income in the event of an injury or sickness. It provides income replacement for the employee, and helps reduce the costs of paying a disabled employee, paying overtime to other employees or hiring replacements. Plus, plan administration is easy and dependable.

For employers with as few as 2 employees, we offer flexible contract options, benefit durations and amounts.

- Provisions provide return-to-work incentives
- Flexible claim submission options
- Easy integration with our long-term disability program
- First Day Hospital Coverage available
- Advice to Pay
- Zero Day Residual
- Self-funded options

**Long-Term Disability (LTD)** insurance provides income replacement for disabled employees. Our programs encourage employees to return to work safely and quickly. A spectrum of benefit options, durations, monthly benefit amounts and flexible plan designs allow for customization.

- COBRA premium reimbursement option
- Relocation expense reimbursement option
- Provisions that provide return-to-work incentives
- Easy integration with our short-term disability program
- Advice to Pay

All our disability products offer value-added features:

- Streamlined, consistent claim decision with our online claim adjudication tool.
- Fast, accurate claim payments along with automated benefit calculations, claim histories and audits.
- Designated claim analysts serve as the employee's single point of contact with our team of claim and clinical professionals. Our nurses, case managers and vocational rehabilitation specialists work with employees facing complex clinical and functional challenges to help achieve a positive outcome for the employee and cost-effective claim management for you.
- Clinical and claim management expertise provides the right intervention at the proper time for you and your employees.

**Return To Wellness.** Keeping a work force productive in today's business environment is a challenge for any company. That's why we offer Return to Wellness, our disability management approach available for our Disability plans – included at no extra cost. Our program can help minimize unnecessary absences and get employees with disabilities back to work safely and quickly. Features like these play a big role in treatment plans that help people return to work:

- **Social Security Disability Assistance** – for application and appeals
- **Customized Rehabilitation** – clinical and vocational counseling
- **Nurse Case Consultation** – creates an effective working relationship that encourages recovery and return-to-work

### **Life Insurance<sup>3</sup>**

An economical solution, Life Insurance provides a death benefit for employees that will help them establish essential financial protection. An easy-to-implement, affordable benefit that may be employer-paid or voluntary. We offer a variety of plan designs and benefit amounts along with innovative services and some of the most flexible plan features in the industry go beyond the traditional basics.

### **Accidental Death and Dismemberment (AD&D) Insurance<sup>3</sup>**

Packaged with our Life product, Accidental Death & Dismemberment offers 24-hour accident coverage pays a death benefit for death by accident, or pays benefits for accidental disabling injury.

Adding our Life and Accidental Death and Dismemberment (AD&D) Insurance to your benefits program offers you a host of features:

- **Accelerated Death/Living Benefit** – Employees who become terminally ill can receive a portion of their life insurance benefits to help cover the cost of living with a serious illness.
- **Variety of Premium Waiver Provision** – Employee coverage may stay in effect for varying durations without premium payments if an employee is permanently and totally disabled.
- **Flexible Guarantee Issue** – Based upon group size.
- **Optional Dependent Life Insurance** – Ability to add optional coverage for eligible spouses and children for employers with 10 or more employees.
- **Retained Asset Account** – Convenient access to benefit proceeds using an interest-bearing checking account for all beneficiaries.



## PRODUCTS AND SERVICES



### Dental Insurance<sup>3</sup>

Cited as one of the most sought after employee benefits, offering a solid dental benefits program can go a long way to help attract and retain a talented work force. Competitively priced and offering one of the broadest choices of dental plan designs in the industry for PPO, Indemnity and Voluntary plans, you can choose from a variety of plan design options.

- Available to employer groups with as few as 3 eligible employees
- Stand-alone Administrative Services Only (ASO) available for 25 plus employee groups<sup>8</sup>
- Orthodontia coverage for children and adults
- Optional Vision Coverage for many plans
- Online resource to locate the nearest participating dental providers
- Oral health education material that, in conjunction with care and advice from a physician, promote good oral hygiene

In addition, our alliance with DenteMAX, one of the largest independent national Preferred Provider networks, our PPO plan designs offer employees access to nearly 50,000<sup>5</sup> dental practice locations.

### Voluntary Benefit Solutions

A convergence of market and economic forces, plus changing consumer preferences, are driving employers toward voluntary products. Our affordable high-value employee-paid voluntary group and individual products are effective solutions for both cost-conscious employers and choice-seeking employees. An ideal benefit solution, our product portfolio includes:

#### Group Voluntary Plans<sup>3</sup>

- Life
- Dental

#### Individual Voluntary Plans<sup>4,9</sup>

- Disability Income
- Hospital Indemnity
- Level Term Life
- Lump Sum Cancer

Our voluntary products are customizable and come with a full array of value-added features, services and options:

- Individual payroll deduction
- Portability option
- Flexible payment options

1 Stop Loss insurance underwritten by GE Group Life Assurance Company under policy form series GP-D

2 Administrative services are provided by GE Group Administrators (In California, GE Administrators)

3 Underwritten by GE Group Life Assurance Company under policy form series GP-A

4 Products are not available in all states

5 PHCS, as of July 2004

6 Pharmacare, as of July 2004

7 DenteMAX, as of August 2004

8 Administered by GE Group Life Assurance Company

9 Underwritten by Professional Insurance Company (In California, PIC Life Insurance Company) under policy form series HPDI2002, HPDI2000, LPRT2002 and PC29

# A COMMON SENSE APPROACH TO SERVICE SOLUTIONS

*Genworth Financial  
Employee Benefits  
Group's unique  
combination of core  
products and services  
allow us to focus on  
our customers as  
we strive to be even  
more responsive.*

## **Responsive Service**

We have committed ourselves to consistently exceeding our customers' expectations. Our Signature Service Teams consist of trained and experienced professionals that focus on making your contact with us easy, efficient, and focused on service.

We strive for one-call resolution, which means that you'll have the answers you need as soon as you call. For those issues that require additional time to work, we will communicate an exact resolution date.

Our philosophy toward customer service stems from our commitment to take concrete steps in continuing to measure our own performance to meet the demands of our customer and improve the experience for employees. Through various feedback mechanisms, we continue to strengthen our focus on our customer, strive for excellence, and shape the framework of quality improvement to deliver customer solutions by a team of quality individuals.

## **Technology Solutions**

At Genworth Financial, we use innovation and technology as tools by taking a common sense approach to simplifying plan administration. The result is a value-added paperless approach offering convenience and real-time benefit management online.

eServices offers a variety of self-service options available anytime at [www.gefinancialbenefits.com](http://www.gefinancialbenefits.com).

- View and maintain accurate eligibility information
- Complete adds and deletes in real time
- View invoices to dramatically simplify the billing process
- Access a wide variety of standard reports to help identify trends and evaluate your company's coverage experience

With eService, you get the information you need, when you need it from a secure Web site. This allows you to conduct business in compliance with the HIPAA Privacy regulations.

Through innovative technological advancements, we're continuously improving existing products and programs, investing in industry-leading tools and processes, and delivering new services to add value so you can count on us well into the future.

## **Let Us Serve Your Needs**

Addressing our customers' demands for affordability and choice, we are adding service enhancements, system and process rollouts, and a new product portfolio to serve you better.

We have a long tradition of providing value to our customers, creating innovative products that meet evolving needs, and being an agile company that identifies and executes solutions to help strengthen our competitive position.

If you are looking for a solid company that offers a valuable employee benefit program and provides protection for you and your employees, we have the expertise and resources to deliver the right solutions.

We look forward to helping you and your employees access the quality of care, information and tools you need to take charge of your benefits and lead healthier lives. For more information about any of these plans, or to receive a quote, please contact your insurance advisor.

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*Affiliated Companies:*

*GE Group Life Assurance Company*

*GE Group Administrators, Inc.  
(In California, GE Administrators)*

*Professional Insurance Company  
(In California, PIC Life Insurance Company)*

*California Benefits Dental Plan (CalBen)*

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Genworth Financial is an integrated family of insurance and investment companies providing consumers with dynamic ways to accumulate and preserve wealth.

Important Note: Products are available in most states. When you are evaluating whether to purchase insurance, keep in mind that only the assets of the issuing insurance company back the policies. There are several insurance companies within the Genworth Financial family of companies; each should be evaluated individually, apart from General Electric Company, when choosing insurance coverage.

The coverage(s) described herein contain certain exclusions and limitations as well as terms under which such coverage can be continued or discontinued. For costs and complete details of the plans and services advertised, including availability, please contact your Group Insurance Advisor or Genworth Financial representative.