

# CUSTOMER SUCCESS STORY

Intrawest partners with Great-West Healthcare for affordable, nationwide employee benefits, dedicated service

GREAT-WEST HEALTHCARE



## COMPANY PROFILE

Intrawest Corporation is a world leader in destination resorts and adventure travel. Based in Vancouver, British Columbia, the company has an interest in a worldwide network of premier resorts, from the tops of towering mountains to championship golf courses to pristine beaches. Intrawest leads the leisure industry with over eight million annual skier visits to 10 mountains – including Whistler Blackcomb, a host venue for the 2010 Winter Olympic and Paralympic Games – thousands of golfers on 36 championship golf courses, thousands more visiting lakeside and oceanfront resorts, and a clientele of adventure travelers around the globe through Abercrombie & Kent.

*“With any vendor, the best-case scenario is someone who partners with you to achieve your goals, and I believe that Great-West Healthcare has truly been a good partner for us.”*

Sherry Shelton, Manager, U.S. Benefits,  
Intrawest Corporation

## BENEFIT NEEDS

In recent years, Intrawest has expanded rapidly, driven by acquisitions, development, the popularity of its resorts and the dedication of its 24,800 employees. The company looks to give back to those employees, and to continually staff its resorts with exceptional people through comprehensive, attractive benefits.

In the past, the company found it challenging to offer standardized, affordable coverage to all U.S. employees, especially considering employees are located in 17 states across the nation. At the same time, Intrawest’s benefits plan must be flexible enough to accommodate its growth.

### Customer:

Intrawest Corporation

### Employees:

24,800 worldwide; 11,000 U.S.

### Benefit needs:

- With 11,000 employees located throughout the United States, Intrawest needs uniform, nationwide coverage, a high level of service and a strategy for keeping costs down

### Our solution:

- Since switching to Great-West Healthcare, the company has seen renewals come in significantly under national averages
- Compared to a fully insured plan, Great-West Healthcare saves the company about 10 percent annually, which represents hundreds of thousands in cost savings for the large employer
- Disease management programs save Intrawest approximately \$287,500
- Great-West Healthcare remains flexible as the company’s needs change, and provides an exceptional level of service to benefits managers and employees

INTRAWEST

## OUR ADVANTAGE

Working with the Denver office of Watson Wyatt, a global employee benefits consulting company, Intrawest looked at a self-funded plan through Great-West Healthcare in 1999. With self-funding, instead of paying set premiums based on industry averages, the company covers actual claims incurred by employees up to a set stop-loss amount. With this innovative approach, Intrawest expected to minimize benefits costs as the company expands.

Great-West Healthcare’s nationwide network of providers covers all of the company’s mainland U.S. full-time employees, allowing Intrawest to roll out uniform benefits across all locations. Plus, Great-West Healthcare, now part of CIGNA, offers a dedicated toll-free line to serve Intrawest benefits managers as well as low administrative fees and the flexibility to accommodate the resort company’s continuous change.

## A RICH, YET AFFORDABLE BENEFITS PLAN

Through Great-West Healthcare, Intrawest offers three choices of Preferred Provider Organization (PPO) plans with medical, dental and health and dependent care flexible spending accounts. And, as expected, Great-West Healthcare has been a good fit for the company, delivering cost savings, flexibility and dedicated customer service.

During the past few years, the company has seen renewals come in significantly under national averages. Compared to a fully insured plan, Great-West Healthcare saves the company about 10 percent on its benefits costs. Moreover, Great-West Healthcare has continued to keep administrative costs down.

Additionally, Great-West Healthcare offers flexibility when Intrawest adds locations or makes acquisitions. When the company brought a full division into its benefits plan, Great-West Healthcare responded immediately, designing a plan specifically for that group’s needs.

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## DISEASE MANAGEMENT PROGRAM SAVES \$287,500

Intrawest benefits significantly from Great-West Healthcare's disease management programs, which provide in-depth information on a variety of medical conditions, including pain management, neonatology, oncology and chronic conditions such as diabetes and asthma. These programs empower employees to manage their conditions more effectively.

Employees in the program have access to a comprehensive Health and Wellness Web site, supplemental educational materials specific to their diseases and knowledgeable medical staff – allowing them to make more informed decisions about their conditions.

With about 20 percent of the company's employees enrolled in the disease management program, Intrawest reduced its costs by an estimated \$287,500 in the most recent plan year.<sup>1</sup> Of that group, about 28 percent participate in the pain management program – giving new meaning to the "No Pain, No Jane" motto at Mary Jane Mountain, a widely renowned Winter Park Resort destination and Intrawest property in

Colorado. While Intrawest's active, athletic employees are largely healthy, their adventure-seeking lifestyles occasionally land them in the hospital or doctor's office with painful injuries.

## REPORTING ENABLES CONTINUOUS PLAN REFINEMENT

Intrawest's Sherry Shelton, manager, U.S. Benefits, relies heavily on Great-West Healthcare's extensive reporting capabilities to understand what's working and how to improve the company's benefits. She regularly looks at average costs per person relative to Great-West Healthcare averages, along with claims levels, hospital admits, prescription drug use, and more.

"Information in reporting is broken out pretty much any way we want to see it," Shelton said. "It gives us a way to red flag and drill down to find things we can actively address."

Using reporting, Intrawest noticed it has higher-than-average network use, indicating a couple of positive things: the network adequately meets the needs of Intrawest's employees, and employees have listened to education encouraging them to stay within network.

## RESPONSIVE, DEDICATED SUPPORT

Beyond cost savings and detailed reporting, Shelton appreciates the support provided by Great-West Healthcare, now part of CIGNA, provides, which not only makes her job easier, but also enhances the employee experience. Whether for annual enrollment or health fairs, Great-West Healthcare representatives are onsite at Intrawest's multiple locations to assist employees. Plus, a range of online tools provide health education, provider information, claims status and details about flexible spending account use. When questions arise, benefits managers and employees reach a knowledgeable individual at Great-West Healthcare immediately.

"Having a dedicated team from Great-West Healthcare is very valuable for us," Shelton said. "If an employee calls that 800 number, they reach someone familiar with Intrawest's account. The team is always very responsive, professional and dedicated – always willing to go that extra step."

But what Shelton values most is Great-West Healthcare's ongoing commitment to helping Intrawest meet its objectives.

"Our experience with Great-West Healthcare has been very positive," Shelton said. "With any vendor, the best case scenario is someone who partners with you to achieve your goals, and I believe that Great-West Healthcare has truly been a good partner for us." ■

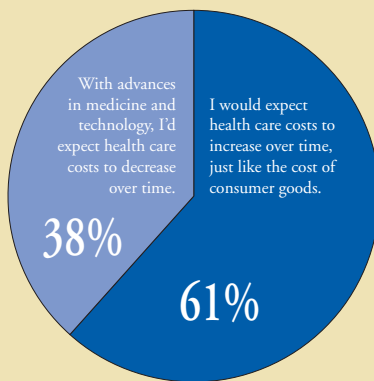
<sup>1</sup> CorSolutions research, 2004

## PREDICTIONS FOR FUTURE HEALTH CARE COSTS

Which ONE of these two statements BEST describes you?

Sixty-one percent expect health care costs to increase over time, just like consumer goods, such as gasoline and a movie ticket.

Source: Great-West Healthcare research survey, July, 2005



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