Get the Facts on Worksite Benefits Available through CareFirst

CareFirst BlueCross Blue Shield and CareFirst BlueChoice, Inc. (collectively, CareFirst) have partnered with Select Benefits Group* to provide worksite benefits that support financial well-being. Should hardships and unexpected events arise, your employees can access coverage for critical illness and cancer/specified disease, as well as hospital indemnity plans and accident insurance.

Let’s test how much you know about the value of offering worksite benefits.

True or false? Additional benefit options fill the gaps in coverage.

True. Even if you offer a comprehensive benefit package, all medical plans have deductibles and copays so employees are likely to lose income in the event of an illness or accident. Voluntary worksite benefits can help employees account for this financial risk through a variety of affordable options.

True or false? Worksite benefits offer peace of mind at a very reasonable cost.

True. The cost for each insurance product typically ranges between $5-7 weekly and are usually a pre-tax deduction, which drops the out-of-pocket cost by approximately 30%. Additionally, our enrollment counselors are salaried employees—not commission-earning insurance agents. This removes the incentive to “over sell” any of the worksite benefits options.

True or false? It’s more convenient and cost-efficient for employees to get additional benefits through CareFirst instead of an independent agent.

True. Our worksite benefits are paid through payroll deduction, which saves the employee money and provides far easier underwriting than any other means of obtaining coverage.

True or false? Billing for voluntary, employee-paid benefits will not burden your HR administrative team.

True. There are no monthly bills to reconcile and after enrollment is complete, your company is notified of the authorized payroll deductions. Once this one-time deduction input occurs, you can self-bill and remit payment for those premiums deducted. If an employee leaves the company, your HR administrators simply make us aware of that change by providing the date of termination.

It’s true that you get all this and more with worksite benefit products through CareFirst’s partnership with Select Benefits Group.

To receive more information about worksite benefits, please contact your broker or CareFirst sales representative.