

Top 5 Reasons to Offer Group Insurance

When you are a small business owner, every employee is critical to your success. That's what makes offering group health coverage such a smart business decision—it helps you retain talented staff and it's good for your bottom line. Studies also show that employees rank group health insurance as the most important benefit an employer can offer...so why wouldn't you?

1

Attract & Retain Talent

Attract innovative talent. The best talent usually looks for a complete benefit package when considering an offer. Don't tell them to go shopping—give them the benefits they expect and deserve.

Satisfy employees. Offering a comprehensive health insurance plan shows that you care about your employees' overall well-being. With regular access to preventive care, group coverage is an easy way to keep your employees happy, healthy and productive at work.

2

Bottom-line Savings

Tax benefits for you. Health insurance premiums are 100 percent tax deductible as a business expense. You may qualify for the Small Business Health Care tax credit, worth up to 50 percent of premium costs (35 percent for non-profits) and you can deduct the remainder of the premium costs not covered by the tax credit.

Financial savings for everyone. Employers don't pay any payroll taxes on premium contributions, but do pay taxes on wages. Employee pre-tax premium contributions both reduce employer payroll tax and reduce employee income subject to federal, state, Social Security or Medicare taxes.¹

3

Increased Productivity

More influence over company resources. Without access to group coverage, employees may decide to forgo health insurance, limiting their access to care. This could result in a more unproductive workforce, with higher absenteeism rates that directly impact your bottom line.

Less wasted company time. Employees who have to purchase their own coverage could spend more company time researching health insurance options, as well as dealing with questions or issues that may arise from an unfamiliar carrier...during core business hours.

4

Comprehensive Support & Benefits

Solid business advisors. Going to individual coverage means limiting the role of brokers—they are your health care advocates and have your company's best interests at heart.

Quality benefits that matter. Your employees will appreciate the option to keep their CareFirst coverage, and their current doctors. While other carriers may offer plans with limited networks to keep premium costs down, selecting a more restricted product could be a financial disaster for everyone.

5

Hassle-free Administration

Ease of enrollment. With individual insurance, many experience more of an administrative burden, not less. No doubt, your employees are going to need guidance during enrollment, which takes attention away from business matters.

A manageable payroll. Can you afford to commit to across-the-board payroll increases year after year? Employees will almost certainly expect an increase in pay to keep pace with rising individual insurance premiums if they are asked to purchase health care on their own.

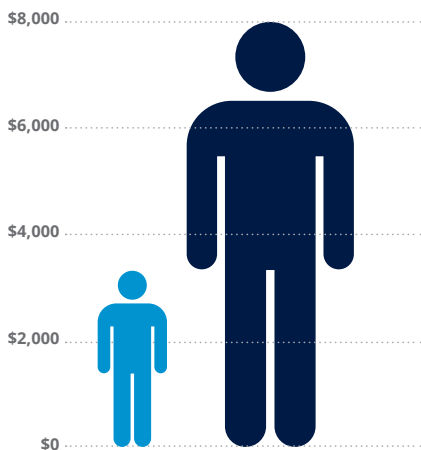
¹ Some states may require residents to pay state taxes on contributions and/or withholdings.

To keep employee take-home pay the same, payroll must increase...

2016		Individual Coverage	
		Premium*	Cost to convert
		\$300	
	Gross pay to yield \$300 after tax for premium**		\$429
	Added employer payroll tax of 11%		\$33

2017		Individual Coverage	
		Premium	Cost to convert
		\$380	
	Gross pay to yield \$380 after tax for premium**		\$543
	Added employer payroll tax of 11%		\$42

#1 Reason—Attract and Retain Talent



In addition to lost productivity, the cost to replace a \$10/hour retail employee could be **\$3,328**—rising to **\$8,000** to replace a manager who makes \$40,000.²

² Small Business Benefits and HR Blog. *Employee Retention—The Real Cost of Losing an Employee*, February 4, 2016

If any—or all—of these reasons resonate with you, then you should continue your group coverage in 2017.

Fortunately, CareFirst makes it easy and affordable for you to provide health insurance to your employees. Talk to your broker or CareFirst sales representative today.



Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address P.O. Box 8894
 Baltimore, Maryland 21224

Email Address civilrightscoordinator@carefirst.com

Telephone Number 410-528-7820

Fax Number 410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtẹ̀tílẹ̀ko: Àkíyèsí yíì ní iwífún nípa isẹ̀ adójútòfò rẹ̀. Ó le ní àwọn déèti pátó o sì le ní láti gbé ìgbèsè ní àwọn ojò gbèdèké kan. O ni ètò láti gba iwífún yíì àti irànlówó ní èdè rẹ̀ lófèfè. Àwọn omọ-egbé gbòdò pe nóm̀bà fòònù tó wà lẹ̀yìn káàdì idánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasè ìjíròrò tí tí a ó fí sọ̀ fún ọ̀ láti tẹ̀ 0. Nígbatí așojú kan bá dáhùn, sọ̀ èdè tí o fẹ̀ a ó sì sọ̀ ọ̀ pò mò ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawang ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsɔ̀-wùdù (Bassa) Tò Dùù Cáo! Bǎ̀ nìà kɛ́ bá nyɔ̀ bɛ́ kɛ́ m̀ gbo kpá bó nì fùà-fúá-tiìn nyɛɛ jè dyí. Bǎ̀ nìà kɛ́ bédé wé jéé bɛ́ bɛ́ m̀ kɛ́ dɛ́ wa m̀ kɛ́ nyuɛɛ nyu hwè bɛ́ wé bɛ́a kɛ́ zi. ɔ̀ m̀ nì kpé bɛ́ m̀ kɛ́ bǎ̀ nìà kɛ́ gbo-kpá-kpá m̀ m̀ɔ́ɛ dyé dé nì bídí-wùdù mú bɛ́ m̀ kɛ́ se wídí d̀ò péè. Kpoò nyɔ̀ bɛ́ m̀ d́á fú̀n-nòbà nìà dé waa I.D. káàò dɛ́in nyɛ. Nyɔ̀ t̀ò sɛ́in m̀ d́á nòbà nìà kɛ: 855-258-6518, kɛ́ m̀ m̀ fò tee bɛ́ wa kɛ́ m̀ gbo cɛ́ bɛ́ m̀ kɛ́ nòbà m̀à 0 kɛ́ dyi pàd̀àn hwè. ɔ̀ jù kɛ́ nyɔ̀ d̀ò dyi m̀ gǎ̀ jù̀in, po wuɔ̀ m̀ m̀ pòɛ dyie, kɛ́ nyɔ̀ d̀ò mu bó nìin bɛ́ ɔ̀ kɛ́ nì wuɔ̀ù mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) (توجہ) یہ نوٹس آپ کے ریشیوں سے کوئی ج سے نئے رقم و علوم انتہر مشتمل ہے۔ اس سے کہلے دقاری میں و سکتی میں اور مکن ہے کہ آپ کو مخصوص آخری تارخ و تیک کارروائی کن کی ضرورت پڑے آپ کے پاس یہ علوم و تارخ اور بیجی خرچہ کی بیلنی زبان میں مدد حاصل کرنے کا حق ہے۔ مہران کو بیلنی نیشنل ایسی کارنگی شپس موج و فون نپیر کال کرنے چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 ٹیپ کر کے جلے تک انتظار کریں ایسی ج تک کے جواب میں پیلنی طلبہ زبان بتھیں اور تہرجم سے مربوط ہو چکے گے۔

فارسی (Farsi) (توجہ) این اطلاع یہ حاوی اطلاعاتی بنواریه پوشش بیمه شماست. ممکن است حاوی تارخ های مهمی مقرر شده مخصوصی باشد. شما از طریق بر خوردار مسیهاطین اطعات و رافیلای ربه صورت رنگاربه زبان خوتان دقت کنید. اعضا بیلبا شماره درج شده درپش تکارشناسی ایشانت ماسیگیند. سررفلر ادھی توارنبا شماره 855-258-6518 ماسیگیروند و منتظر بلنبت از لها نخواست شود عدد 0 رفلشار دق دبعدا پاسخگی ویتوس طکی انبراتور ه، زبان موردی از رلقظ کھیبتا به تہرجم مربوطه وصل شود.

العربية (Arabic) تنبيه: هذا خطر على علوم انتبش أنت غطت كالت أوفية، وقدحتوي على تارخ مهمه، وقت ضااجال يثخاذا إجراء اتبجول مواج دن هبة محدة ي حقل كالحصول على هذلمس اعدوالمعلوم انتبش غكبدونت حمل أئيفه مبنغ عى عضاء تصال على رقم ال هتفالمذكور في ظه رب طبق خى فال هى فال خاص قهم يمکن ين تصال على رقم 855-258-6518 تظار خ لال محلة ضى وطلب في هلى ض غط على رقم 0 واد اجة أحطوك، اذكال غة لك يت ضااجال التواصل لها وسيت متوصلى لك بأحد البهر جهال فورهن.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

Igbo (Igbo) Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentu di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahu ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee íł hane'ígíí bii' dahóló bee éédahózin béeso ách'ááh naanil ník'ist'í'ígíí bá. Bii' dahólóq doo íiyisíí yoolkáálígíí dóo t'áadoo le'é ádadoolyíí'ígíí da yókeedgo t'áa doo bee e'e'aahee ájiil'ííh. Bee ná ahóót'í' díí bee íł hane' dóo níká'ádoowoł t'áa nínizaad bee t'áa jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóo náánałta' éi kójjí' dahóoolnih 855-258-6518 dóo yii diiłts'ííł yałtí'ígíí t'áa níléjį́ áádóo éi bikéé'dóo naasbaąs bił adidiilchil. Áká'ánidaalwó'ígíí neidiitáągo, saad bee yáníłt'í'ígíí yii diikił dóo ata' halne'é lá níká'ádoowoł.