

Options: Contributions, Worker's Comp and P.O.P.

Are you taking advantage of these special opportunities to **reduce monthly costs and add value to your employee benefits?**

Control costs by changing your employer contribution amount

As you know, you are only required to pay part of each employee's monthly premium; and if your employees have dependents, your contributions to dependent premiums are optional. Your employees pay the rest of their monthly premiums through payroll deductions.

You have flexibility to adjust your employer contribution amount if your budget needs have changed in the past year.

Minimum Employer Contributions - Medical Coverage

- Fixed Dollar – at least \$100 (in \$5 increments)
- Percentage – at least 50%
- Percentage and plan – at least 50% (in 5% increments)*

Minimum Employer Contributions – Other Specialty Products:

Dental

- Fixed Dollar – at least \$15 per employee/per month (in \$5 increments)

Vision

- At least 50%

Life

- At least 25%

* Does not apply to the Basic PPO plan

Get a 10% Workers' Compensation Discount with our Integrated MediComp Program

Wouldn't a 10% discount be great? With Integrated MediComp that combines medical coverage from Blue Cross and Workers' Compensation insurance from Employers Compensation Insurance Company (ECIC), you get that and more:

- Automatic 10% discount on the Workers' Compensation portion
- Savings on the Medical portion if your group qualifies
- Convenience of a single, consolidated monthly bill
- Access to the Blue Cross network for personal and work-related health care needs to help expedite the return to work

Cut payroll taxes with a Premium Only Plan (P.O.P.)

Through our special arrangement with Ceridian Benefits Services, they will help you receive Section 125 Tax Code advantages by setting up a payroll process for you.

- Employee premiums are paid using pre-tax dollars
- May result in reduced payroll taxes for you
- The cost is only \$125 a year and could pay for itself many times over.

**Contact your agent, our Customer Service at 800- 627-8797
from 8:30 a.m. to midnight or visit bluecrossca.com
if you have questions or need more information.**