Payroll & HR Management Solutions

For your small or medium sized business

In an increasingly competitive market, it can be a challenge to compete with larger companies that have access to affordable benefits that allow them to attract the best and brightest staff. Larger companies also have professional HR resources to help them navigate employment issues.

CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, CareFirst) can help you level the playing field. Our integrated solution can save you time and money.

› Reduce your administrative burden and save money with integrated processing

› Improve cash flow with accurate billing

› Gain access to professional employee management solutions

And we achieve this by partnering with PayChoice,* one of the nation's largest privately held payroll companies, to provide payroll and employee management services for small and medium-sized businesses.

Manage tax law changes and reporting/tracking requirements for the Affordable Care Act

New provisions are required by tax laws under the Affordable Care Act. CareFirst can help your systems track the following information:

› Calculation and reporting of additional Medicare tax

› W-2 reporting of health care coverage costs

› Dependent demographics

› Employee categories—convert part-time and seasonal employees' hours into FTE employees

› Safe Harbor Calculation—help determine if benefits are affordable

› Monthly company size averages—calculate the number of full-time employees and FTE employees

40% of small businesses pay the IRS an average penalty of $845 for improperly filing taxes.

The Business of Your Business LLC: http://www.thebyb.com/articles/index.php. Accessed February 28, 2013.

Improve your cash flow

Inaccurate benefits information and billing errors caused by manual entry and duplicate data can disrupt cash flow. CareFirst can help with a solution that increases accuracy and decreases the need to devote resources to tracking data and correcting errors.

› An accurate census supported by daily data exchanges ensures accurate billing

› Fewer resources needed to follow up on data and billing errors

› Better cash flow via more accurate billing and reallocation of administrative resources

With an integrated platform that ensures accurate billing, we can provide your business with Fortune 500-style benefits and payroll support. This can improve your cash flow while allowing you to redirect administrative resources to more strategic tasks.

Maximize performance with employee management tools

Your employees are your most important business asset. CareFirst offers a comprehensive solution that includes professional employee management tools to help you maximize performance and minimize liability exposure.

› HR information management tools

› 24/7 access to HR forms and letters, job descriptions, employee handbooks and more

› Access to certified HR professionals via phone or online

› Employee self-service tools to provide access to earnings statements and W-2s

› Online employee enrollment and benefits administration tools

Streamline your administration process

Manually entering eligibility information and calculating deductions is an administrative hassle that can distract you from core business functions. CareFirst provides automated processing tools.

› Daily data exchanges between CareFirst and PayChoice eliminate manual processing and redundant entries

› Coverage elections trigger automatic payroll deductions on the PayChoice payroll platform

› Demographic changes, new hires and terminations are automatically transmitted to CareFirst

› Integrated processing platform is provided at no charge

With Fortune 500-style integrated processing capabilities, PayChoice offers tools to increase billing accuracy and cash flow as well as comprehensive HR resources. We give you the tools to streamline administration and get back to doing what you do best—satisfying customers.

Contact your broker or CareFirst sales representative today to discover how you can take your business to the next level.