

# Group Insurance Getting Started

We get it. As a business owner, you are busy and need information fast. Sometimes there just isn't enough hours in the day. This simple guide will help you understand group insurance and quickly get you back to what you do best.... running a business.

## **“I know what my business needs and I know what I can afford.”**

### **Super!**

When you connect with our group account specialists, we'll ask you a few questions so we can swiftly get you a quote for the plan that best fits your needs. We encourage you to download the [employee roster](#) before reaching out to a specialist, as this information will be needed to determine rates. Some of the questions you'll be asked include:

- » How many employees do you have?
- » How many of your employees work full-time (30+ hours a week)?
- » How many of your full-time employees will participate in your health plan?
- » What are the out-of-pocket deductibles and copayments you are looking for?
- » Will you offer dental, life, disability or other insurance as well?

## **“I need help understanding my plan options, benefits, deductibles and premiums.”**

### **No problem!**

We know, you've already got a lot on your plate. Understanding the ins and outs of health insurance can be overwhelming. At Blue Cross and Blue Shield of Kansas (BCBSKS), it's what we do. When you contact us, we'll walk you through your options step-by-step. The best way to tailor a group insurance plan for your business is to contact us. We're here to help!

## **“I already offer health insurance coverage to my employees. Why should I switch to BCBSKS?”**

### **Great Question!**

Along with providing affordable health insurance, we know GREAT service matters to businesses like yours. We're Kansans, just like you! Our top priority is to serve our members every day. And we don't stop there. GREAT service extends to our provider networks. You simply won't find another plan network like ours. It includes 97 percent of all providers in our service area, with 99 percent of all medical doctors and 100 percent of all acute care facilities. It takes only a few moments to discover which plan fits your needs. When you contact us, you'll get personalized support and access to resources to help you lower costs and keep your employees healthy.



## **I'm not ready to speak to a specialist yet, can I get a quote online?**

### **Definitely!**

Simply navigate back to [bcbsks.com/smallbiz](https://bcbsks.com/smallbiz). You will be asked to enter your company and employee information. From there, you will see all the plans available in your area and pricing based on the information you provided. Plan details, estimated cost per employee and total estimated monthly cost will all be shown.

## **Can I decide the amount I'd like to contribute to my business's group insurance plan?**

### **Yes!**

When you purchase group insurance with BCBSKS, you have the choice and flexibility to decide the amount you'd like to contribute. Plus, we don't dictate minimum premium contributions like many other health insurance companies do.

## **How will my employees' health condition affect their eligibility to enroll?**

### **Not at all!**

You can add new employees regardless of their medical conditions.

## **What plan options does BCBSKS offer groups of 2 to 9 employees?**

### **Lots!**

We offer a variety of health plan options as well as dental and other ancillary products. We'll help you find the right plan for your needs. Our plan options offer an outstanding value with an extensive provider network and excellent, accessible service and benefits, including:

- » Direct access to a dedicated representative
- » A variety of plan options, all of which meet federal requirements
- » Choice and flexibility to decide the amount you'd like to contribute
- » A worry-free plan that allows you to add new employees, regardless of their medical condition
- » Comprehensive benefits including preventive care paid in full, prescription coverage and more

## **Ready to get started?**

**Call 785-201-9967**

