North Carolina

Carolina HealthWorks

Designed with your business – and budget – in mind

Carolina HealthWorks provides an easy, affordable way to offer your employees high-quality health coverage.

Carolina HealthWorks

Stronger, better – and healthier – together

Carolina HealthWorks is specifically designed for members of the NC Chamber and its participating local Chambers. By joining forces with other members, companies with as few as two employees become part of a large group for access to better rates and broader benefits.

Coverage you can count on

All Carolina HealthWorks plans are provided by Blue Cross and Blue Shield of North Carolina (Blue Cross NC). With coverage in all 100 counties, Blue Cross NC is the most preferred health insurer among North Carolina companies and employees.[1]

Blue Cross NC and the NC Chamber have more than 170 years of combined experience supporting North Carolinians. Our expertise means extra peace of mind.

Works for business:

- Competitive rates
- Fixed monthly payments
- A variety of plan options
- Easy to manage

Works for employees:

- Affordable coverage
- Broad, nationwide network
- Health & wellness programs[2]

To see which Carolina HealthWorks plan is best for your business, contact your authorized Blue Cross NC representative or visit **BlueCrossNC.com/HealthWorks**.

What can you expect from your Carolina HealthWorks plan?

Protection from the unexpected

Carolina HealthWorks is a flexible, cost-effective health plan with fixed monthly payments for employers. The plan is sponsored by the NC Chamber Trust and member businesses benefit from simplified administration and greater savings from shared risk.

Being part of this larger group also means your business is protected from high-cost claims. The plan provides financial protection through stop loss coverage. So, even if an unexpected, costly claim shows up, you'll still pay the same stable, fixed rate. With no surprise expenses, you have greater control over cash flow and budgeting.

It's a great alternative to Affordable Care Act (ACA) plans that can lead to significant savings for your business.

Shared risk among member businesses means lower rates

Greater choice

Your business is unique. Carolina HealthWorks offers a range of plan options to choose from, so you can find the right fit for you and your employees:

- **Traditional:** Copays, deductible and coinsurance
- **All Copay:** No deductible or coinsurance – only copays for all covered in-network services
- **HSA-eligible:** Deductible and coinsurance with a Health Savings Account
- **Dental and vision:** Competitively priced through Carolina HealthWorks

All Carolina HealthWorks plans feature:

- Pharmacy coverage
- $0 cost for preventive health care visits[3]
- $0 cost for vendor telehealth[4], or 0% after deductible for HSA-eligible plans

Carolina HealthWorks

Simple administration

With Carolina HealthWorks, you can focus on your business, instead of your health plan. Blue Cross NC handles nearly all of the administration needs of your Carolina HealthWorks plan.

In-network care across the state and around the globe

No matter where your day takes you, you're covered. Every Carolina HealthWorks plan features:

- The Blue Options® PPO provider network – Blue Cross NC's largest – including 97% of hospitals and 92% of doctors in North Carolina[5]
- Coverage across the U.S. and around the world through the BlueCard® program[6]

Eligibility

Carolina HealthWorks plans are available to employers who:

- Have 2 to 50 eligible employees
- Are headquartered in North Carolina
- Are members of the NC Chamber or a participating local Chamber

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Insurance terms:

Copay (copayment)
The fixed amount members pay for some covered services

Coinsurance
Cost-sharing by Blue Cross NC and members for covered services after deductible has been met

Deductible
The amount members must pay for covered services before Blue Cross NC begins to pay

HSA (Health Savings Account)
A tax-advantaged account that allows members to save money for qualified medical expenses

Why Blue?

Blue Cross NC is not only North Carolina's preferred health insurer[1] – we're also a leader in delivering innovative products, services and tools designed to improve the health care experience,[7] offering:

- Access to more than 2 million doctors and hospitals nationwide[8]
- Local support for both employers and employees
- Hands-on support and tools for easy plan transition

Support and programs for members

- Blue365®: Savings on a wide range of health and wellness products and services.[9]
- BlueCrossNC.com and the Blue Connect Mobile NC app: Tools to help members manage their health and make smart health care decisions.[7]
- Blue Rewards℠: Incentives (gift cards) for completing specific health-related activities.[10]
- Find Care: Search tools that locate doctors and urgent care centers and provide patient reviews and cost estimates.[7]
- Health and Well-Being Programs: A suite of wellness programs and services to help members achieve or maintain a healthy lifestyle. Support related to pregnancy, stress, weight, chronic conditions and behavioral health and tobacco cessation.[2]

NC Chamber

We believe every business is important and matters to North Carolina's future. That's why the NC Chamber will continue to be a voice for the commonsense middle and work tirelessly to advocate for solutions to make North Carolina a place where each business and its workforce can thrive. Our members are the businesses – large and small, across every industry and region – that fuel our state's success.

If you're not already a member of the NC Chamber or a local Chamber, join now to take advantage of Carolina HealthWorks and all of the many member benefits.

To learn more, visit **NCChamber.com**.

NOTE: Offer details pending NC Department of Insurance approval.

1 Blue Cross NC Brand Tracking; Burke; November 2024. Data comparison against top competitors that sell across all group markets in NC and considered by Benefit Decision Makers.
2 Blue Cross NC offers wellness programs as a convenience to aid members in improving their health; results are not guaranteed. Blue Cross NC may contract with independent third-party vendors for the provision of certain aspects of our wellness programs and is not liable in any way for goods or services received from them. These vendors do not offer Blue Cross or Blue Shield products or services. Blue Cross NC reserves the right to discontinue or change our wellness programs at any time. These programs are educational in nature. They are intended to help members make informed decisions about their health and comply with their doctor's plan of care. Decisions regarding care should be made with the advice of a doctor.
3 Preventive care services, as defined by federal regulations, are covered at no charge in-network. Federally- and state-mandated preventive services are available out-of-network, for which members will pay deductible and coinsurance, plus charges over the allowed amount. Visit BlueCrossNC.com/Preventive for more details.
4 Telehealth benefits are available on all plans either from Blue Cross NC or through the provider network. Blue Cross NC provides the telehealth program for our members' convenience and is not liable in any way for the goods or services received. Blue Cross NC reserves the right to discontinue or change the program at any time without prior notice. Decisions regarding a member's care should be made with the advice of a doctor. Depending on the plan, selected programs may not be available at this time. Check with Blue Cross NC Customer Service to determine eligibility. Blue Cross NC has contracted with a third-party vendor independent from Blue Cross NC to offer telehealth benefits.
5 Blue Cross NC Provider Internal Data: Percentages indicated represent Blue Cross NC's PPO Network as of May 31, 2024.
6 Covered in nearly 200 countries and territories worldwide through the Blue Cross and Blue Shield Association BlueCard program. www.about.geo-blue.com/ (Accessed March 2025).
7 Blue Cross NC offers several decision support tools to aid our members in making decisions around their health care experience. These tools are offered for convenience and should be used only as reference tools. Members should consult their own legal counsel, tax advisor or personal physician as applicable throughout their health care experience.
8 Blue Cross Blue Shield Association (February 2024). "Blue Facts Sheet 2024" [Fact sheet] (Accessed August 2024).
9 Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with Blue Cross NC. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither Blue Cross NC nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.
10 Members must be at least 18 years old to participate in Blue Rewards activities. Participation restrictions apply based on plan type. Blue Cross NC reserves the right to change or discontinue Blue Rewards at any time, including changing dollar amounts and available rewards, without prior notification. Visit BlueCrossNC.com/BlueRewards for full program terms and conditions.

The North Carolina Chamber is the sponsor of Carolina HealthWorks, which is a self-insured non-plan Multiple Employer Welfare Arrangement. Administrative services are provided by Blue Cross and Blue Shield of North Carolina. The North Carolina Chamber of Commerce and Carolina HealthWorks are separate entities and do not provide Blue Cross and Blue Shield products or services.

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