

# **First** CarolinaCare

## *FirstPlan*

**A new choice for small business.** FirstPlan is a special health care coverage product created to provide unique, affordable coverage for businesses with 50 or fewer employees.

Medical coverage may be the most sought-after employee benefit. For employers, it is also the most costly; so costly in fact that many small businesses across our area cannot offer coverage for their employees.

Studies indicate that nearly 40 percent of small business employees throughout the Sandhills region do not have any type of medical coverage. This means that the uninsured often go without preventive health care and may require more costly medical services when they become ill.

**Shared responsibility.** Addressing the issue of the uninsured and the affordability of coverage is a team effort. Working together, health care providers, employers, employees and the insurer control costs through education, comprehensive prevention and wellness programs.

To ensure quality coverage at an affordable price, FirstPlan offers incentives and rate adjustments called CareCredits to employers currently without coverage.

Lower wage employees may also qualify for financial assistance with a portion of their premium costs subsidized through grants and other resources.

## What is covered?

The benefits and programs provided through FirstPlan include:

- In-network/out-of-network coverage
- Prescription drug coverage
- Vision discount program
- 24-hour Nurse Helpline
- Annual health screenings
- Chronic care management
- Wellness packages
- Annual flu shots

Employers are also encouraged to take an active role in promoting their employees' health. Through on-site screenings to identify diabetes, high blood pressure and high cholesterol, as well as educational opportunities and workplace assessments, FirstCarolinaCare provides employers with the resources they need to keep their staff healthy and productive at work.

**For more information.** To learn more about FirstPlan, contact your insurance broker/agent or call us directly at (910) 715-8118 or toll-free at (800) 574-8556. We will be happy to provide the details you need to make the best decision about health care coverage.

*When everyone is covered, everyone wins.*

**First**CarolinaCare, Inc.

*A wholly-owned subsidiary of  
FirstHealth of the Carolinas*

[www.firstcarolinacare.com](http://www.firstcarolinacare.com)