

EMPLOYEE BENEFITS GUIDE

Coverage that **connects.**

Flexible, affordable employee benefits built around your team — backed by experienced counselors, modern enrollment technology, and an independent agency that works for you, not a single carrier.

BUILT FOR

Employers across
North & South Carolina

YOUR AGENCY

The Carolinas Agency
Greensboro, NC

PROMISE

Your choice. Your coverage.
Your people.



— ABOUT THE AGENCY

A benefits partner, not just a broker.

We connect your employees with affordable access to healthcare.

The Carolinas Agency began with a simple vision — to make healthcare accessible. Today we help employers protect against life's unforeseen challenges with a curated selection of benefits and dedicated counselors who guide you through every plan with ease.

2STATES
SERVED
NC & SC**17+**BENEFIT
SOLUTIONS**100%**INDEPENDENT
AGENCY

INDEPENDENT MEANS OPTIONS

BCBS · Colonial Life · and more

We represent Blue Cross Blue Shield and other trusted carriers, so your plan is built around your team — never limited to one company's shelf.

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Our mission is to provide the benefits, technology, and support you need to attract and retain top talent. This guide walks through exactly how we deliver on that — before, during, and after enrollment.

DELIVERING ON YOUR PRIORITIES

Protect, attract, and retain your team.

Quality benefits do three jobs at once — they contain rising costs, keep your best people, and help you recruit the next ones. Here's where we focus.



01

Manage rising health costs

We fill critical gaps in medical coverage and help contain spend through smart plan design and dependent verification services.



02

Retain your employees

Comprehensive protection helps you keep high-performing people who feel genuinely valued and supported by their employer.



03

Enhance your recruiting

A high-quality, competitive benefits package helps you recruit the best and the brightest in a tight Carolinas labor market.

THE INDEPENDENT ADVANTAGE

● A variety of choices

Access to a wide range of carriers and plan designs, matched to your budget and your people.

● Your local agency

Greensboro-based and licensed across NC & SC, with people who know the region.

● We're here to help

Licensed advisors by your side in your time of need — every step of the way.

● Ongoing support

We don't disappear after enrollment — service and engagement continue all year.

COMMUNICATION & ENROLLMENT

However your people like to enroll.

Your goals are our goals. We deliver quality, flexible coverage with comprehensive support across every channel — so employees understand their options and choose with confidence.

01

One-to-one counseling

Personalized sessions that help each employee select the plan that fits their family and budget.

02

Face-to-face enrollment

Maximum engagement with in-person counselor guidance during open enrollment.

03

Call center & co-browsing

Phone and web-based enrollment with a dedicated benefits counselor on the line.

04

Web self-enrollment

Employees enroll online at their own pace with clear, step-by-step communications.

05

Customized communications

Tailored messaging and materials for benefit fairs and year-round education.

06

Statements & booklets

Showcase the full value of your program — core and voluntary benefits in one place.

Click it. Read it. Cover it.

Interactive coverage graphics let employees explore their risks and options before they decide.

INTERACTIVE GRAPHICS

OUR BENEFITS PORTFOLIO

Build the package your team deserves.

A complete lineup of health, wellness, and financial-protection benefits — mix and match to design coverage that fits your organization.

Core coverage

FOUNDATION

H

Group Health
Insurance

D

Group Dental
Insurance

V

Group Vision
Insurance

DI

Disability
Insurance

VS

VOLA Small
Business

TM

Group
Telemedicine

Supplemental & voluntary

ADDED PROTECTION

CI

Critical Illness
Insurance

AC

Group Accident
Insurance

HI

Group Hospital
Indemnity

L

Life & AD&D
Insurance

SL

Voluntary
Supplemental Life

LTC

Long-Term Care
Insurance

Tax-advantaged & wellness

SMARTER DOLLARS

FSA

Flexible Spending
Account

HSA

Health Savings
Account

HRA

Health Reimburse-
ment Arrangement

W

Wellness Benefit
Plans

VB

Group Voluntary
Benefits

+

Custom plans
on request

TECHNOLOGY & PARTNERSHIP

People-powered, technology-driven.

EMPLOYEE NAVIGATOR PLATFORM

Benefits administration that turns paperwork into a few clicks.

A leading platform bridging employers, brokers, and carriers — transforming high-friction benefits management into a streamlined digital experience your HR team and employees will actually enjoy using.



Centralized digital hub

A single source of truth with 24/7 self-service enrollment and plan comparison.



Automated data sync

Integrates with ADP, Paychex, and carriers via EDI/API — reducing manual errors by up to 60%.



Compliance & risk

Automates ACA reporting, COBRA notifications, and keeps digital audit trails.



Enhanced onboarding

New hires complete all forms and elections before their first day.

SMARTER SAVINGS FOR YOUR ORGANIZATION

Dependent verification services

Confirm which dependents are eligible for core benefits — reducing unnecessary costs and keeping you compliant.

Section 125 & FSA tax savings

Help employees pay for qualified expenses with pre-tax dollars, boosting tax savings for employer and employee alike.

— LET'S GET STARTED

Three steps to the right coverage for your team.

1

Fill out the form

Tell us about your organization and what you're trying to solve. It takes just a few minutes.

2

Review your options

Sit down with a licensed counselor to compare plans, carriers, and costs side by side.

3

Get the coverage you need

We handle enrollment, technology setup, and ongoing support so you can get back to business.

— ALREADY HAVE COVERAGE?

Request a policy review

Things change over time, and your insurance should reflect that. Compare your current coverage against today's options with a no-obligation review — and make sure your plan still fits your team and your budget.

[Quote online →](#)

Ready to simplify your benefits? Request your quote online at carolinasagency.com/request-quote

THE CAROLINAS AGENCY EXPERIENCE

A trusted partner, for life.

BEFORE ENROLLMENT

Strategy & planning

Personalized benefits strategy and communication planning tailored to your organization.

DURING ENROLLMENT

Dedicated support

Hands-on guidance through every enrollment channel your employees prefer.

AFTER ENROLLMENT

Ongoing service

Year-round service and engagement that keeps your program running smoothly.

"We appreciate the opportunity to work with you — and we look forward to protecting your team's families, finances, and futures."

Ready to simplify your benefits?

Get your free, no-obligation quote online at carolinasagency.com/request-quote

[Quote online →](#)

VISIT

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Greensboro, NC 27408

CALL

336-290-1000
Mon–Fri, 9–5

ONLINE

carolinasagency.com
Request a quote anytime

the carolinas
AGENCY

Independent agency · Licensed in NC
& SC