



Online Enrollment and Payment Services

Capital BlueCross offers flexible, efficient, and secure solutions for submitting new enrollment, providing updates to existing enrollment, and making premium payments online. Many of our customers enjoy the benefits and convenience of these electronic capabilities, which with less paper is also good for the environment!



Electronic Enrollment

Capital BlueCross can help reduce paperwork and manage your enrollment with our secure, efficient online options.

eGEMS[®] eGEMS—which stands for *electronic Group Enrollment Maintenance System*—is a web-based application that allows you to submit new enrollment, make updates to existing enrollment, and view health care and benefit information. You will have a designated Electronic Enrollment Specialist to provide you with both training and ongoing support.

eFileSM Capital BlueCross can accept electronic enrollment submissions directly from your company’s personnel system. eFile enables you to encrypt and transfer files to us securely over the internet. Compatible file layouts include HIPAA 834 enrollment format, and the Capital BlueCross Proprietary file. You are given the option to submit files daily, weekly, bi-weekly, or monthly, plus you have a designated Electronic Enrollment Specialist to provide implementation guidance and ongoing support.

Electronic Payment

In keeping with providing flexibility to our customers, Capital BlueCross offers four electronic options for premium payment.

Pay through your bank’s bill payer program

Capital BlueCross participates with most banks and credit unions to receive payments electronically from your financial institution.

1. Enroll in your bank’s bill payer program.
2. Add Capital BlueCross to your payee list.
3. Follow your bank’s instructions to set up a payment.

Group Check It Out[®]

This option allows Capital BlueCross to automatically deduct your monthly premium directly from your company’s bank account. Visit www.capbluecross.com/employers/billingandpayment to complete the electronic enrollment form.

Wire Transfer/ACH Initiated by Customer

A wire transfer or ACH debit can be initiated through your banking institution on a date specified by you. There may be a charge from your financial institution for each transaction.

eCheck

With the eCheck option, you initiate your monthly premium payment online by securely providing your checking account information and entering the amount to be authorized for payment. Much like you would write a paper check, you control when you are making your monthly payment, thus giving you added flexibility and management of your finances. This feature is accessed by registering on www.capbluecross.com and clicking the *Pay My Premium* link.

Simplify your administrative process by using our electronic enrollment and payment services today!

To learn more, contact your Capital BlueCross Sales Executive or Agent, or visit www.capbluecross.com/Employers.

Flexible, Simple, and Secure.

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Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company, Capital Advantage Assurance Company, and Keystone Health Plan Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.



When you care more, you do more.SM

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