

# Compass Health Consultants

Employer Benefit Overview



# Why Compass Health Consultants?

- Brokers – Not a carrier with one option
  - 25+ Carrier Partners
  - Focus on the Health and Employee Benefits – Not Business/Work Comp Insurance...
    - Health is not “An Addition To”
- Full Service Agency
  - Needs Analysis discussion for your company’s specific situation
  - Tailored options based on your specific needs
  - Full Admin support
    - Initial Enrollment
    - New Employee and dependent additions
    - Employee terminations
    - Renewal support, comparison quotes, plan migrations
  - Nationwide support
  - Group size 2-2000+ enrolled
  - TPA Partners



# A++ Rated Carrier Partners



**Allstate**<sup>®</sup>  
BENEFITS

**Humana**



Principal<sup>SM</sup>



United  
Healthcare



Cigna<sup>®</sup>



**BlueCross**<sup>®</sup>  
**BlueShield**<sup>®</sup>

**aetna**<sup>SM</sup>

# Product Line-Up

- Fully Insured / Guaranteed Issued Major Medical
- Level/Self Funded Major Medical (underwriting required)
- MERP / Section 105 Plans – TPA administered
- Group MEC, MV, and Limited Medical Plans – satisfies mandate penalty
- Large Group Captives
- Stop Loss Insurance
- GAP
- Dental / Vision / Life
- 401K
- AllState Voluntary Guaranteed Issue Group Ancillary
  - Group Life, Hospital Indemnity, STD/LTD, Critical Illness, Cancer
- Legal Plans, Pet Insurance, Tuition Reimbursement



# Industry Focus

- Associations
- Trade specific initiatives



# Process/Timeline

- Fact finding/ Needs Analysis discussion with agent, group director and employer
- Quote, Plan Options Presentation – 2-5 days
- Health Questionnaires (by employees) for Underwriting – 2 days to 2 weeks
- Carrier Underwriting - 3-5 business days
- Final quote (Firm Rates if underwritten) Presentation/Review
  - Plan Selection
  - Next Steps determined for enrollment
- Enrollment 2 days to 2 weeks depending on plan options and carriers





# Contact

- William Morrissey
- VP Employer Benefits Division
- 314.560.1570
- [wmorrissey@chcquotes.com](mailto:wmorrissey@chcquotes.com)

