

## Plan Design for NJ



Compass offers affordable solutions  
to companies seeking to  
comply with the PPACA.

Compass provides products that are ideal for  
\$8 - \$20 per hour full/part-time employees, seasonal  
and 1099 staff throughout the nation.

### **2-Year Rate Guarantee**

MEC rates not to exceed 3% increase per year

**Nick Cianci**  
**860-416-5333**  
**Nick@compasslbs.com**

# Our Valued Partners



## Network

- 900,000+ healthcare providers
- 68 million consumers
- 40 million claims

[multiplan.com](http://multiplan.com)



## Pharmacy Benefit Manager

- 1,000,000 prescriptions annually
- 65,000 pharmacies nationwide

[welldynerx.com](http://welldynerx.com)



## Telehealth

- 20,000,000 members nationwide
- 92% of issues resolved after first visit
- 360 languages
- 24/7/365 access to a national network of U.S. board-certified physicians and pediatricians

[teladoc.com](http://teladoc.com)



## Reinsurance

- AAA Rated
- Applicable in States that allow reinsurance on MEC plans

[cfins.com](http://cfins.com)



## TPA

- Leading Third Party Administrator
- Specializing in PPACA compliant, value-added healthcare solutions
- Delivering exemplary services to clients and broker partners
- Managing health care costs effectively

[regionalcare.com](http://regionalcare.com)



## Compliance Partner

- Provides reliable compliance for a wide range of HR and employee benefit programs
- Employers of any size are able to select from multiple service offerings

[tasconline.com](http://tasconline.com)



## Specialist Insurer

- Three decades of experience
- Providing clients the highest standards of underwriting and claims service worldwide
- All our insurance businesses are rated A (Excellent) by A.M. Best

[beazley.com](http://beazley.com)



# MEC\* & Beazley Group Limited Indemnity (GLI)<sup>1</sup>

## Compass

	<b>PREVENTATIVE BENEFITS</b>	<b>MEC covers 100% of all mandated care benefits under PPACA*</b>
	<b>TELADOC 24/7 (Multilingual)<sup>2</sup></b>	<b>FREE</b> (unlimited)
	<b>PPO NETWORK SERVICES<sup>2</sup></b> <hr/> Primary Care Physician Visits <hr/> Specialist Office Visits <hr/> Urgent Care <hr/> Diagnostic X-ray and Lab <hr/> CT Scan/MRI (outpatient only)	<b>\$20 Copay</b> (max 3 visits per plan year) <hr/> <b>\$50 Copay</b> (max 3 visits per plan year) <hr/> <b>\$50 Copay</b> (max 3 visits per plan year) <hr/> <b>\$50 Copay</b> (in offices, max 5 services per plan year) <hr/> <b>\$200 Copay</b> (max 1 CT Scan, 1 MRI per plan year)
	<b>PRESCRIPTION BENEFITS<sup>2</sup></b> <hr/> Tier 1 - Low Cost <hr/> Tier 2 - Generics <hr/> Tier 3 - Preferred <hr/> Tier 4 - Non-Preferred <hr/> Tier 5 - Generic & Preferred Specialty <hr/> Tier 6 - Non-Preferred	<b>\$1 Copay</b> <hr/> <b>10% Coinsurance</b> <hr/> <b>20% Coinsurance</b> <hr/> <b>40% Coinsurance</b> <hr/> <b>10% Coinsurance</b> (Plan pays 90%) <hr/> <b>20% Coinsurance</b> (Plan pays 80%)
	<b>LIMITED INDEMNITY BENEFITS</b>	<b>GLI Underwritten by Beazley Insurance Company, Inc.</b> <hr/> <b>\$200 benefit per day</b> 60 days per confinement (x2 per year)
	<b>MONTHLY PREMIUMS</b> <hr/> EE <hr/> EE & Spouse <hr/> EE & Children <hr/> Family	<b>2-YEAR RATE GUARANTEE<sup>3</sup></b> <hr/> <b>\$143.25 + \$10.60 = \$153.85</b> <hr/> <b>\$227.74 + \$21.70 = \$249.44</b> <hr/> <b>\$211.74 + \$19.10 = \$230.84</b> <hr/> <b>\$302.80 + \$31.50 = \$334.30</b>

\* The MEC plans are PPACA compliant and administered by RCI.

Beazley does not underwrite the MEC plans or the non-insurance benefits.

<sup>1</sup> Group Limited Indemnity is not major medical insurance. GLI is not PPACA compliant and does not satisfy any PPACA penalties.

<sup>2</sup> Non-insurance benefits are included with MEC plans.

<sup>3</sup> Beazley GLI premium is illustrated in pink and is offered with a 2 year rate guarantee.

Coverage is not available in all states. Benefits may vary by state.

GLI insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032.

Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia.

---

# Overview

## About the MEC Plans

Our MEC plans exceed the requirements employers/employees are currently required to meet under Penalty A of the PPACA. Plans are Section 125 self-funded plans, but act like fully-insured plans.

When an employer chooses **Compass**, their employees receive:

- TELADOC 24/7 (multilingual)
- Pharmacy Benefits (WellDyneRx)
- Preventative Care Visit
- Primary Care Visits (3 per plan year)
- Specialists Visits (3 per plan year)
- Urgent Care Visits (3 per plan year)
- MRI and CT Scan Benefits (max 1 CT or MRI per plan year)
- X-ray and Lab Benefits (5 per plan year)

### Additional Information:

- Guaranteed issue product
- Employer can contribute 0% - 100% of premium
- COBRA services are included in premium
- 1094 information is provided at no additional charge
- If member exceeds 3 primary care, 3 specialists and/or 3 urgent care visits, member will receive PHCS network discount
- [ITIN & H-2A qualifies for benefit membership](#)
- Plan options available in all 50 states and DC.

## About the Beazley GLI Plan

Group Limited Indemnity insurance pays fixed benefits when an insured incurs charges for services covered by the plan, such as inpatient hospitalization. Benefits are paid at a specified amount per day to a maximum number of days per year.

No medical questions are required to qualify for coverage. Employees may opt for coverage for spouses and child(ren). NOTE: Group Limited Indemnity is not major medical insurance.

- Guaranteed issue
- 2-year rate guarantee
- A minimum of 10 enrolled employees is required to issue the Beazley GLI policy.
- See Beazley proposal for product details and benefit definitions
- Available for groups situated in NJ.

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM001. Pre-existing condition limitations may apply. (Pre-existing condition means any sickness, disease, or physical condition for which the insured 1) had treatment, or 2) received a diagnosis or advice from a physician, during the pre-existing condition period.) Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of a third party administrator.

BZPAC035\_US\_05/19

**For questions or plan options and pricing in any state, please contact:**  
Nick Cianci at 860-416-5333 or [Nick@compassstbs.com](mailto:Nick@compassstbs.com)