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@compasstbs.com
Our Valued Partners

PHCS
Network
• 900,000+ healthcare providers
• 68 million consumers
• 40 million claims
multiplan.com

WellDyneRx
Pharmacy Benefit Manager
• 1,000,000 prescriptions annually
• 65,000 pharmacies nationwide
welldynerx.com

Teladoc
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

CF
Reinsurance
• AAA Rated
• Applicable in States that allow reinsurance on MEC plans
cfins.com

RCI
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

TASC
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

Beazley
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
# MEC* & Beazley Group Limited Indemnity (GLI)

<table>
<thead>
<tr>
<th>PREVENTATIVE BENEFITS</th>
<th>MEC covers 100% of all mandated care benefits under PPACA*</th>
<th>MEC covers 100% of all mandated care benefits under PPACA*</th>
</tr>
</thead>
<tbody>
<tr>
<td>TELADOC 24/7 (Multilingual)*</td>
<td>FREE (unlimited)</td>
<td>FREE (unlimited)</td>
</tr>
<tr>
<td>PHCS</td>
<td>Primary Care Physician Visits</td>
<td>$20 Copay (max 3 visits per plan year)</td>
</tr>
<tr>
<td></td>
<td>Specialist Office Visits</td>
<td>$50 Copay (max 3 visits per plan year)</td>
</tr>
<tr>
<td></td>
<td>Urgent Care</td>
<td>$50 Copay (max 3 visits per plan year)</td>
</tr>
<tr>
<td></td>
<td>Diagnostic X-ray and Lab</td>
<td>$50 Copay (max 3 visits per plan year)</td>
</tr>
<tr>
<td></td>
<td>CT Scan/MRI (outpatient only)</td>
<td>$200 Copay (max 1 CT Scan, 1 MRI per plan year)</td>
</tr>
</tbody>
</table>

## PRESCRIPTION BENEFITS

### Tier 1 - Low Cost
- $1 Copay
  - 10% Coinsurance
  - 20% Coinsurance
  - 40% Coinsurance
  - 10% Coinsurance (Plan pays 90%)
  - 20% Coinsurance (Plan pays 90%)

### Tier 2 - Generics
- 10% Coinsurance
- 20% Coinsurance
- 40% Coinsurance
- 10% Coinsurance (Plan pays 90%)
- 20% Coinsurance (Plan pays 90%)

### Tier 3 - Preferred
- 10% Coinsurance
- 20% Coinsurance
- 40% Coinsurance
- 10% Coinsurance (Plan pays 90%)
- 20% Coinsurance (Plan pays 90%)

### Tier 4 - Non-Preferred
- 10% Coinsurance
- 20% Coinsurance
- 40% Coinsurance
- 10% Coinsurance (Plan pays 90%)
- 20% Coinsurance (Plan pays 90%)

### Tier 5 - Generic & Preferred Specialty
- 10% Coinsurance
- 20% Coinsurance
- 40% Coinsurance
- 10% Coinsurance (Plan pays 90%)
- 20% Coinsurance (Plan pays 90%)

### Tier 6 - Non-Preferred
- 10% Coinsurance
- 20% Coinsurance
- 40% Coinsurance
- 10% Coinsurance (Plan pays 90%)
- 20% Coinsurance (Plan pays 90%)

## LIMITED INDEMNITY BENEFITS

### GLI Underwritten by Beazley Insurance Company, Inc.

#### Daily In-Hospital
- $200 benefit per day
  - 10 days per confinement (x2 per year)

#### Hospital Admission
- $1,000 benefit per admission
  - 1 day per year

#### Inpatient Surgery Benefit
- $750 benefit per day
  - 1 day per year

#### Anesthesia Benefit
- $300 benefit per day
  - 1 day per year

## MONTHLY PREMIUMS

<table>
<thead>
<tr>
<th>EE</th>
<th>2-YEAR RATE GUARANTEE*</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE</td>
<td>$143.25 + $18.04 = $161.29</td>
</tr>
<tr>
<td>EE &amp; Spouse</td>
<td>$227.74 + $36.96 = $264.70</td>
</tr>
<tr>
<td>EE &amp; Children</td>
<td>$211.74 + $32.45 = $244.19</td>
</tr>
<tr>
<td>Family</td>
<td>$302.80 + $35.30 = $336.70</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EE &amp; Spouse</th>
<th>2-YEAR RATE GUARANTEE*</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE</td>
<td>$143.25 + $38.50 = $181.75</td>
</tr>
<tr>
<td>EE &amp; Spouse</td>
<td>$227.74 + $78.65 = $306.39</td>
</tr>
<tr>
<td>EE &amp; Children</td>
<td>$211.74 + $68.20 = $279.94</td>
</tr>
<tr>
<td>Family</td>
<td>$302.80 + $114.40 = $417.20</td>
</tr>
</tbody>
</table>

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* The MEC plans are PPACA compliant and are administered by RCI. Beazley does not underwrite the MEC plans or the non-insurance benefits.

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

2 Non-insurance benefits are included with the MEC plans.

3 Beazley GLI premium is illustrated in pink and is offered with a 1-year rate guarantee in Florida and a 2-year rate guarantee in other states. 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 1 or Compass 2 plan, 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 and inpatient surgery due to accident or sickness. Benefits for each covered service 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 (groups sitused in Florida have a 1 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
• Product is not available in HI, NY and VT. Alternative GLI plan designs available for groups sitused in CT, DC, ID, ME, NH, NJ, PA and UT.

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.

For questions or plan options and pricing in any state, please contact:
Nick Cianci at 860-416-5333 or Nick@compasstbs.com