

# NAVIGATIONS

Presented By: **COMPASS**  
Total Benefit Solutions

## BEWARE OF HEALTHCARE RANSOMWARE THIS HOLIDAY SEASON

A heavy reliance on digital data and new technology comes with unforeseen risks. Cybercrime is becoming more common in the healthcare sector, especially as we approach this holiday season.

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## 6 EARLY MORNING HABITS TO BOOST ENERGY, FOCUS, AND CREATIVITY

What is the first thing you do when you wake up in the morning? If you answered anything other than roll over and check my phone, you're off to a great start. But, statistically speaking, 59% of you do just that. Discover 6 alternate early morning habits of highly successful entrepreneurs.

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## UNDERSTANDING PAID PARENTAL LEAVE

The PPP Flexibility Act made many adjustments to provisions regarding loan forgiveness. Here's what we do know about the process...

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## FREE LIFE INSURANCE

Frontline healthcare workers, including LTC employees, are eligible for the Massachusetts Mutual Life Insurance Company (MassMutual) HealthBridge program. This free life insurance program provides a 3-year term policy worth up to \$25,000.



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## Why Compass?

The Compass Plan is a new and innovative health insurance product to help reduce employer costs through recruitment and retention. First picked up and endorsed by the [American Healthcare Association \(AHCA\)](#) in 2018, organizations operating across the US can add the Compass plan to their employee benefits package.

Starting at \$1 per hour for a full time employee, the Compass Plan heavily focuses on the day to day needs of front-line staff and their dependents with low copays for the most commonly used services while driving towards a free and unlimited telemedicine benefit!

Email or call me to find out how Compass Total Benefit Solutions can lower your employee benefit expenses and provide your employees with insurance that they'll use.

*Nick Cianci*  
President  
Compass Total Benefit Solutions  
[nick@compasstbs.com](mailto:nick@compasstbs.com)  
202.898.2841

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