

# NAVIGATIONS

Presented By: **COMPASS**  
Total Benefit Solutions

## HEALTH INSURERS TO COVER COVID-19 TESTS FOR THE ASYMPTOMATIC

In other words, group health plans and health insurance issuers can't require symptoms or exposure for the coverage of tests. The CMS, the Department of Labor, and the Department of the Treasury issued new guidance on February 26, 2021. Here's what you need to know:

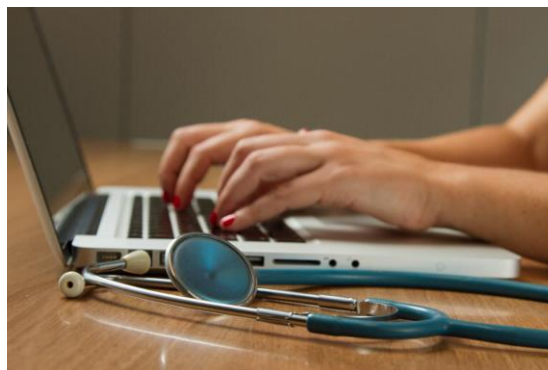
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## EXPLORE YOUR ELIGIBILITY FOR THE EMPLOYEE RETENTION CREDIT

The Employee Retention Credit (ERC) was established as a form of financial relief that offers small businesses a refundable tax credit for each full-time employee that has worked throughout the pandemic. With tax season in our midst, small businesses must understand the extent to which they may receive the ERC. Let's break down the rules and conditions.

[Learn More](#)



## A SUMMARY OF 5-YEAR TRENDS IN THE LONG-TERM CARE INDUSTRY

A close look at these trends over the past few years is critical, given that COVID-19 has set a new benchmark for the industry. Here, we've summarized some key topics from this report that can potentially inform strategic planning and get facilities back on target as we look towards a post-pandemic world.



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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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