

# NAVIGATIONS

Presented By: **COMPASS**  
Total Benefit Solutions

## Your Benefit News & Updates

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### New Regulation to Satisfy Affordable Care Act in 2020

The IRS announced that the ACA affordability percentage for the 2020 calendar year will decrease from 2019. Steep penalties for insurance deemed unaffordable.

[Read More](#)



### The Emergency Protocol You've Likely Overlooked

Emergencies happen all the time. You probably have fire escape protocols and drills to prepare for evacuation. You have natural disaster plans, and backup generators. But there's another type of workplace crisis you've likely overlooked.

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### California Follows New Jersey with Individual Insurance Mandate

The state of California is just one of those states working to reduce the number of uninsured families with the adoption of their own individual health care mandate. The implications of the mandates reach all employers across the country as more states line up to implement their own version of the mandate.

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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

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