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NAVIGATIONS

Presented By: **COMPASS**
Total Benefit Solutions

FREE LIFE INSURANCE POLICY FOR LTC EMPLOYEES

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.

Details:

- Free 3-Year life insurance policy
- \$25,000 death benefit for applicants age 18-50
- \$10,000 for applicants age 51-60
- Easy online application
- No physical exam or testing required

HealthBridge began in Massachusetts and Connecticut and recently became available nationwide. MassMutual has allocated \$3 billion to pay insurance premiums for the program. **We encourage those interested and eligible to apply quickly before it reaches the new cap.**

Requirements for eligibility:

- Live or work in the United States where HealthBridge is available (not available in Puerto Rico or the U.S. Virgin Islands)
- Be between the ages of 18 and 60
- Have either a U.S. citizenship and residency or a permanent residency status
- Be recently actively employed or volunteering at least 10 hours per month at a healthcare or emergency medical service provider testing, treating, or evaluating patients for COVID-19.
- Work in a role with COVID-19 exposure risk
- Have an annual income of no more than \$250,000

How it works:

MassMutual will issue a 3-year term policy that will provide a death benefit to the family and loved ones of frontline healthcare workers. **MassMutual pays the insurance premiums to trusts in the names of designated beneficiaries. It occurs at no cost to you.** If claimed, beneficiaries can use the funds for health, education, maintenance, and support related expenses.

MassMutual Chairman, President, and CEO Roger Crandall commented on the expansion, "We have all witnessed the rapidly changing COVID-19 landscape, with some states—once thought to be less impacted or trending downward—surging with new cases. With that surge, we see the need to continue expanding our efforts with HealthBridge. We are now able to offer free term life policies to healthcare workers selflessly serving patients battling COVID-19 across the entire country. The need to expand our coverage area and protect these brave and resilient individuals is not only necessary; it's paramount."

How to apply:

This policy is accessible through an easy online application. Applicants upload their proof of employment and

answer a few simple questions. There are no tests or specific health qualifications for successful submissions.

Click [here](#) for more information about HealthBridge and additional insurance solutions for your employees.

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Learn More

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.

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