



**HEALTHCARE STARTS
WITH COMPASS.**

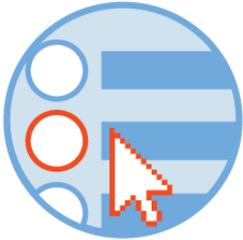
COMPASS HEALTH PRO™ CONSULTANTS

Your Champion for Simpler, Smarter Healthcare



Healthcare Support for You and Your Family.

HOW COMPASS TAKES CARE OF YOU.



UNDERSTAND YOUR BENEFITS

Receive guidance in understanding your benefits throughout the year.



FIND A GREAT DOCTOR

Find the best doctors, dentists & eye-care professionals in your area and network that meet your preferences & healthcare needs.



SAVE MONEY ON MEDICAL CARE

Get price comparisons before receiving care. Depending on doctor, hospital or facility, costs can vary by hundreds or thousands of dollars—even in-network.



PAY LESS FOR PRESCRIPTIONS

Let Compass compare medication prices and explore lower cost options for you.



GET HELP WITH MEDICAL BILLS

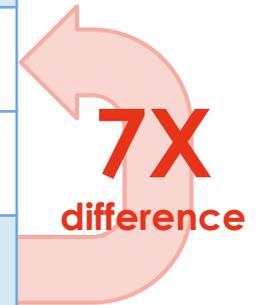
Have your medical bills reviewed to make sure you are not overcharged.



DON'T BE OVERCHARGED FOR MEDICAL PROCEDURES

MRI of Knee at Local Facilities

Location	In-Network Allowed Amount
Hospital A	\$3,300
Hospital B	\$2,300
Diagnostic Imaging Center	\$450



Doctors and hospitals have **different fees** for the same medical services.

Disclaimer: This example is for illustrative purposes. Your final price can vary from these quoted amounts because of changes/additions to billing codes, complexity at the time of the procedure, or administrative errors.



OPEN ENROLLMENT

Your Health Pro is Here to Help

Get the Support and Results You Need during Open Enrollment

- Side-by-side Plan Comparisons based on your expected medical expenses
- Assistance picking the best plan for you and your family
- Example:

EMPLOYEE ONLY COSTS			
SERVICES ANNUALLY	POS	CDHP Level 1	CDHP Level 2
2016 Annual Premiums	\$1,661.92	\$811.72	\$716.04
All Expected Medical Expenses*			
<ul style="list-style-type: none">• 1 preventive physical• 1 primary care physician sick visit• 1 specialist visit• 1 ER visit• 1 generic (tier 1) medication	\$830	\$1,130	\$1,130
Employer HSA Contribution	\$0	\$250	\$250
Total Cost of Annual Expenses	\$2,491.92	\$1,691.72	\$1,596.04

Healthcare Redefined.



OPEN ENROLLMENT

Your Health Pro is Here to Help

- Employees need to provide the following when requesting plan selection assistance:
 - Number of dependents who will be on the plan (spouse, child, etc.)
 - Number of anticipated primary care and specialist visits for all parties on the plan
 - Anticipated surgeries, pregnancies, imaging services, etc.
 - Name, dosage, and frequency of medications that you or your dependents regularly take

FREQUENTLY ASKED QUESTIONS

Q: Can Compass assist with issues related to dental and vision benefits?

A: YES

Q: Can Compass review old bills?

A: YES

Q: Can Compass assist members of my household who are on a different insurance plan?

A: YES

Q: How long will it take Compass to respond to my request with an answer?

A: Most requests are answered by the next business day – bill reviews and appeals often take longer

Q: Does Compass need permission to speak with my doctor or insurance company?

A: YES, you will need to fill out an authorization form giving Compass permission to advocate for you on your behalf

Q: Can I access Compass services online?

A: YES, once you REGISTER at member.compassphs.com.

COMPASS DOES NOT...

- Share any employee's personal health information with your employer.
- Provide medical advice or replace your doctor.
- Provide assistance for medical emergencies.
- Receive money for recommending one doctor or hospital over another.

WELCOME TO HEALTHCARE—SIMPLIFIED.



COMPASS

Healthcare Redefined.

KATY MURRAY

HEALTH PRO CONSULTANT

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Monday through Friday 8AM – 6PM Central

1 Moved recently or looking for a new provider? We'll find great doctors, dentists and eye care professionals for you and your family.

2 Upcoming medical procedure? We'll estimate your out-of-pocket cost to ensure you pay a fair price.

3 Tired of overpaying for brand-name prescriptions? Let Compass research the most cost-effective options for the prescriptions you're taking.

4 Wondering if a medical bill is correct? We'll make sure you're not overbilled.