



COMPASS HEALTH
CONSULTANTS

**WELCOME
TO THE TEAM**



MEET THE FOUNDER

JOSEPH KRIVELOW

As the founder and CEO of Compass Health Consultants, I am dedicated to guiding individuals, families, and businesses through the complexities of health insurance and benefits, ensuring they have access to tailored solutions that prioritize both care and affordability. With 31 years in insurance and 21 years in the health industry, I've built a team of compassionate experts who are committed to providing clear, personalized guidance in an often confusing field.

At Compass Health Consultants, we specialize in helping our clients navigate the ever-changing landscape of healthcare options, from individual and family health plans to Medicare solutions and businesses of any size. Our mission is simple: to empower our clients with knowledge and options that provide peace of mind and the best possible care, without overwhelming costs.

I am passionate about building a client-first organization that emphasizes integrity, transparency, and responsiveness. My team and I take pride in being a reliable resource for our clients year after year, adapting to their evolving needs and providing expert guidance in an increasingly complex healthcare environment.

If you're seeking guidance on health insurance or are interested in learning more about Compass Health Consultants, please feel free to reach out. I look forward to helping you find clarity and confidence in your health coverage decisions.

THE COMPASS STORY

At Compass, our journey began with a simple offering: short-term medical plans, indemnity products, and ACA major medical coverage. While these products provided options, they brought challenges that shaped our early days. We faced a rollercoaster of fluctuating income, with month-to-month unpredictability keeping us constantly on edge.

Lower persistency compounded the issue. Clients often left due to gaps in coverage that didn't meet their long-term needs. These "coverage gaps" meant we weren't just losing clients—we were losing trust. We knew something had to change.

It was then that we had our breakthrough: bundled products with comprehensive benefits were the missing piece. We envisioned a new direction where our offerings didn't just sell but solved real problems. We focused on products with larger claim coverage, meaningful protection when someone gets sick or hurt, accessible doctor visits with lower copays, and preventative care that kept clients healthy in the first place.

As an agency, Compass aimed higher. We didn't just want to grow; we wanted to redefine the standard. That's why increasing street-level commissions for agents became a cornerstone of our mission. We know happy agents build successful agencies.

Our goals crystallized into three guiding principles:

- Forward-Thinking Agency: Always innovate. Always look ahead.
- Retention, Retention, Retention: Securing clients isn't enough—we strive to keep them and ensure they're satisfied.
- Client-Centric Approach: We go above and beyond for every under-65 client, meeting their needs with exceptional care and service.

Today, Compass is not just an agency—we are a partner, a problem-solver, and a team that prides itself on delivering stability and peace of mind for both clients and agents. Our story is one of growth, resilience, and an unwavering commitment to better benefits for all.

introduction of

OUR TEAM



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Bella Rodriguez
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IMPORTANT CONTACTS



(636) 561-5739

Extensions:

1. Sales
2. Group
3. Support
4. Finance
5. Contracting
6. Recruiting
7. Joe Krivelow's Office
8. Amy Peneston - Project Manager
9. Holly Adkison - Office Manager

PAYROLL

Christina Kluber, Morgan Saldana, Becky Schmersahl

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CONTRACTING

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Culture and Philosophy

Compass Health Consultants (CHC) is a team of Licensed Health & Life Insurance Agents that are experienced in Health, Life & Annuity sales. Our agents are individuals who have a career-driven mindset and take full responsibility for their career path and development. Agents are commission-based, which means they only get paid when they sell and when their clients are happy. That also means, that their success, is our success. It is a top priority to make sure that the agents we bring on are set up for success with our innovative training programs, top-notch compensation, continued recognition, and above all, our family atmosphere.



Mission: Compass Health Consultants is devoted to helping our clients manage the risks that life presents and recover from the unexpected with high-quality insurance coverage, unmatched service, and caring personal attention

Vision: Compass Health Consultants values clients, employees, brokers, and insurance carriers that embrace hard work, honesty, ethics, quality service, quality products, personal growth and success. Dedication to these qualities will make CHC the industry's most desirable health insureded-focused agency.

Training & Continued Education

NEW AGENT TRAINING

Agents will attend (preferably in person) a live training that will consist of two full days of information that will give them a complete overview of our agency & everything they need to know from A-Z. The two days of training will be hosted by Compass Health Consultants, for those in attendance we will cover your hotel and all meals. This is a one-time required training for New Agents during their first month.

SALES SUPPORT

Once agents have completed Registration & Contracting, they will be assigned to a specific Sales Mentor who will be there to support them with 1x1 training & sales support.

TEAM MEETINGS

Joe Krivelow hosts a zoom training every other Thursday at 1:00 pm CST, which will provide agents with relevant information in regards to the agency and/or industry. We also recognize the prior weeks Top Agents, which we expect you to be there very soon!

In addition to Joe's biweekly trainings, our calendar is full with ongoing training and development for our agents both new and experienced. We have constant product, industry, and personal development trainings for agents to attend as they see fit.

CHC AGENT PORTAL






**TRAININGS CAN BE FOUND ON THE CHC AGENTS PORTAL.
GO TO CHCAGENTS.COM
UNDER QUICK LINKS ON THE HOME PAGE, SELECT THE LAST TAB
"TRAINING EVENTS"**

Follow up with your mentor for additional trainings. Your mentor and team may hold separate trainings and meetings.



CONTRACTING & CARRIER CHECKLIST

Most appointments are done online. A few contracts require to be printed for a wet signature.

-  CHC Email Date Completed _____
Request via additional request [link](#)
-  Errors & Omissions Insurance (REQUIRED) Date Completed _____
-  Email Tanya for TopBroker Access Date Completed _____
Requested by manager at initial contracting request or via additional request [link](#)
-  TopBroker Training Date Completed _____
-  CMS Federal Marketplace Registration (OPTIONAL) Date Completed _____

**CMS Federal Facilitated Marketplace Certification must be sent to EACH carrier you are appointed with

MAIN CARRIERS

- Allstate** Date Completed _____
- America's Choice** Date Completed _____
- Enroll Prime** Date Completed _____
- Manhattan Life** Date Completed _____
- Philadelphia American** Date Completed _____
- United Healthcare (UHC)** Date Completed _____

ANCILLARY CARRIERS

AmeriBenefit

Date Completed _____

Cigna

Date Completed _____

Elevate Wellness

Date Completed _____

NCD Dental

Date Completed _____

PRAM

Date Completed _____

Quility

Date Completed _____

VBA

Date Completed _____

vCare (Vitafy)

Date Completed _____

ACA & ADDITIONAL CARRIERS (OPTIONAL - SEE MANAGER)



ACA Contracts

Date Completed _____



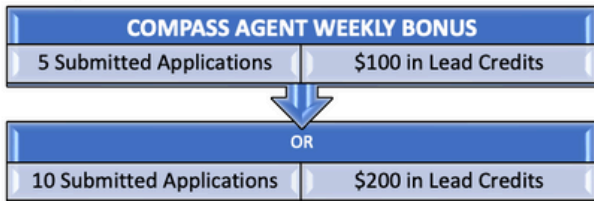
OneShare

Date Completed _____



Pivot

Date Completed _____



SPECIAL BONUS – if you hit the bonus 4 weeks in a row, you will receive an additional \$250 in lead credits

*Must be submitted to Top Broker before 11:00 PM Friday

**Must have a \$25 minimum premium per application

***ACA plans do not qualify

NEW AGENT BONUS	
1 st 6 weeks write \$20k Paid Premium	= \$100 Cash or \$200 Lead Credit
13 weeks write \$50k Paid Premium	= \$200 Cash, \$100 Lead Credit, Compass Shirt
Top Rookie in each class	= \$250 in the Compass Store
1 year write 250k Paid Premium	= Crystal Compass Award
500k Paid Premium	= Trip to STL, Promotion to Level 4, Ability to Recruit

MARKETING DOLLARS

Compass will reimburse 50% of allowable expenses. If you transfer your marketing money to Compass, it is not a “use it or lose it” situation. We will hold your marketing dollars in perpetuity for you to use later. Please note that Compass will bank a percentage of your transferred money based on the percentage of expenditures on average.

MONEY MATTERS!

Incentives, Trips, & Bonus'

COMPASS LEAD CREDITS

Compass will give you lead credits for application you are contracted with through Compass.

COMPANY	LEAD CREDIT
OneShare Health	\$50
America's Choice	\$40
Vault	\$40
PLUM	\$40
Philadelphia American	\$40
AmeriBenefit	\$40
NCD Dental	\$20

RAISE AWARENESS

The referring agent will receive a \$1000 cash bonus when the new recruit hits their 10th paid application. The new agent must hit the 10th application within their first 3 months.

*Must have a \$25 minimum premium per application
**ACA plans do not qualify

ALL SALES MUST BE SUBMITTED THROUGH TOP BROKER FOR CREDIT OR PARTICIPATION IN THE ABOVE PROGRAMS.

YOU ARE 100% VESTED WITH COMPASS AFTER YOU HAVE WRITTEN 200 PAID PREMIUM POLICIES

COMPASS PROMOTION SCHEDULE



TRIPS

Compass TEAM Trip
2025 Info Coming Soon!



COMMISSION SUMMARY

	CARRIER	PRODUCT GROUP	PRODUCT	1st YEAR/RENEWAL					
				6	5	4	3	2	1
UNDER 65	America's Choice	18-44, 45-54, 55-62	All Metal EE	\$112	\$109.25	\$105	\$98	\$95.25	\$87
	America's Choice	Limited	ACHP 500 EE	\$108	\$105.50	\$101.25	\$94.50	\$91.75	\$85
	Vault	Individual	All	16.5/14.75%	16/14.25%	15/13.5%	14/12.5%	13/11.5%	12.5/11.25%
	OneShare	Individual	Classic	18%	17%	16%	15%	15%	15%
	UHC HPG (HealthProtector Guard)	2021 Limited Medical	HealthProtectorGuard 18-59 USA	27%	25.20%	23.40%	21.60%	19.80%	19.80%
	Philadelphia American	Individual	HSP Gold	24/5.5%	23/5.25%	22/5%	20/4.5%	19/4.25%	18/4%
LIFE	John Hancock	Life	Simple Term: 20-30 Year	105%	98%	91%	84%	77%	77%
	Americo	Life	Payment Protector Cont 15-30 Year	101.25%	94.50%	87.75%	81%	74.25%	74.25%
	National Life Group	Term	LSW Term 20 & 30	84%	82%	78%	74%	74%	74%
	National Life Group	Universal Life	FlexLife	84%	82%	78%	74%	74%	74%
	Quility SBLI	Life	20 YR Level Term	110%	105%	100%	95%	90%	90%
GROUP	Allied Allstate	2019 Group	Group 0-24 Employees	7.50%	7%	6.50%	6%	5.50%	5.50%
	UNUM Group Dental	Group	Dental	9/8.25%	8.5/7.75%	8/7.25%	7.5/6.75%	7/6.25%	7/6.25%
	CHC Care	Family	Advocacy	\$8.25/7.01	\$7.75/6.59	\$7.25/6.16	\$6.75/5.74	\$6/5.1	\$6/5.1
ANCILLARY	NCD	Ancillary	Dental	20.5/16.4%	20/16%	18/14.4%	17/13.60%	15/12%	15/12%
	AmeriBenefit	Ancillary	GAP	52.5/22.75%	49/21%	45.5/17.5%	42/15.75%	38.5/15.75%	38.5/15.75%
	Cigna Critical Illness								
	Allstate Plan Enhancer	Ancillary	AME/CHS	53.55/8.1%	51.98/7.85%	50.40/7.59%	47.25/7.09%	44.10/6.58%	40.95/6.08%





WHAT NOW?

Get additional state licenses: Your mentor may split the cost with you, up to \$100 (We recommend 4+ states)

States to be considered are **AZ, FL, GA, MI, OH, NC, SC, TX, and VA**

New licenses should be sent to Tanya Mosley, tmosley@chcquotes.com

- Business Cards: <https://chc.hotprints.com/>
- Social Media: Create a profile on Facebook, LinkedIn, and Instagram
- Create folders on the Desktop
 - Folder A: Product Brochures
 - Folder B: Completed Applications

ADDITIONAL TRAINING

TopBroker: Training every Tuesday at 1pm CST: <https://us02web.zoom.us/j/84039712410>

Carrier Training: www.chcquotes.com

LEAD AND MARKETING BALANCE

- Lead and marketing balance can be used at 100% for lead purchases in TopBroker and 50% for marketing reimbursement
- Lead marketing balance of \$500 can be used for a variety of things to help grow your business. Ex: New non-resident states, lead purchases outside of CHC, office rent, CHC logo shirts, etc. You must submit the receipt. If the shirt costs \$50, you will be reimbursed \$25 if you have that amount in your marketing balance. To receive the full \$500 marketing balance, you must spend \$1,000. Your marketing balance will not expire.

YOU WILL NOT HAVE ACCESS TO ANY MARKETING REIMBURSEMENT IF YOU HAVE NOT SUBMITTED AT LEAST 4 APPLICATION IN THE PRIOR MONTH

LEAD CREDITS

CHC Carrier	Credit Amt
Ambetter	\$5
WellFirst ACA	\$5
CAM (Comprehensive Accident Medical)	\$10
CHC Care	\$10
Petersen GI STM	\$10
Elevate Lifeline	\$15
SGH Secure Health	\$15
Elevate Premier Plans	\$15
NCD Metlife	\$20

Allstate STM	\$25
Assurity	\$25
Lincoln	\$25
National Life Group	\$25
Nationwide	\$25
Pacific Life	\$25
Protective	\$25
SBLI	\$25
UHC STM	\$25
Great Western Final Expense	\$25
Pivot	\$25
Humana Dental/Vision CHC Group Business	\$25
United Health	\$25

Ameribenefit - Tristar Protection	\$40
America's Choice	\$40
HMA	\$40
PHMA	\$40
Vault	\$40
Philadelphia American	\$40
Allstate Group	\$50
Oneshare Health	\$50
CHC UHC Level Funded/All Savers	\$50
UHC All Savers CHC Group Business	\$50
CHS Group Plan (Creative HealthPlan Solutions)	\$50

Bucket Name	Credits	Daily Cap	Option
***Compass Aged	Free	20	Click-To-Dial
***Compass Group Leads	\$60.00	UNLIMITED	
***Compass Premier	\$19.00	UNLIMITED	
***Compass Telemarketed Leads	\$20.00	UNLIMITED	
***Fresh Leads	FREE	50	Purchase
***JK Exclusive Leads	FREE	5	
***Premier ACA Requests	\$9.00	UNLIMITED	



Welcome to Compass Health Consultants! We strive to create a positive and easy process in getting your hard-earned money paid to you promptly. The following payroll information is helpful knowledge as you begin your successful career.

PAYROLL DATES:

- The first payroll of the month will be on the 8th (Or the Friday before if the 8th falls on a weekend)
- The 2nd payroll of the month will be paid on the 14th (Or the Friday before if the 14th falls on a weekend)
- The 3rd payroll of the month will be on the 23rd (Or the Friday before if the 23rd falls on a weekend)

AGENT PAPERWORK:

- Paperwork must be submitted in good order to be contracted and able to sell
- The owner of the bank account for deposits must match the entity being taxed on your W-9. For example, we cannot tax your LLC and pay to your personal bank account.

IF ANY CHANGES OCCUR ONCE YOUR PAPERWORK HAS BEEN SUBMITTED, PLEASE ALERT PAYROLL RIGHT AWAY

- PROMOTIONS! It is very important your manager submits your promotion for approval to payroll as soon as it occurs
- Address changes
- Changes in banking information
- Any other changes relevant to your pay



DEPOSITS:

- Deposits in your account will come from **HST STL LLC**
- The commission statement date will match the date the funds will be in your account, and each carrier will have its own statement
- All statements for a given deposit date will be deposited in a lump sum
 - If you have 5 statements for the first payroll of the month on the 8th, add the amounts together to match with your bank statement
- Please be sure to notify payroll if your account information changes

ACCESSING COMMISSION STATEMENTS:

- Access agent statements online at **eagentcenter.com**
 - Upon submission of first sale
- Company ID: Compass
- ID: First initial of first and last name last 4 #s of SSN (AB1234)
- PW: Last 6#s of SSN or TIN of taxable entity
- If you also sell with HST (Healthcare Solutions Team), please note that your statement portal is different for Compass than HST. Please log into your Compass portal to view your statements.
 - Commissions-related inquiries for HST products should also be directed to HST

RESOURCES:

- **<https://www.chcagents.com/>**
 - Carriers/products, compensation schedules, etc.



Technology

OUR WORLD-CLASS,
WEB-BASED
TECHNOLOGY

We continue to make a good thing better. Our top technology pairs with the resources you need for success every step of the way.



Sign In:
www.topbrokercrm.com

TopBroker CRM is a web-based system built exclusively for agencies in the health and life insurance industry.

Client & Lead Management

Keep track of every customer interaction from calls and emails to text messages and appointments. Easily store client data, files, sales, and notes all in the same convenient location.

Marketing Automation

Optimize your workflow with automated email and text message capabilities and enhance your marketing efforts by creating auto-responders, email blasts, and event/ product triggers.

Notifications & Alerts

Take the guess work out of where a prospect is in the sales funnel. Gain visibility and in the buying cycle clients are, and scheduled follow-ups eliminate hours of work! Calendar sharing and mobile syncing keep you up to date on every device.

Lead Integration

Manage all your leads in one platform with personal lead buckets, round robin features, and the ability to transfer leads within your team. Already integrated with industry leading lead vendors.

Reporting

Real time reporting that helps you make smart business decisions.

Technology



www.healthsherpa.com

HealthSherpa is the fastest and easiest way to enroll in ACA/Marketplace health insurance, shop and compare plans, and get a free quote.

How to Link to Our Agency

Create a Free HealthSherpa Account:

1. Go to healthsherpa.com/agents/new_user
2. Input an email address and create password
3. Add your first and last name, company name, and phone number
4. Select An Agency Recommended You
5. Select Join an Existing Agency
6. Join Code: **d3bb**
7. Continue with initial HealthSherpa setup to add states and carriers

With an Existing Individual Account:

1. Login to your existing HealthSherpa account
2. Select Settings from the left-hand side
3. Under Join Agency: Input join code **d3bb** and select Update
4. Log off and sign back in - you will now be a member of Compass Health Consultants

Technology



rackspace technology®

www.rackspace.com

Company Email Provider

Upon interest in contracting with us, an agent will receive a company email with the domain:

@chcquotes.com. This can be used for contracting, Zoom, TopBroker CRM, internal communications, and trainings.

To Access Your Email Account:

1. Go to app.rackspace.com
2. You will receive a username and password from Compass Health Consultant's contracting department
3. Upon your first login, you will be prompted to change your password

zoom

www.zoom.us

Communication Software

Zoom is the all-in-one platform to connect. Work from anywhere with a single app that combines team chat, phone, video meetings, and more.

\$40 per month/user

Includes unlimited talk, messaging, meetings, and screen-share.

How to Get Started

1. Contact support@tbcomm.net to get your Business Zoom account created
2. You will receive a username and password from TopBroker's tech department
3. Go to www.zoom.us. Login with the username and password that was provided
4. Create and set up your voicemail > Phone > Call Handling > Greeting & Leave Voicemail
5. Download the desktop and mobile apps

Technology



www.monday.com



Company Work-Flow Management Software

monday.com is an all-in-one work management platform that helps teams streamline their workflow, collaborate seamlessly, and manage complex projects effectively. This cloud-based platform was developed to simplify your work by creating helpful tools and applications for managing work.

How This Applies to You

1. Group quotes/forms processed.
2. May receive correspondence through this software from CHC admins, such as:
 - Payroll
 - Manager Communication
 - Contracting

www.teemyco.com

TEEMYCO

How to Get Started

1. Contact projectmanager@chcquotes.com to be invited to the team.
2. You will receive an invite via your email address and you will create your account through that link provided.
3. Create and setup your account.

Virtual Office Software

Teemyco enables real and spontaneous interactions regardless of where you are physically located and brings colleagues together in the same virtual location.

\$70 per year/user

Includes Unlimited video calls, Chat, Double screen-sharing, Fully customizable virtual office and more!

Personalized Marketing Website



Once you're contracted with us, you will have the option of getting a personalized marketing website.

To request an agent site:

Email Mari Krivelow at marketing@chcquotes.com

In the Subject line Put "Request for agent website first name/last name"

In the body of the email put your first and last name, phone number, company email address, a short bio if you would like that on your site (optional), and attach a professional photo of yourself in the email (also optional). You will receive an invitation to join "Leadpages", please accept the invitation.

Allow up to 2 business days for your website to generated. Once it is complete, Sonali will call you to collect your payment info and send you your new landing page.

The agent website is \$15 a month.

Why is this Important?

Marketing is essential for people and businesses of all sizes and industries as it helps them attract and retain customers, drive sales and revenue, and ultimately achieve their business objectives.

By using marketing techniques you're creating awareness towards your customer base, building brand image and reputation, expanding your market reach, creating more customer engagement, and driving sales and revenue.

Forms of Marketing

Instagram, Facebook, LinkedIn, Personal Website, Email, Business Cards

Learn More

Email Mari Krivelow at marketing@chcquotes.com.
She'll send you the full tool kit document.

In the Subject Line Put
"Agent Marketing Took Kit"

To sign up for email and texting agency communications, email marketing@chcquotes.com with your email and phone number!

Happy Selling!



aetnaSM



ambetter.

America's Choice

Ameritas 

Anthem 



Humana

GTL | GUARANTEE TRUST LIFE



Foresters Financial 



NCD SPREADING THE SMILE

Value Benefits of America
a Not-For-Profit Association

netWellTM

OneShare Health[®]

oscar

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY[®]





WELCOME TO THE TEAM! WE'RE MORE THAN JUST A COMPANY – WE'RE A FAMILY, AND WE'RE EXCITED TO HAVE YOU JOIN US. FROM DAY ONE, YOU'LL SEE THAT WE BELIEVE IN SUPPORTING EACH OTHER AND GROWING TOGETHER. WE CAN'T WAIT TO GET TO KNOW YOU BETTER AND ARE EXCITED ABOUT ALL THE GREAT THINGS WE'LL ACCOMPLISH AS A TEAM. BE SURE TO MARK YOUR CALENDAR FOR OUR NEXT EVENT – WE'D LOVE TO SEE YOU THERE! WELCOME ABOARD!

