

Risk. Resources. Change.



Our comprehensive approach to risk and resource management lets your clients focus on their core business.

Businesses are running leaner than ever in order to maximize productivity. That makes the right strategic relationships more valuable, especially in the fast-changing sphere of employee benefits and insurance.

Compass Consulting Group has advised Professional Employer Organizations on risk and resource management since 1992. Many of our consultants and management team have actually owned PEOs, giving us a practical, experienced, and realistic understanding of your needs. We know how to help employers retain valued workers and increase their organization's efficiency and performance, while controlling the cost of health and welfare plans to improve profitability.

A "single-sided" solution addressing only part of this multifaceted problem can easily miss other opportunities for enhancement. Our Total Management Approach provides guidance from many different perspectives to encompass a company's total risk and resource needs. The result: you and your clients are free to focus on their core business — an outcome that will help make your PEO highly attractive to today's busy employers.

Guiding synergy to bring you success.



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Today, PEOs and their clients need a Total Management Approach.

Our risk management advantages: Strategic depth, strong partners, exceptional service.

Over the years, Compass Consulting has established relationships with highly regarded partners providing medical, actuarial consulting, ancillary product, pension management, and human resource management services. Through this synergy, supported by the experience of our management consultants and the efficiency of our unique underwriting and management models, we help businesses across the U.S. successfully manage risk and resources in an environment of constant change.

The process begins with a series of planning meetings with a company's senior management team. Through probing questions and careful listening, we identify their benefit program philosophy and requirements.

Our management consultants know the pressures you and your clients face from their employees, owners, and competitors. We'll work with you to develop and implement a long-range strategic plan that provides



direction and serves as a road map for the next 3 to 5 years. And unlike brokers who often disappear between program initiation and renewal time, we'll continue to stay in contact as advisors and problem-solvers. With our experts guiding the organization-wide process of analysis, planning, implementation, and monitoring, your worksite employers can focus on running their own businesses — the core of your value-added proposition.

Our health benefits expertise gives your PEO a competitive edge.

Group medical insurance, the fastest-growing expense for most employers, is one of a PEO's key value propositions. Through our Total Management Approach, we apply our experience, prospective risk modeling, and our partners' unique capabilities to help you offer your clients cost-effective coverage.

Consulting Services

In the course of an in-depth dialogue, we thoroughly review your current systems and structure, including your business model, delivery system, and Client Service Agreement. This discovery and analysis will help us jointly design a solution that is not only suitable but also sustainable.

Client-Based Medical Insurance

We work with major insurers to develop benefit plans for clients that ease your administrative burden. Using an online enrollment and aggregation system, we design a benefit offering for your clients that can easily help you manage multiple client-based medical contracts. You'll have a single point of contact for benefits and service questions. And since we're familiar with state insurance regulations in markets that may be new to you, we're prepared to partner with you as you grow. When appropriate, we can guide and implement a PEO's transition from a client-based policy approach to a single employer master medical contract.

Master Medical Contract

By reducing administrative and marketing costs, master policies are an important way you can offer added value to worksite employers. But the plan you implement must be priced to attract low-risk clients as well as moderate and higher-risk groups to create a profitable "flow of lives" into the medical program. Among our services:

- Constructing a plan design that offers a wide range of coverage options and meets your sales objectives.
- Helping you attract and retain clients with a healthy mix of risk levels by building tiered composite rates into your master contract.
- Providing underwriting, actuarial, and risk management tools and processes that let you evaluate risk and properly rate each employer before allowing them to join the plan.
- Giving you timely turnaround on underwriting decisions to help you evaluate and close new clients more rapidly.
- Evaluating carrier renewals to determine if they are actuarially sound by unbundling the claims and rating data.
- Evaluating risk-sharing models such as self-funded programs, minimum premium contracts, and retro arrangements. We provide the actuarially certified reserve calculations and funding levels to meet Sarbanes-Oxley requirements.
- Re-evaluating client risk throughout the year to determine the profitability of each worksite employer.
- Analyzing existing master medical contracts to help you determine gaps and needed improvements.

Ancillary Benefits

Coverage for Life, Dental, Disability, and Vision will enrich your client benefits, while providing new revenue from administrative fees. We can help you create master contracts for these ancillary benefits, as well as for Medicare Advantage programs. We provide the actuarial analytics to determine a self-funded Dental or Vision coverage makes sense for your business, and provide expert management of the plan.



In addition to medical programs, Compass Consulting helps PEOs and individual companies manage risk in benefits consulting and administration, underwriting and risk management, human resource management, and retirement plans. We also provide personal wealth management and insurance services.

Let us help you cope with change.

Our goal is to assist your firm and every client of yours in becoming an employer of choice. With Compass Consulting as your strategic partner, you can help more companies support an environment where people want to work, while adding value to your PEO and enhancing your own bottom line.

There's no question that worksite employers need the risk and resource management services you can provide. With our Total Management Approach, you can offer them something extra: the confidence to focus more fully on their core business.

To learn more about the advantages of working with Compass Consulting, visit www.compasscgi.com or call **800.722.0332**.

All strategic and actuarial consulting provided by Milliman

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