

# WELCOME TO THE TEAM





# JOE KRIVELOW

## FOUNDER

As the founder of Compass Health Consultants® (CHC), 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:**

1. Forward-Thinking Agency: Always innovate. Always look ahead.

2. Retention, Retention, Retention: Securing clients isn't enough - we strive to keep them and ensure they're satisfied.

3. Client-Centric Approach: We go above and beyond for every client, meeting their needs with exceptional care and services.

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.

# CULTURE & 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 insurance-focused agency.

# CHC LOCATIONS



## Missouri

**St. Charles, MO (HOME OFFICE):** 1985 Bluestone Dr., St. Charles, MO 63303

**St. Charles, MO (AGENT OFFICE):** 5055 Highway N. Suite 202., St. Charles, MO 63304

**St. Louis, MO:** 12122 Tesson Ferry Rd., St. Louis, MO 63128

**Osage Beach, MO:** 4681 Osage Beach Pkwy, Suite 5, Osage Beach, MO 65065

**Springfield, MO:** 50 Stonebridge Pkwy Ste B, Reeds Spring, MO 65737

## Florida

**Tampa, FL:** 9119 Corporate Lake Dr., Tampa, FL 33634 Ste. 120

**Melbourne, FL:** 51 NW Carolina St, West Melbourne FL, 32904

**DeLand, FL:** 112 W Indiana Ave, DeLand, FL 32720

## Texas

**McKinney, TX:** 7300 State Highway 121 Suite 300, McKinney, TX 75070

## Georgia

**Roswell, GA:** 515 E. Crossville Rd, Suite 410, Roswell, GA 30075

## Kansas

**Overland Park, KS:** 7300 West 110th Street, Commerce Plaza I, 7th Floor  
Overland Park, KS 66210



# Meet the Board Members

---



**Bill Morrissey**

*COO, VP Group Division*



**Kent Stansfield**

*VP Business Development*



**Bill Pauley**

*VP Recruiting & Training*



**Brian Dixon**

*VP Life Division*



**Mike Rubenstein**

*Director of Agency Operations*



**Sue Weick**

*VP Medicare Division*

# Meet the Executive Team

---



**Amy Penseton**  
*Special Projects Manager*



**Christina Kluber**  
*Director of Finance*



**Morgan Saldaña**  
*Finance Manager*



**Rebecca Schmersahl**  
*Finance Manager*



**Collin Carmean**  
*Finance Manager - Special Projects*



**Bella Rodriguez**  
*Broker Recruiting Manager*



**Courtney Lawson**  
*Agent Support Manager*



**Jan Ash**  
*Group Benefits Manager*



**Griffen Johnson**  
*Group Benefits Manager*



**Holly Adkison**  
*HR Manager*



**Mari Krivelow**  
*Marketing Manager*



**Michelle Woodcock**  
*Contracting Manager*



**Srilatha Ramakrishna**  
*Lead Generation Manager*



**Tanya Mosley**  
*Office Manager*



**Brian Drennon**  
*Director of Life Division*



**Will Hanks**  
*Life Division Manager*



**Jacob Grimes**  
*Sales Manager*

# IMPORTANT CONTACTS

## Agent Support

Agentsupport@chcquotes.com

## Billing

Billing@chcquotes.com

## Commissions

Commissions@chcquotes.com

## Contracting

Contracting@chcquotes.com

## Group

Groupquotes@chcquotes.com

## Lead Gen

Leads@chcquotes.com

## Life

Lifequotes@chcquotes.com

## Marketing

Marketing@chcquotes.com

## Medicare

Medicare@chcquotes.com

## Recruiting

Recruiting@chcquotes.com

---

 (636) 561-5739

## Extensions:

1. Medicare
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
10. Marketing
11. Leads

## CONTRACTING & CARRIER CHECKLIST

Contracts are maintained via CRM Monday.com



### CHC Email

Request via additional request [link](#) Please fill out AFTER contracting is finalized.

Date Completed \_\_\_\_\_



### Errors & Omissions Insurance (REQUIRED)

[Click here](#) for the link!

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

### LifeX Research Corporation

Date Completed \_\_\_\_\_

### Bright Life Health & Wellness

Date Completed \_\_\_\_\_

### AmeriBenefit

Date Completed \_\_\_\_\_

### Allstate Health Benefits

Date Completed \_\_\_\_\_

### Enroll Prime

Date Completed \_\_\_\_\_

### OneShare

Date Completed \_\_\_\_\_

### United Healthcare

Date Completed \_\_\_\_\_

## ANCILLARY CARRIERS

**Cigna**

Date Completed \_\_\_\_\_

**Elevate Wellness**

Date Completed \_\_\_\_\_

**EHP**

Date Completed \_\_\_\_\_

**NCD Dental**

Date Completed \_\_\_\_\_

**RxValet**

Date Completed \_\_\_\_\_

**Quility**

Date Completed \_\_\_\_\_

**VBA**

Date Completed \_\_\_\_\_

**Foundation Mental Wellness**

Date Completed \_\_\_\_\_

**MedMutual**

Date Completed \_\_\_\_\_

**FlexBenefits**

Date Completed \_\_\_\_\_

## ACA & ADDITIONAL CARRIERS (OPTIONAL - SEE MANAGER)



ACA Contracts (Kannonball)

Date Completed \_\_\_\_\_



Medicare

Date Completed \_\_\_\_\_



Group

Date Completed \_\_\_\_\_



Life

Date Completed \_\_\_\_\_

# TRAINING & CONTINUED EDUCATION

---

## New Agent Training

Agents will attend (preferably in person) a live training that will consist of two weeks 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®, and for those in attendance we will cover your hotel and 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 individual training & sales support.

## Team Meetings

Joe Krivelow hosts the CHC Agency Updates Call, every other Thursday at 1:00 pm CST, which provides agents with relevant information in regard to the agency and/or industry. We also recognize first sale alerts!! (We expect you to be one soon!)

In addition to the agency call, 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. Our CRM, TopBroker, has weekly trainings at 1pm CST every Tuesday.

There are multiple trainings weekly, refer to the link below to find the full CHC training calendar! Meetings are subject to change dates, so make sure to check the calendar frequently.

## **CHC AGENT PORTAL**

TRAININGS CAN BE FOUND ON THE CHC AGENTS PORTAL.  
GO TO **WWW.CHCAGENTS.COM**

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



# ADVANCED AGENT TRAINING

## LEVEL-UP YOUR SALES & KNOWLEDGE BASE!

- Expert-level sales training and networking advise from industry leaders
- Meet and gain valuable insight from other CHC broker/agents
- Learn next-level marketing strategies to build your business.

**This training is typically held every April and September**

**Open to any Agent that has been with CHC under 18 months, and has 2 applications completed**

**Agent pays for any hotel or transportation, meals are provided**



Taking Your Business to New Levels



# 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 VA

**New licenses should be sent to the contracting department,** [contracting@chcquotes.com](mailto:contracting@chcquotes.com), to update agent files.

➤ **Business cards:** <https://chc.hotprints.com/> 

➤ **Social media:** Create a profile on Facebook  Instagram  LinkedIn 

- **Create folders** on the desktop
- Folder A: Product Brochures
  - Folder B: Completed Applications

## LEAD & 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. For example, new non-resident states, lead purchases outside of CHC, office rent, CHC logo shirts, etc. You must submit the receipt to [Billing@chcquotes.com](mailto:Billing@chcquotes.com). If the shirt costs \$50, you will be reimbursed \$25 if you have that amount in you marketing balance. To receive the full \$500 marketing balance, you must spend \$1,000. Your marketing balance does not expire.

**YOU WILL NOT HAVE ACCESS TO ANY MARKETING REIMBURSEMENT IF YOU HAVE NOT SUBMITTED AT LEAST FOUR APPLICATIONS IN THE PRIOR MONTH.**

# LEAD CREDITS

| CHC Carrier                | Lead Credit Amount |
|----------------------------|--------------------|
| LifeX                      | \$40.00            |
| MyBenefits Online          | \$40.00            |
| Oneshare                   | \$40.00            |
| AmeriBenefit               | \$30.00            |
| Enroll Prime               | \$30.00            |
| Foresters                  | \$30.00            |
| Iron Health                | \$30.00            |
| Philadelphia American      | \$30.00            |
| Assurity Life              | \$25.00            |
| SBLI                       | \$25.00            |
| UHOne                      | \$25.00            |
| Flex Benefits              | \$20.00            |
| MedMutual                  | \$20.00            |
| MOO                        | \$20.00            |
| Manhattan Life             | \$20.00            |
| United Healthcare          | \$15.00            |
| Allstate                   | \$10.00            |
| Cigna                      | \$10.00            |
| Foundation Mental Wellness | \$10.00            |
| NCD                        | \$10.00            |
| ACA                        | \$5.00             |

# LEAD COST

| 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

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.

## **COMMISSIONS DATES:**

- The first payroll of the month will be on the **8<sup>th</sup>**
- The second payroll of the month will be paid on the **14<sup>th</sup>**
- The third payroll of the month will be on the **23<sup>rd</sup>**

**\*\*If the payroll date lands on a Saturday, you will be paid on Friday. If it lands on a Sunday, you will be paid on Monday\*\***

**\*\*Banking Holidays may also impact payroll dates. Look out for CHC emails around the holidays for adjusted commission schedules.\*\***

## **AGENT PAPERWORK:**

- Paperwork must be completed in full in order to get contracted.
- 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 IMMEDIATELY SUBMIT AN UPDATED REQUEST TO THE FINANCE UPDATE BOARD IN MONDAY.COM!**

- Finance related requests link:  
<https://forms.monday.com/forms/42c925f26891323fd9906379aa6870ce?r=use1>
- PROMOTIONS! It is very important your manager submits your promotion to commissions 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 deposited to 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 five statements for the first payroll of the month on the eighth, add the amounts together to match with your bank statement.
- Please be sure to notify payroll if your bank account information changes.

**\*\*Paystubs can be accessed on Paycor. A registration link will be sent to your email on file when you've been added to Paycor.\*\***

## ***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 four #s of SSN (Ex: AB1234).
- PW: Last six #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.
- **<https://www.chcuniversity.com>**
  - Step by step process on how to become an agent with trainings just for you!

# 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:  
<https://apps.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-responses, 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 to see where clients are in the buying cycle. Schedule follow-ups and 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.zoom.us](http://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](mailto: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](http://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.



[app.rackspace.com](http://app.rackspace.com)

## Company Email Provider

Upon interest in contracting with us, agents will receive a company email with the domain: [@chcagents.com](mailto:@chcagents.com).

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

## To Access Your Email Account:

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

# TECHNOLOGY



[www.healthsherpa.com](http://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](http://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

## TEEMYCO

[www.teemyco.com](http://www.teemyco.com)

### How to Get Started

1. Contact  
[projectmanager@chcquotes.com](mailto: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

COST: \$80 per year/user - Billed annually in July

Includes unlimited video calls, chat, double screen-sharing, fully customizable virtual office, and more!

# TECHNOLOGY



[www.monday.com](http://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 and forms processed.
2. May receive correspondence through this software from CHC admins, such as:
  - Payroll
  - Manager Communication
  - Onboarding and Contracting



<https://groupme.com/>

## **How to Get Started**

1. Download the app on your phone and computer, or visit <https://groupme.com/>
2. Email [marketing@chcquotes.com](mailto:marketing@chcquotes.com) and provide your email and phone number to be added to the Compass channel.
3. Any other questions? Email [Marketing@chcquotes.com](mailto:Marketing@chcquotes.com)

## **Why is this Important?**

This helps with better communication amongst agents, managers, and more!

Try it for FREE!

# TECHNOLOGY

## 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 the marketing department at [marketing@chcquotes.com](mailto:marketing@chcquotes.com)

In the subject line put "Request for agent website first name/last name."

The agent website is \$15 a month payable with card or marketing money.

To get CHC business cards go to: <https://chc.hotprints.com/>



# MARKETING TOOLKIT

## 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

To receive the full Marketing Tool Kit, email the marketing department at [marketing@chcquotes.com](mailto:marketing@chcquotes.com).

In the subject line put  
"Agent Marketing Tool Kit"

To sign up for email and texting agency communications, email [marketing@chcquotes.com](mailto:marketing@chcquotes.com) with your contact information!

# WOMEN'S COUNCIL

Compass Health Consultants®  
**WOMEN'S COUNCIL**



**CHC WOMEN'S COUNCIL**

STRONG WOMEN. BOLD DIRECTION. CLEAR COMPASS.

**WOMEN SUPPORTING WOMEN**

## Details

To get involved, email  
[marketing@chcquotess.com](mailto:marketing@chcquotess.com)

- MONTHLY MEETINGS
- 📞 COMMUNICATION  
THROUGH EMAIL/TEXT &  
GROUPME
- 📍 Zoom
- ✉ Questions? Email  
[marketing@chcquotes.com](mailto:marketing@chcquotes.com)

# HAPPY SELLING!





**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!**

