

Expert Advice. Exceptional Service.

Get to Know Us

We solve the challenges of employee benefits for small businesses like yours. From sole proprietors to start-ups, to established companies. We provide unbiased recommendations for several plans to meet your goals – like cost control, tax savings or ease of administration.

[Learn More](#)

How We're Different

Corporate Coverage is a knowledgeable resource you can count on. There's no reason for you to be burdened by employee benefits decisions and administration that we can handle on your behalf. Here's how we do it differently than the rest.

[Learn More](#)

What We Offer

We present the same benefits plans as larger benefits sales and administration agencies do, but we always focus on you. If you're a new business owner, then making these types of decisions is a whole new world with a completely different language. Or, you may be a seasoned business owner who isn't getting the options or the level of service you deserve. We can change that.

[Learn More](#)

CareFirst® Partnership

Corporate Coverage is one of a few select employee benefits agencies chosen for CareFirst's Direct Plus Broker Program.

[Learn More](#)

What's New



Flu Shots covered in full by health insurance policies!

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Carefirst® Rebates – Do you know what to do with it?

[Read More >](#)



2018 HSA Limits – Increased contribution limits for all!

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[More News](#)

Get Started Today

Feel at ease knowing that your employee benefits program will run smoothly in our hands. Contact us with your questions or to set up an initial consultation.

Name

Company Name

Email

Phone (optional)

[Submit](#)

Employee Benefits Are All We Do

We analyze, implement and administer your benefits plan with a personal touch

Employee benefits are complex, costly and confusing. We want to solve that challenge for small businesses like yours. Since our founding in 1993, our clients have ranged from sole proprietors to start-ups, to established companies and those looking to grow. Because we represent most of the insurance carriers out there, we are able to give you unbiased recommendations for several plans to meet your goals — like cost control, tax savings or ease of administration. Then we present your options in language that anyone can understand so that you feel confident in your choices. We let you take employee benefits off of your mind and get you back to doing what you do best.



A Trusted Long-Term Partner

Unlike some agencies, we connect you with a dedicated benefits consultant to stay with you through the implementation and administration of your plan. Along the way, we provide a full range of services that make your experience with Corporate Coverage exceptional. Services like:

- Client consultation
- Carrier contract analysis
- Client and employee communications
- Compliance review
- Claims and customer service management

How We Are Different

Let us tell you more about the services above and how we deliver them like no one else.

[Learn More](#)

Meet the Team



Peter Vinton

EMPLOYEE BENEFITS SPECIALIST



Melanie Epstein

EMPLOYEE BENEFITS SPECIALIST



Tim Thompson

EMPLOYEE BENEFITS SPECIALIST



Heather Charlebois

OFFICE MANAGER



Karen Seaman

CLAIMS & CUSTOMER SERVICE SPECIALIST

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Company Name

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Phone (optional)

[Submit](#)



Peter Vinton

EMPLOYEE BENEFITS SPECIALIST

410.561.2222

peter@corporatecoverage.com

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Insurance Coverages and Administrative Services

We design comprehensive benefits packages specialized for your business

Insurance Coverage for Employees and Owners

- Health Plans – Insured and Self Insured
- Health Savings Accounts (HSAs)
- Health Reimbursement Arrangements (HRAs)
- Flexible Spending Accounts (FSAs)
- Dental Plans
- Vision Plans
- Life/AD&D Insurance
- Short-Term Disability
- Long-Term Disability
- Voluntary Benefits
- Section 125 Plans
- Flexible Benefits Plans
- Pre-Paid Legal
- Pet Insurance

Administrative and Consulting Services

- COBRA Administration Tools
- ERISA Administration
- Compliance Consulting
- Annual Benefits Plan Review
- 6055 Reporting (1095 Forms)
- Claims Advocacy
- Plans Addition and Deletion of Employees
- Employee Benefits Statements
- Health Care Reform Consulting
- Custom Benefits Portal for Employees
- Employee Education
- Custom Benefits Brochures
- Webinars
- In-Person Employee Education Sessions
- Frequently Used Forms

Insurance Coverage Just for Business Owners

- Key Man Insurance
- Individual Life Insurance
- Buy-Sell Life Insurance
- Buy-Sell Disability Insurance
- Long-term care

Insurance Coverage for Individuals

We analyze, implement and administer your benefits plan with a personal touch

If your employer doesn't offer a certain insurance option that you would like, you can sign up for it here to apply for and purchase it independently. Plus, these insurance plans are available to anyone, even if you are not an employee or family member of any of our clients.



Individual Health Insurance

[Sign Up Now](#)



Short-Term Health Insurance

[Sign Up Now](#)



International Travel Medical

[Sign Up Now](#)



Pet Health Insurance

[Sign Up Now](#)

What's New



Flu Shots covered in full by health insurance policies!

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Carefirst® Rebates – Do you know what to do with it?

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2018 HSA Limits – Increased contribution limits for all!

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Sign up for our regular updates.

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CareFirst Rebates - Do you know what to do with it?



The Affordable Care Act (ACA) established medical loss ratio (MLR) rules to help control health care coverage costs and ensure that enrollees receive value for their premium dollars. The MLR rules require health insurance issuers to spend 80-85 percent of premium dollars on medical care and health care quality improvement, rather than administrative costs.

Issuers that do not meet these requirements must provide rebates to consumers. Rebates must be provided by September 30 following the end of the MLR reporting year. For the 2016 reporting year, issuers are required to pay rebates by Sept. 30, 2017.

Employers that expect to receive rebates should review the MLR rebate rules and decide how they will administer the rebates. For assistance with rebates, please contact your Corporate Coverage representative.

Links and Resources

On Dec. 1, 2010, the Department of Health and Human Services (HHS) issued [interim final regulations](#) implementing the ACA's MLR requirements.

The Department of Labor (DOL) issued [Technical Release 2011-4](#) (TR 2011-4) to explain how ERISA's fiduciary duty and plan asset rules apply to MLR rebates.

MLR Rebates

An issuer that does not meet its MLR standard must provide a rebate to the policyholder, which is typically the employer that sponsors the plan in the group health plan context. For current enrollees, issuers may provide rebates in the form of:

- A lump-sum payment; or
- A premium credit (that is, a reduction in the amount of premium owed).

Also, to avoid having to pay a rebate, an issuer may institute a "premium holiday" during an MLR reporting year if it finds that its MLR is lower than the required percentage. According to HHS, an issuer may use a premium holiday only if it is permissible under state law. Also, any issuers using premium holidays must meet certain other requirements, such as providing the holiday in a nondiscriminatory manner and refunding premium overpayments.

How an employer should handle any MLR rebate it receives from an issuer depends on the type of group health plan (an ERISA plan, a non-federal governmental group health plan or a non-ERISA, non-governmental plan) and whether the rebate is considered a plan asset.

It's time to make employee benefits easy

We are here to help and we do it for no charge to our clients. Instead, we are paid by the insurance carriers for introducing you to their products. As representatives of many of the insurance carriers out there, we provide a thorough and unbiased range of options selected just for you. Be confident in your choice. Then feel at ease knowing that your employee benefits program will run smoothly in our hands. Contact us anytime with your questions or to set up an initial consultation.



Contact Info

Address: 2219 York Road Suite 302
Timonium, MD 21093

Phone: 410.561.2222

Fax: 410.561.2226

Toll Free: 888.261.7268

Toll Free Fax: 866.385.1255