Compass Rose Benefits Group

UMR Transition--Frequently Asked Questions

2014 Change in Compass Rose Benefits Group Claims Payer:

Although we have enjoyed a very good relationship with our current Claims Payer, InforMed, Compass Rose Benefits Group is moving in a different direction effective January 1, 2014, in order to implement plan enhancements for our members.

- ✓ Is the Claims Payer changing?
  - Yes. UMR will replace InforMed as our Claims Payer in 2014.
  - UMR will be responsible for processing medical claims, handling pre-certification, benefit inquiries, and providing medical management services.

- ✓ Who is UMR?
  - UMR is a well known, well-established health plan administrator, who currently serves more than 2 million health plan members nationwide and is affiliated with United Healthcare.
  - UMR brings knowledge, experience, efficiencies and new capabilities to respond to Compass Rose Benefits Group member claims inquiries and claims processing.
  - And, in case you're wondering, the letters 'UMR' do not stand for anything – the company name is UMR!

- ✓ Will this Claims Payer change affect any of my benefits?
  - No. There will be no benefit plan changes in 2014.
  - The MAJOR difference will be ***where*** to send the claims and ***how*** to inquire about claims.

- ✓ How do I contact UMR in regards to the Compass Rose Health Plan?
  - For ***Medical Claims*** call 1-888-438-9135
  - For ***Pre-Certifications*** call 1-866-494-4502
  - For ***Stateside*** and ***Overseas*** claims, **FAX** to 1-855-405-2189

- ✓ Will I receive a new ID Card(s)?
  - Yes. New ID Cards will be mailed to your home or address of record mid-December 2013.
  - If you have not received your new ID card by January 1, 2014, please notify us by calling 1-571-449-2366.

Claims Process:

- ✓ Will the claims process change in 2014?

- Yes. Members will no longer send claims to InforMed's Nashville, Tennessee address.
- All claims will be processed by the new Claims Payer, UMR, at their Wausau, Wisconsin office.

✓ Who do I contact about claims for expenses incurred (date of service) during 2013?
- Claims for 2013 expenses should be sent to InforMed at:
  Compass Rose Health Plan
  P.O. Box 141501
  Nashville, TN 37214
- If you have questions about a 2013 claim, call InforMed at 1-877-531-1159.

✓ Where should claims be sent for expenses incurred on or after January 1, 2014?
- Claims for 2014 should be sent to UMR at:
  UMR
  PO BOX 8095
  Wausau, WI 54402
- If you have questions about a 2014 claim, call UMR at 1-888-438-9135.

✓ Will my Explanation of Benefits (EOB) be different?
- Yes. The Explanation of Benefits you receive after visiting a provider will look a little different in 2014. For your reference, a sample will be provided (in the March 2014 Compass Connection Newsletter) to help you understand the differences.

Plan Benefit Overview

✓ How will these changes affect me and my health plan?
- You now have a new address for submitting claims along with a new member ID card.
- Please remember to show your new member ID card to your providers (including doctor and hospital visits, lab work, specialist visits and prescription pickups) beginning January 1, 2014.
- Your Prescription Drug benefits through Express Scripts, Inc (ESI), Lab coverage and the Supplemental Benefits will remain the same.

✓ Will my Network of Providers be the same?
- Yes. You will continue to use the UnitedHealthcare (UHC) network of more than 725,000 doctors, 5,600 hospitals, and 1,000 convenient care clinics.
- UHC is our national PPO Provider. You can access the UHC network directly by going to www.compassrosebenefits.com/UHC.

- ✓ Will there be any changes to the Prescription Drug program?
  - No. You will continue to receive your prescription drug benefits through Express Scripts, Inc. However, you will receive a NEW member ID card with a new prescription drug number.

- ✓ Will there be any changes to my existing LabCorp program?
  - No. You will continue to use LabCorp.

- ✓ Will there be any changes to my existing discount dental and vision program?
  - No. You will continue to receive your discounts through **Care**ington.

- ✓ What are the 2014 enhancements?
  - You'll learn more about the following benefits through correspondence that will be mailed directly to you:
    - **Access to an online MEMBER PORTAL**
    - **Paperless / Electronic EOB's (if you choose to enroll)**
    - **Online tools to help manager your health benefits**

- ✓ How can I take advantage of these new benefits?
  - Our new resources will be available and complimentary to members of the Compass Rose Health Plan in 2014.
  - Existing members will receive an informational packet that describes in detail all the 2014 benefits and enhancements. Members can expect to receive this packet mid-October.

Thank you and we appreciate your continued membership to the Compass Rose Health Plan.