



COMPASSCONNECTION

SPRING 2021

COVID VACCINE NEWS

(page 3)

HOW YOU CAN BENEFIT FROM HEALTH COACHING

(page 6)

New Way to Earn Rewards: MEETING HEALTH TARGETS



(page 2)

New Way to Earn Rewards: Meeting Health Targets

This year, the Compass Rose Health Plan introduced a new way to earn reward points: meeting health targets for your blood pressure and A1C testing.

Health Target for Blood Pressure

Nearly half of American adults have high blood pressure, and many do not even know they have it.¹ Because it usually has no symptoms, the best way to know for sure that you have high blood pressure is to have your blood pressure checked.

High blood pressure increases your risk for heart attack and stroke, which is why regular checks are important.¹

A normal blood pressure range is less than 120 systolic and less than 80 diastolic.² If your blood pressure is less than 120/80 during your biometric screening, you can earn 50 reward points. If your blood pressure is greater than 120/80, it is important to speak with your provider about ways you can manage your high blood pressure.

For resources and information regarding high blood pressure, visit compassrosebenefits.com/BloodPressure.

Health Target for A1C

More than 30 million people in the United States have diabetes.³ An A1C test is a blood test that can identify whether you are at risk for developing prediabetes, type 1 diabetes or type 2 diabetes.

Left unmanaged or untreated, diabetes can lead to serious health problems like heart disease, vision loss and even kidney disease.⁴ When it comes to the numbers, A1C target levels can vary by age and other



factors. During your biometric screening, ask your provider about completing an A1C test. If your A1C test results are less than 8%, you can earn 50 reward points. If your A1C levels are in a prediabetes or diabetes range, speak to your provider about managing your condition.

Make Sure Your Points Count

At your annual preventive care checkup, ask your provider to complete and fax in the UMR Physician Lab Form. Visit compassrosebenefits.com/LabForm to print a copy. The Physician Lab Form will ask your provider to document your blood pressure and A1C. To receive points for the results of your blood pressure and A1C screenings, this information MUST be submitted on the UMR Physician Lab Form.

If you do not meet the health targets, you are eligible to earn points by completing our Ongoing Condition CARE program.

If you do not meet the health target for either goal, next year you are eligible to earn points by improving your blood pressure by 10% and A1C by 7%.



Wellness Rewards Program

Taking charge of your health is important. You and your covered spouse can each earn up to \$250 per calendar year by completing qualifying activities and screenings. To learn more visit compassrosebenefits.com/Rewards.

SOURCES:

¹ <https://www.heart.org/en/health-topics/high-blood-pressure/the-facts-about-high-blood-pressure>

² <https://www.heart.org/en/health-topics/high-blood-pressure/understanding-blood-pressure-readings>

³ <https://www.diabetes.org/resources/statistics/statistics-about-diabetes>

⁴ <https://www.cdc.gov/diabetes/managing/problems.html>

COVID Vaccine News

Many people have questions about the new COVID-19 vaccines. The federal government has been working since the start of the pandemic to make a COVID-19 vaccine available as soon as possible. This accelerated timeline is unprecedented and has raised concerns for some people that safety may be sacrificed in favor of speed. However, as with all vaccines, safety is a top priority.

To ensure safety the Food and Drug Administration (FDA) carefully reviews all safety data from clinical trials and authorizes emergency vaccine use only when the expected benefits outweigh potential risks. The Advisory Committee on Immunization Practices reviews all safety data before recommending any COVID-19 vaccine for use. The FDA and the Center for Disease Control and Prevention (CDC) will continue to monitor the safety of COVID-19 vaccines, to make sure even very rare side effects are identified.

Messenger RNA vaccines (mRNA vaccines) are the first COVID-19 vaccines authorized for use in the United States. Although mRNA technology is new, it is not

Although mRNA technology is new, it is not unknown, having been studied for more than a decade.

unknown, having been studied for more than a decade. mRNA can most easily be described as instructions for the cell on how to make a piece of the “spike protein” that is unique to the coronavirus. Since the vaccine only makes part of the protein, it does not do any harm to the person vaccinated, but it does cause an immune response.

mRNA from the vaccine never enters the nucleus of the cell and does not affect or interact with a person’s DNA, nor does it alter or modify someone’s genetic makeup. **mRNA vaccines do not contain a live virus and do not carry a risk of causing disease in the vaccinated person.** Most people do not have serious problems after being vaccinated.

Your arm may be sore, red or warm to touch. These symptoms usually go away on their own within a week. Some people report having a headache or fever when receiving the vaccine. These side effects are a sign that your immune system is doing exactly what it is supposed to do. It is working and building up protection to disease.

Since this disease and vaccine are both new, we do not yet know how long protection lasts for those who get infected or those who are vaccinated. What we do know is that COVID-19 has caused very serious illness and death for a lot of people. If you get COVID-19, you risk giving it to a loved one who may get very sick. Getting a COVID-19 vaccine is a safer choice.

The Compass Rose Health Plan will cover the full cost of any FDA-approved COVID-19 vaccine if and when it becomes available to you. As of right now, the CDC will make decisions about fair allocation and distribution of the vaccine and your local health department determines how vaccines are distributed.

From the Medical Director, Compass Rose Benefits Group: Terry M. Flander, DO, MPH, MHA, FAAFP



Treating Low Back Pain

Back pain can be excruciating. So it would seem that getting an x-ray, CT scan or MRI to find the cause would be necessary. But that is not always the answer — at least not at first.

Ninety-nine percent or more of people with low back pain do not have a serious cause.¹ And most people with lower-back pain feel better within a few days or months, whether or not they have an imaging test.²

The truth is, people who get an imaging test for their back pain do not get better faster. Imaging tests can also lead to surgery and other treatments that may be unnecessary.

X-rays and CT scans expose you to radiation, which can increase your risk for cancer.³

So when do imaging tests make sense? It can be a good idea to get an imaging test right away if you have signs of severe or worsening nerve damage, loss of control of your bowel or bladder or loss of feeling or strength in your legs. Other red flags include a serious underlying problem such as cancer or a spinal infection or weight loss that you cannot explain.

There are several things you can do to help get over your back pain before more serious measures are considered.

Here are some steps you can take:

1 Stay active.

We used to think that bedrest was the best way to treat back pain. It has since been found that staying in bed can prolong recovery.¹ Walking is a good way to help ease lower-back pain. Try to avoid any activity that involves bending, lifting and/or twisting.

2 Apply heat.

A heating pad, electric blanket or warm bath or shower can help relax muscles.

3 Sleep comfortably.

A heating pad, electric blanket or warm bath or shower can help relax muscles.

4 Consider over-the-counter medications.

To help relieve pain and reduce swelling, some pain relievers or anti-inflammatory drugs may be able to help. Speak with your pharmacist or provider before taking any new medication.

5 Talk to your doctor.

If your symptoms do not improve after a few days, consider seeing a doctor to make sure the problem does not stem from a serious underlying health problem.

6 Explore other ways to treat back pain.

If you still have pain after a few weeks, you may want to ask your doctor about other treatments for lower back pain such physical therapy, chiropractic care, acupuncture, yoga and Pilates. The chart on the next page shows the Compass Rose Health Plan's coverage for some of these services.

SERVICE	IN-NETWORK YOU PAY
Physical Therapy	10% of the plan allowance* 90 visits max per calendar year combined with occupational and speech therapy (prior authorization required after 12th visit)
Basic Chiropractic Care	\$20 co-pay (20 visits max)
Acupuncture for Pain Relief	10% of the plan allowance* (24 visits max)

* Deductible applies

Research shows that poor quality care can lead to more complications, unnecessary hospitalizations, and a higher chance that patients are not receiving the treatment they need. If you are experiencing chronic back pain that is not resolving on its own or you have some of the red flags, consider seeking a premium care provider.

Premium care providers have been recognized for meeting quality and cost efficiency guidelines throughout the UnitedHealthcare Choice Plus network.

To find a UHC Premium Care Physician, visit our online Provider Directory at compassrosebenefits.com/UHC and look for the blue hearts.

SOURCES:

¹ <https://www.health.harvard.edu/blog/heres-something-completely-different-for-low-back-pain-2017070611962>

² <https://www.ninds.nih.gov/Disorders/Patient-Caregiver-Education/Fact-Sheets/Low-Back-Pain-Fact-Sheet>

³ <https://www.health.harvard.edu/cancer/radiation-risk-from-medical-imaging>



How You Can Benefit from Health Coaching

Are you looking to make healthy changes? Well, you do not have to do it alone. As a Compass Rose Health Plan member, you have access to the programs and support to help you succeed. Many of the programs we offer give our members access to specialized health coaches in their area of concern, whether that be nutrition and exercise, smoking cessation, having a baby, or managing a diagnosis like hypertension or diabetes.

The primary goal of these programs is to motivate you to meet your health goals and provide education and resources along the way. The best part? They are all available to you at no cost as part of your health benefits. Here are a few of the programs you have access to:



REAL APPEAL

Real Appeal® is a free weight loss program available to eligible* Compass Rose Health Plan members. This simple, online program helps you lose weight by building healthy habits over time.

In addition to online tools, a scale, recipes, workout DVDs and more, you get access to a transformation coach. Your coach will lead weekly online group sessions with simple steps on nutrition, exercise and how to break through barriers to reach your goals.

Learn more and enroll at compassrosebenefits.com/RealAppeal.



TOBACCO CESSATION

We offer a free Tobacco Cessation Program, provided through UMR, to support members wishing to quit smoking.

Through this program you receive up to five counseling sessions via phone with one of UMR's certified tobacco cessation specialists as well as certain drugs for the treatment of tobacco dependence at no cost. These specialists will work with you to develop a personalized quit plan and provide education, encouragement and accountability.

Take the first step toward your smoke-free life and earn 100 reward points for completing the program. For more information on UMR's Tobacco Cessation Program or to enroll, call (800) 207-7680.



MATERNITY CARE

Whether you are thinking about having a baby or are already expecting, the Compass Rose Health Plan is committed to helping provide the support you need for a **healthy and happy pregnancy**.

With UMR's free Maternity CARE program, you will receive an initial phone call from an experienced OB-GYN nurse and, if you choose to participate, additional calls each trimester during your pregnancy and a follow-up after your baby is born.

If you enroll during your first trimester and complete the program, you can earn 100 reward points. Learn more and find out how to sign up at compassrosebenefits.com/Maternity.



ONGOING CONDITION CARE PROGRAM

Being diagnosed with a chronic condition can be overwhelming and frightening. UMR's Ongoing Condition CARE program offers personalized support with access to a nurse coach who can help you manage your condition.

Members 18 or older who are diagnosed with asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, congestive heart failure, hypertension, diabetes and/or depression are eligible to participate.

If you complete the program you can earn 100 reward points. To learn whether you qualify for the Ongoing Condition CARE program, please contact UMR at (866) 575-2540, or you can check online by clicking through our Member Portal to UMR and choosing *Get a health coach* from the *I need to* menu.

* Real Appeal is available at no additional cost to Compass Rose Health Plan members, their covered spouses and dependents 18 or over, with a BMI of 23 and higher, subject to eligibility. Members with a BMI of 23 to 29.9 without a qualifying comorbidity (such as diabetes, pre-diabetes, dyslipidemia, high blood pressure or tobacco use) can participate but are not eligible to receive one-on-one coaching.



Getting Infusion Meds at Home

As we face the challenges of living in a world with COVID-19, many people have preferred to stay home and take advantage of telehealth services rather than being in a waiting room with other patients. But what about health care that cannot be administered virtually, like getting infusions?

Infusion therapy is provided for medications that are administered intravenously or by other injection routes like subcutaneously. Common infusion therapies include chemotherapy, blood products, hydration therapy, pain management therapy, antibiotic therapy, enteral nutrition, growth hormone, catheter care and parenteral nutrition.

Many infusions are administered to people living with conditions like pulmonary arterial hypertension, cancer, asthma, primary immunodeficiency and hemophilia, which puts these patients in the high-risk group of becoming infected with the coronavirus.

If you currently receive an infusion therapy, you may have the option to receive your medication administered at home by a nurse. Thanks to

Accredo's home infusion nurses, medications may be administered in the safety — and comfort — of a member's home.

Receiving your medication at home may save you money as well. You will only be responsible for the applicable pharmacy copay, which includes the cost of the drug and the home infusion services from Accredo. Accredo may also be able to apply copay assistance leaving you as the member with little to no cost.

In addition to a robust infection control plan already in place, Accredo has implemented additional safety procedures, including a telephonic pre-screening of each patient to understand the COVID-19 exposure risk. This information informs the nurse of the personal protective equipment that must be worn prior to entering the home.

To find out more about home infusion therapy call Accredo at **(800) 803-2523**.

Note: Your prescription drug must be on the Plan formulary to qualify for home infusion therapy. Prior authorization may be required.



What are HEDIS and

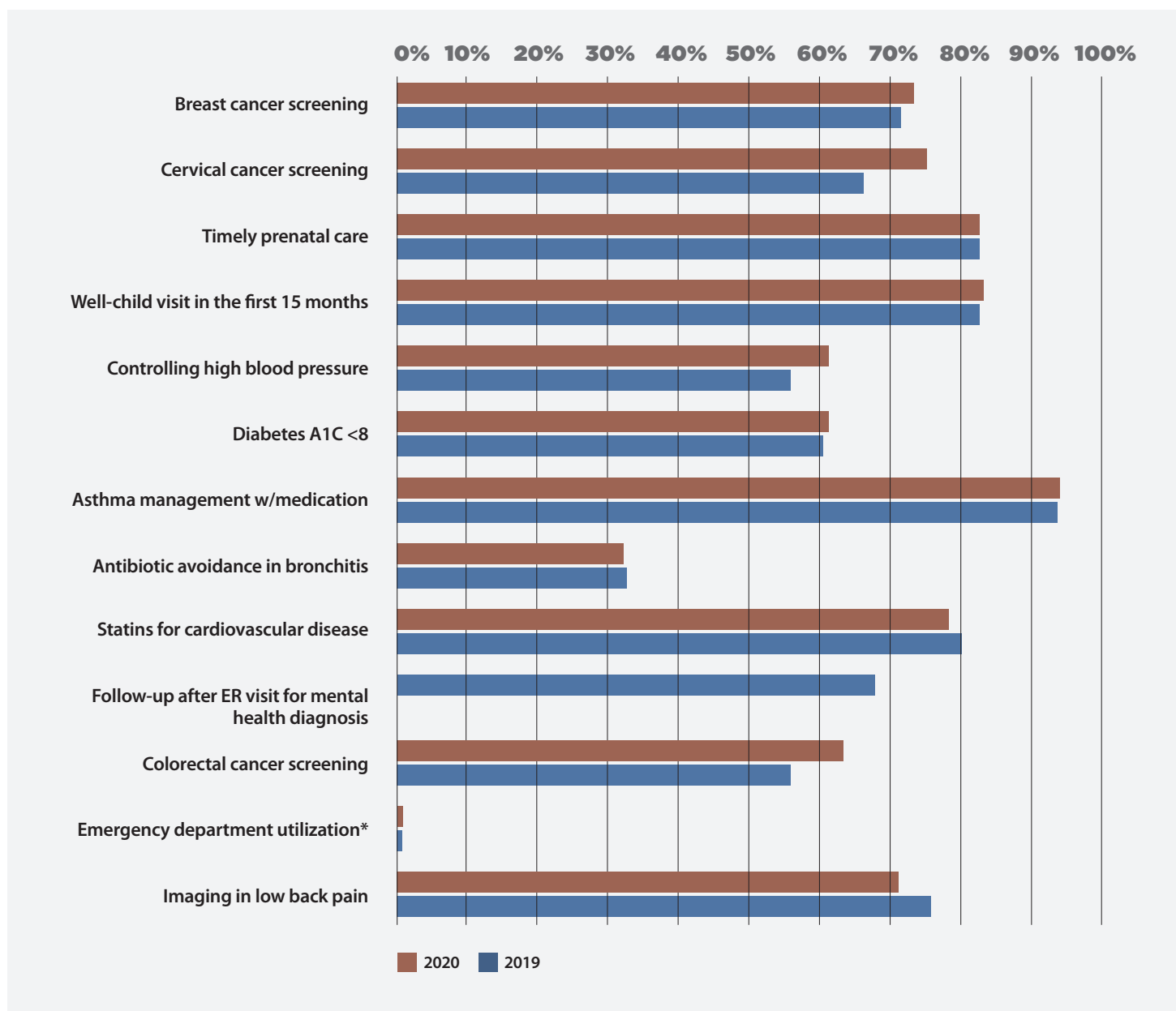
Each year, the Compass Rose Health Plan uses performance measures to evaluate the care and services provided to our members. These measures are known as HEDIS, Healthcare Effectiveness Data and Information Set, and CAHPS, Consumer Assessment of Healthcare Providers and Systems.

HEDIS data is collected through a combination of medical record audits and insurance claims data. This data tells us what percentage of our members

are compliant with various health measurements. CAHPS data is collected through a survey sent to 1,100 members annually. This data tells us what our level of member satisfaction is, compared to other plans.

We have our performance scores for 2020 and would like to share them with you. The chart below shows the percentage of our members who were compliant with each HEDIS measure.

Healthcare Effectiveness Data and Information Set (HEDIS)



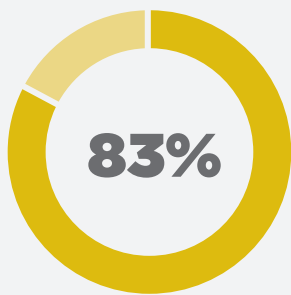
CAHPS?

Analysis of our HEDIS scores is an integral part of the Compass Rose Health Plan's efforts to improve health care for our members. The results are used to help shape member education initiatives in areas where we could improve. For example, if we see that not enough women are getting their cervical cancer screening, too many people are going to the emergency room for non-emergent needs or members need guidance in managing low back pain, we create programs to help bring awareness to the importance of being compliant in some of these areas.

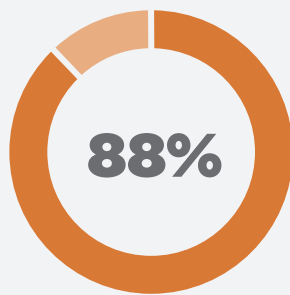
These scores are all about helping to improve your health — we cannot do it without YOU. By staying healthy, getting your routine preventive care exams and screenings and following your provider's recommendations, not only are you improving your health, but the health of the Compass Rose Health Plan.

Wondering what other Compass Rose Health Plan members have to say about us? Below are the results of our 2020 CAHPS survey mailed to randomly selected members.**

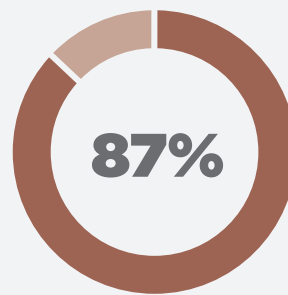
Consumer Assessment of Healthcare Providers and Systems (CAHPS)



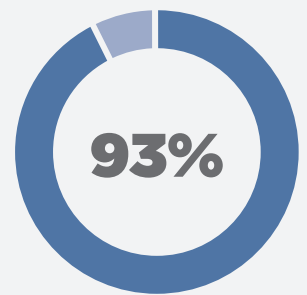
83% experienced coordination of care.



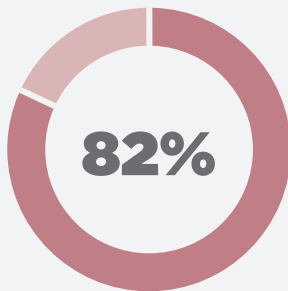
88% said they are getting the care they need.



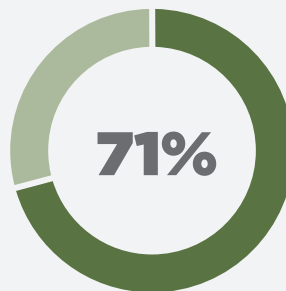
87% said they are getting the care they need quickly.



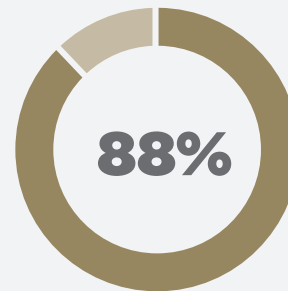
93% said their claims were handled quickly and correctly.



82% ranked the Compass Rose Health Plan as an 8, 9, or 10 on a 10 point scale with 10 being the best.



71% received their annual flu vaccination.



88% ranked their personal doctor as an 8, 9, or 10 on a 10-point scale with 10 being best.

Health care plays an important role in ensuring a long and happy life. Are you doing your part to improve it? Take the first step by scheduling your annual preventive

care checkup with your primary care physician. To locate a network physician in your area, visit compassrosebenefits.com/UHC.

* Emergency department utilization is measured by how many people went to the emergency room versus the number of people expected to visit the emergency room. In this instance a lower number would be better.

** CAHPS Percentages are based on the members who responded usually or always to survey questions pertaining to their experience with the Compass Rose Health Plan over the last 12 months.

The Healthy Aging Checklist

We all look for ways to maintain our health and wellness as we age. But the key to successful aging is no secret. In fact, you may have heard of all of these things before. Here are a few proven ways to help ensure your health as you age.



Stay Physically Active

Regular exercise helps older adults stay independent and prevents other health problems.

The Centers for Disease Control and Prevention (CDC) has physical activity guidelines for those who are 65 years of age or older, generally fit and do not have limiting health conditions. It is recommended that you get at least 150 minutes a week of moderate-intensity aerobic activity such as walking, swimming or golfing. Plus, at least two days a week of muscle-strengthening activity such as lifting weights or using resistance bands.¹

If you are ready to be more physically active it is important to speak to your provider first to make sure you engage in an exercise regimen that is right for you.



Get Regular Preventive Care

Even if you feel healthy it is important to have routine preventive care. These visits are important in the identification and early treatment of illnesses. Preventive services for older adults that your doctor recommend can include:

- Vaccinations for the flu, pneumonia, shingles and tetanus/diphtheria/pertussis
- Screening for high blood pressure
- Screenings for breast cancer and colorectal cancer
- Blood test for conditions such as diabetes and high cholesterol
- Osteoporosis screening for women



Keep the Mind Active

Everyone has memory failures now and then. And as a person ages, these happen more often. There are a lot of things that can be done to keep the brain sharper. Engaging in physical activity is one thing but some others include:

- Staying social
- Playing cards
- Joining a book club
- Engaging in brain exercise games
- Doing arts and crafts

If you need help with your healthy aging checklist, contact your Aging Well Resource Coordinator at (855) 512-9355 or email agingwell@engagedhelathgroup.com.

Remember, for the healthiest aging we need to do things that optimize health — and health care — so that the brain and body work at their best for now, and for the future.

SOURCE:

¹ https://www.cdc.gov/physicalactivity/basics/older_adults/index.htm



Mission Financial Solutions: INFLATION

According to the official measures, inflation has been subdued over the past few years. Even so, many people are seeing costs go up for food and other everyday items. If inflation continues to rise, what options are there to guard against the devaluation of your hard-earned money?

Find answers to this important question on the Mission Financial Solutions website: missionfinancialsolutions.com.



MISSION FINANCIAL SOLUTIONS

** Compass Rose members have FREE access to articles, interactive tools and even personalized answers to your financial questions through Mission Financial Solutions. The information on the Mission Financial Solutions website is for educational purposes and the opinions and information is provided by the publisher (Horowitz & Company) and is not the opinion of Compass Rose Benefits Group or its affiliates.*

Meet the 2021 Board of Directors

Our Board of Directors is comprised of Compass Rose Benefits members with backgrounds working for the departments within the federal government that we serve. The Board meets six times a year. It is responsible for taking care of the strategic health of the association on an ongoing basis. Board terms are three years. Officers are elected annually.

The newest member of our Board of Directors, William (Mike) Michael, brings a wealth of experience and expertise to Compass Rose Benefits Group, driven by his passion for our mission. It is our pleasure to have him serve on our board.

"I have been a Compass Rose member since the early 1980's. I am most pleased to serve on the Board of Directors. The opportunity to give back to the membership and an organization that has supported our family for almost 40 years is an honor."

—William (Mike) Michael





11490 Commerce Park Drive
Suite 220
Reston, VA 20191

compassrosebenefits.com
member.compassrosebenefits.com



Like us on
facebook.com/CRBGinsurance



Follow us on
twitter.com/CRBGinsurance

Compass Rose Contact Information:

Medical Claims

UMR
P.O. Box 8095
Wausau, WI 54402
(888) 438-9135

Provider Precertification

UMR
(800) 808-4424

Lab Work Program

LabCorp
(888) 522-2677
labcorp.com
Quest Diagnostics
(866) 697-8378
questdiagnostics.com

Prescription Drug Program

Express Scripts
P.O. Box 14711
Lexington, KY 40512-4711
(877) 438-4449
express-scripts.com/Pharmacy

Doctor On Demand (Telehealth)

(800) 997-6196
compassrosebenefits.com/DrNow

Compass Rose Benefits Group

(866) 368-7227
askCRBG@compassrosebenefits.com
compassrosebenefits.com