



COMPASSCONNECTION

SUMMER 2021

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REDESIGNED
MEMBER PORTAL

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Newly Redesigned



At Compass Rose Benefits Group we have been working hard to improve your experience on our member portal and make sure you have access to clear, helpful information and online resources. We are excited to launch our newly redesigned Member Portal!

Our new member portal is more user-friendly and easier to navigate. MyCompass makes it easier for you to find and read about your benefits, with fewer pages and clearer information. Plus, the portal is accessible from mobile devices so members can access their information from wherever they are.

Available to all members, MyCompass gives you access to exclusive tools that help you manage your benefits and live healthy:

HOME PAGE:

Upon signing in, you will be brought to our new home page, which gives you easy access to manage your profile and view your plan information.

Plus, there is now a button that will take you straight to your UMR profile from the home page!

QUICK LINKS:

You get access to our various health and wellness programs that are a part of your Compass Rose

Member Portal

Health Plan benefits including telehealth through Doctor On Demand and a weight loss program by Real Appeal.

You can also quickly find Plan brochures and forms to learn more about your benefits and submit claims if needed.

CLAIMS AND EOBs:

This page also allows you to access your UMR profile, which allows you to view claims and Explanations of Benefits (EOBs), access and request a new member ID card, utilize the Health Cost Estimator tool, track your wellness reward points and more!

UMR also provides a summary of your health care financial data including how much you have contributed to your deductible and out-of-pocket spending for the plan year.

PRESCRIPTIONS:

You have access to your personal Express Scripts profile through the member portal. This allows you to view your prescriptions, manage home deliveries, locate a pharmacy and price a medication.



Get Started

Signing up is easy. Have your member ID card ready and go to **<https://member.compassrosebenefits.com/Register>**. Once we receive your registration and verify your information, you will receive your login information via email. Then, you can access myCompass 24/7 at **<https://member.compassrosebenefits.com>**.

Although it is our hope that the new member portal is simple and easy to use, we know it will take some getting used to. Feel free to contact a Member Services Representative if you need assistance navigating myCompass by emailing **askCRBG@compassrosebenefits.com** or by calling **(866) 368-7227 (option 3)**.

Fight the Stigma

This past year has been a catalyst for change and disruption in nearly every aspect of our lives — both at home and at work. It is common to feel stressed or anxious during abnormal circumstances or events, and it can be especially hard for people who already manage feelings of anxiety or emotional distress.

We all experience emotional ups and downs throughout our lives, but mental health conditions go beyond those emotional reactions. It is a medical condition that affects the way a person thinks, feels and how they relate to others. Signs and symptoms of mental illness can vary, depending on the disorder, circumstances and other factors, and not everyone has the same experience.

One in five U.S. adults experience a mental health condition each year. But only 44% of those who are diagnosed get treatment.¹ Overall, stigma continues to be a major barrier that prevents individuals from receiving treatment.

Often, people avoid or delay seeking treatment due to concerns about being treated differently or fears of losing their jobs and livelihood. That is because stigma against people with mental illness is still very much a problem.

Stigmas around mental health conditions can lead to:

- Reduced hope
- Lower self-esteem
- Increased symptoms
- Difficulties with relationships and at work
- Reduced likelihood of seeking or continuing treatment

It can be scary for someone with a mental health condition to speak up for fear of how others will react. It is important to help break down these barriers. The National Alliance on Mental Illness (NAMI) offers some suggestions about what we

can do as individuals to help reduce the stigma of mental illness:²

- Talk openly about mental health.
- Educate yourself and others – respond to misperceptions or negative comments by sharing facts and experiences.
- Be conscious of language – remind people that words matter.
- Encourage equality between physical and mental illness – draw comparisons to how they would treat someone with cancer or diabetes.
- Show compassion for those with mental illness.
- Be honest about treatment – normalize mental health treatment, just like other health care treatment.

Stigma is not something that will go away on its own, but if we work together, we can change the way we perceive mental illness.

It is also important to take care of yourself and look after your own mental health. There are many things you can do to improve your mental health, including:

- Sticking with daily habits and routines
- Staying active with exercise
- Eating well
- Creating boundaries between home and work life
- Getting adequate sleep
- Practicing meditation and mindfulness
- Talking about your feelings

Most importantly, ask for help. None of us are superhuman. If things are overwhelming or you are having a hard time it is important to reach out to family, friends or a mental health provider.

Recognizing the signs and symptoms of mental health conditions can be helpful in reducing the stigma and helping to support others as well as yourself.

SOURCES:

¹ <https://www.nami.org/mhstats>

² <https://www.nami.org/blogs/nami-blog/october-2017/9-ways-to-fight-mental-health-stigma>

³ <https://www.mayoclinic.org/diseases-conditions/mental-illness/symptoms-causes/syc-20374968>

Examples of signs and symptoms include:³

- Feeling sad or down
- Confused thinking or reduced ability to concentrate
- Excessive fears or worries, or extreme feelings of guilt
- Extreme mood changes of highs and lows
- Withdrawal from friends and activities
- Significant tiredness, low energy or problems sleeping
- Detachment from reality (delusions), paranoia or hallucinations
- Inability to cope with daily problems or stress
- Trouble understanding and relating to situations and to people
- Problems with alcohol or drug use
- Major changes in eating habits
- Sex drive changes
- Excessive anger, hostility or violence
- Suicidal thinking

If you have any signs or symptoms of a mental health condition, consider seeking a mental health professional. And do not be afraid to reach out to other people in your life, including family, friends, neighbors and co-workers, who can offer support.

Finding Mental Health Care

Find therapists, psychiatrists, or other clinics in our network:

compassrosebenefits.com/UHC

Be sure to click on the link to our behavioral health directory.

Get mental health virtual visits through Doctor On Demand:

compassrosebenefits.com/DrNow

Remember, mental health conditions are common and treatable. With timely and effective treatment recovery is possible.



Importance of Cancer Screenings

Screenings are a vital aspect of comprehensive health care. They are also the best way to identify cancer in its earliest stages, often before it causes any symptoms. When abnormal tissue or cancer is found early, it may be easier to treat. Yet many people either delay or avoid getting life-saving cancer screenings.

It is important to make sure you and your loved ones are getting the screenings you need. During your preventive care exam, talk to your provider to find out what

screenings are right for you. The American Cancer Society recommends regular screenings for breast cancer, colon and rectal cancer and cervical cancer.¹ Guidelines for these cancer screenings depend on different factors, and they may not be the same for every person. Your provider can consider your personal and family history, other risk factors and the timing of your last screening test to make the best recommendation for you.

When you receive certain cancer screenings, you are eligible to earn reward points as part of our Wellness Rewards Program.

GENERAL CANCER SCREENING GUIDELINES²

MAMMOGRAM

Recommended for women age 40+

Regular mammograms are the most useful tests for finding breast cancer in its early stages, when it is usually easier to treat.



EARN REWARDS:

Eligible women can receive 100 reward points.

COLORECTAL CANCER SCREENING

Recommended for men and women age 50-75

Colorectal cancer is the third leading cause of death from cancer in the United States.³ A fecal occult blood test can help identify signs of cancer.



EARN REWARDS:

Eligible adults can receive 100 reward points.

CERVICAL CANCER SCREENING

Recommended for women

There are two tests used to screen for cervical cancer and type of test and frequency you need depends on your age and your provider's recommendation.

- In Your 20s: Regular screening for cervical cancer starting at age 21 every 3 years with cervical cytology alone.
- Ages 30-65: At age 30, two additional cervical cancer screening options are recommended. Women can receive a pap test every three years, an HPV test every five years or get both tests at the same time (called co-testing) every five years.



EARN REWARDS:

Eligible women can receive 100 reward points.

Facing fears of potential cancers is difficult, but it is important to do. To find a network provider visit compassrosebenefits.com/UHC. You can learn more about earning reward points as part of our Wellness Rewards Program at compassrosebenefits.com/Rewards.



SOURCES:

¹ <https://www.cancer.org/healthy/find-cancer-early/american-cancer-society-guidelines-for-the-early-detection-of-cancer.html>

² <https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/>

³ <https://www.cancer.gov/types/colorectal/patient/colorectal-screening-pdq>

The Well-Child Visit

Regular checkups are an important way to keep track of your child's health. While your child is growing and developing, your pediatrician can help make sure they are meeting important milestones and identify any health, behavioral and developmental problems early on.

Importance of Well-Child Visits

Primary care can allow early detection and treatment for health concerns, which is why it is important to stick to a schedule, even if your child is healthy. Children who miss visits are at a higher risk of hospital admission due to something preventable.¹

What to Expect During Your Visit

At well-child visits, pediatricians conduct a head-to-toe examination, update recommended immunizations and screen for any health concerns. Your pediatrician will also look at nutrition, hearing and vision, chronic conditions, obesity, adolescent tobacco use and depression. Well-child visits are also an opportunity for you to ask questions about your child's health and get tools and information that you can use to support your child's development.

Staying Current on Childhood Immunizations

Childhood vaccines or immunizations can help protect your child from deadly diseases, such as polio, tetanus and diphtheria, as well as help keep other children safe by eliminating or greatly decreasing dangerous diseases that spread from child to child.

The American Academy of Pediatrics releases recommended vaccination schedules for routine administration of currently licensed vaccines for children. Your child's pediatrician will keep track of the immunizations your child received.

It is important to stay up to date on these vaccinations and not miss an appointment. Vaccines are some of the safest and most effective medicines we have, and they have made many dangerous childhood diseases rare today.

Recommended Frequency of Well-Child Visits

Any parent knows children grow up fast. Well, that is because early childhood is a time of rapid growth and development, which is why children require more checkups than adults. Your child's first pediatric visit usually occurs a few days after your baby is born and continues until they reach adulthood. The American Academy of Pediatrics recommends babies get checkups at birth, 3 to 5 days after birth and then at 1, 2, 4, 6, 9, 12, 15, 18, 24 and 30 months, after which, visits become yearly.²

Each child and family is unique. Your child's pediatrician can recommend the preventive care that is right for them. Make sure that your child is up to date on their visits. To find locate a network provider in your area, visit www.compassrosebenefits.com/UHC.

SOURCES:

¹ <https://www.ncbi.nlm.nih.gov/books/NBK221019/>

² <https://www.healthychildren.org/English/family-life/health-management/Pages/Well-Child-Care-A-Check-Up-for-Success.aspx>



Report Fraud, Waste, Abuse

Protecting you from fraud, waste, and abuse is part of our mission to provide quality health care. The Compass Rose Health Plan takes its responsibilities towards preventing fraud, waste and waste abuse very seriously.

What is Health Care Fraud, Waste and Abuse?

Fraud

is the knowingly and willfully executing or attempting to execute, a scheme or artifice to defraud any healthcare benefit program or to obtain (by means of false or fraudulent pretenses, representations, or promises) any of the money or property owned by, or under the custody or control of, any healthcare benefit program.

Waste

is the expenditure, consumption, mismanagement, use of resources, practice of inefficient or ineffective procedures, systems, and/or controls to the detriment or potential detriment of entities.

Abuse

is the practice of causing unnecessary costs to the FEHB program, improper payment, payment for services that fail to meet professionally recognized standards of care or services that are medically unnecessary.

Examples of fraud, waste and abuse include but are not limited to:

- Providing services that are not medically necessary
- Billing for services that were not provided
- Billing multiple times for the same service

Actions the Compass Rose Health Plan to Address Fraud

The Compass Rose Health Plan along with our partners UMR and Express Scripts take steps to review and investigate reported cases of potential fraud, waste or abuse. We also investigate misconduct

identified through monitoring our systems and operations.

How to Report Fraud, Waste, or Abuse

If you suspect or know that fraud, waste, or abuse is occurring, it is important to report it. There are many ways to report fraud, waste, and abuse:

- Call the Compass Rose Health Plan Fraud, Waste and Abuse Line at **(866) 368-7227 (option 6)**
- Call UMR's Fraud and Abuse Hotline at **(800) 356-5803**
- Call the Express Scripts Fraud tip Hotline at **(866) 216-7096**

You Can't Predict the Future, But You Can Prepare for It

You work hard to provide for your loved ones. What would happen if something tragic unexpectedly took you, and the income you work so hard to provide, from them? How long do you think it would take for your family's lifestyle to decline if you suddenly passed away? How long will the savings last? How long can they afford to stay in their home? Will your children be able to afford college? Will your spouse have enough for retirement?

No one knows what the future holds. It is important to think about possibility of unexpected financial hardship and what that means for your family. A little planning now can make those emergencies and unexpected events much easier for your loved ones to handle. That is where life insurance comes in.

It is important to make sure you have adequate life insurance coverage. This can benefit your spouse if you are married, provide for any children you have or help support aging parents or siblings. Life insurance can help cover more than just final expenses and debts. Your beneficiary can use the payout to help cover immediate financial needs (like bills, housing costs and child care) as well as future needs (like saving for college or retirement).



Compass Rose Group Term Life Insurance, underwritten by New York Life Insurance Company,¹ offers up to \$500,000 in protection exclusively to Federal employees. There are no medical exams, no salary limitations AND you can maintain your coverage even if you leave your job within the Federal government. Consider supplementing or replacing your existing life insurance coverage to help make sure you have the protection you need.

We understand that navigating life insurance can be confusing. We are here to help. Learn more about Compass Rose Group Term Life Insurance, including features, costs, eligibility renewability, exclusions and limitations, and see how we compare to FEGLI at compassrosebenefits.com/TermLife.

While you certainly cannot plan for everything, it is nice to know you have a contingency plan in place when things go awry.

¹ NY, NY 10010 on policy form GMR-ER-P

Combating Chronic Kidney and End-Stage Renal Disease

Everyone's health goals and challenges are unique, and the support they receive should be, too. Part of our mission at Compass Rose Health Plan is to better educate members about their health care risks and provide steps they can take to prevent disease progression or manage a chronic condition.

One health challenge some of our members face is Chronic Kidney Disease (CKD) or End-Stage Renal



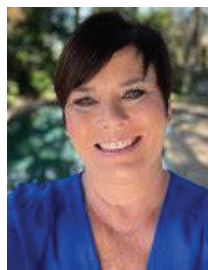
Disease. According to the Centers for Disease Control and Prevention, as many as 90% of Americans with CKD are unaware of their condition, because symptoms often go unnoticed until the disease reaches its advanced stages. In fact, about half of all patients requiring dialysis learn that their condition has progressed to this stage in a hospital emergency department.¹

The key to managing chronic kidney disease is to manage other chronic conditions you may have, such as hypertension (high blood pressure) and diabetes. Though these are not the only conditions that can lead to CKD/ESRD, these conditions can have a great impact on kidney function. Below are some things you can do to prevent worsening kidney disease as recommended by the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK), (n.d.):

- **Control blood pressure.** Did you know high blood pressure can damage your kidneys? Help protect your kidneys by keeping your blood pressure in a good range. For most people that is less than 140/90.
- **Control blood sugar.** If you have diabetes, maintaining your recommended daily blood sugar goals is important. An A1C of less than 7 is recommended for most individuals and should be monitored every 3-6 months. Follow your provider's guidelines on their recommended daily blood sugar goals to ensure your A1C is at the optimal level.
- **Know and understand your lab results.** Blood tests can provide information on how your kidneys are functioning. Here are some measurements to look at:
 - Your GFR estimates how well your kidneys are filtering blood. Know what your GFR is and work to maintain that level to prevent worsening of the condition.
 - Urine Albumin-to-Creatinine ratio. Urine albumin checks for kidney damage and a level less than 30 is the goal with the lower the result, the better.
- **Know and take your medications as they are prescribed.** Your provider may prescribe medications to manage conditions that can negatively impact your kidney function. It is important to take these as prescribed. Ask your health care provider before taking any over the counter (OTC) medications. Many OTC medications can affect your kidneys or may affect other medications you are taking.
- **Eat a healthy diet.** Everything you eat and drink can impact your kidneys. Your doctor may recommend specific dietary changes. Working with a dietitian to develop a meal plan may help you to be more successful. This along with exercise will help you to maintain a healthy weight which is also recommended.

We are here to provide members with personalized information to help them better understand and manage their condition. To do this, we have a dedicated Anchor Nurse, Samara Smith, BSN, RN, CCM, through our partnership with Engaged Health Group (EHG). She is here to help members understand and manage their symptoms or condition and provide support as needed..

Please feel free to reach your Compass Rose Anchor Nurse for additional clinical support and guidance by calling **(888) 745-2724** or email **ssmith@engagedhealthgroup.com**.



Samara (Sam) Smith has been a registered nurse for over 20 years. She has experience in family medicine, medical-surgical hospital care, kidney disease, conditions of the digestive system, emergency room and hospice. This experience enables her to be the best advocate for you and your health care needs – whatever they may be.

SOURCES:

¹ <https://www.cdc.gov/kidneydisease/publications-resources/ckd-national-facts.html>

² <https://www.niddk.nih.gov/health-information/kidney-disease/chronic-kidney-disease-ckd/managing#one>

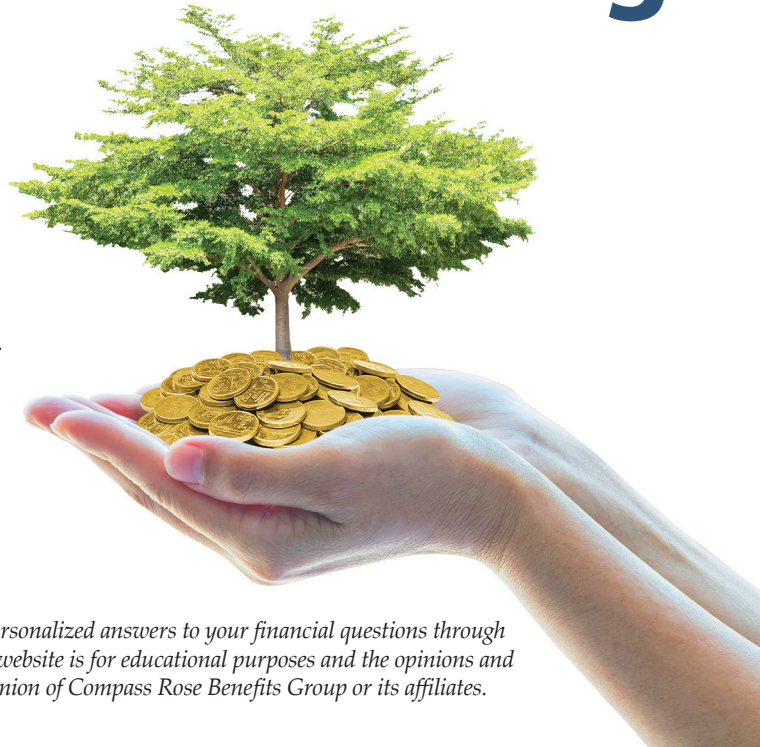
Socially Conscience Investing

Is your investment strategy as socially and environmentally conscious as you are?

There are many tradeoffs involved with investing, but you do not necessarily need to give up your principles in order to profit. Knowing what you are invested in and how that aligns with your social goals may be something to consider, especially now that there are new ways to uncover a company's environmental, social, and governance footprint.

Read more about this on the Mission Financial Solutions website: <http://bit.ly/MFS072021>.

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.*

Join Our Board of Directors!

Compass Rose Benefits Group (CRBG) is actively seeking eligible candidates for its 2022 Board of Directors, who play an important role in ensuring that all CRBG products and services meet membership needs.

Board members are elected by their peers and meet approximately six times a year in Reston, VA or via conference call. All Board positions are non-paid, and candidates must be enrolled in at least one CRBG plan.

Depending on how many candidates we receive, the Board of Directors election will be held in November. Those elected will serve a three-year term beginning January 2022. Interested parties should submit a brief personal biography (550 words or less), including a statement of interest no later than September 30, 2021 one of two ways:

EMAIL: boardelections@compassrosebenefits.com

MAIL: Compass Rose Benefits Group
Attn: Board Elections
11490 Commerce Park Drive
Suite 220
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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

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