



COMPASSCONNECTION

FALL 2021

NEW INTRODUCING COMPASS ROSE **MEDICARE ADVANTAGE**

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NEW!

LIVING WELL PROGRAM
TO SUPPORT YOUR HEALTH

(page 10)

2022
FEHB
OPEN SEASON

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2022 FEHB Open

This has been a very busy year for the Compass Rose Health Plan. We have been working hard to continue to offer you and your family the benefits and services you deserve. In addition, we have developed a new option we know our retired members will appreciate: **Compass Rose Medicare Advantage**.

This year's Open Season will be held November 8 through December 13, 2021. Now is a great time to refresh your knowledge on the benefits you receive as a Compass Rose Health Plan member, and figure out if you want to enroll in Compass Rose Medicare Advantage, if eligible.

With the continually rising cost of health care, we are proud to let our members know that our premiums for 2022 are staying stable, with little changes.

2022 COMPASS ROSE HEALTH PLAN PREMIUMS		
ENROLLMENT TYPE	BIWEEKLY	MONTHLY
SELF ONLY (421)	\$106.16	\$230.01
SELF PLUS ONE (423)	\$247.63	\$536.53
SELF AND FAMILY (422)	\$268.34	\$581.40



2022 Compass Rose Health Plan Updates

Expanded Eligibility:

All employees and retirees of the Department of Homeland Security are now eligible to enroll in the Plan.

Massage Therapy:

Members can now receive 12 massage therapy visits per year, with up to a \$60 reimbursement from the Plan per visit.

Foot Orthotics:

The Plan has eliminated the requirement that foot orthotics must be attached to a brace to receive coverage (benefits will be based on medical necessity); the Plan will cover non-prescription foot orthotics (in-store or online retailer) limited to a \$50 allowance per person per calendar year.

Chiropractic Care:

Instead of a co-payment, members are now responsible for 10% of the Plan allowance for in-network chiropractic care; The Plan increased the limit to 24 visits annually.

Overseas Office Visits:

\$15 co-pay for both primary care and specialist office visits overseas.

Season

This is a summary of changes.
For a complete list, please see Section 2 of our 2022 FEHB Brochure at compassrosebenefits.com/Brochure.

To request a hard copy be mailed directly to you, complete the form at compassrosebenefits.com/2022Brochure.

If you are happy with your health plan, you do not need to do anything — your current coverage will automatically roll over into 2022.

Important Information About Your Health Plan ID Card

Your health plan member identification (ID) card is important for scheduling appointments, filling prescriptions and processing claims. There is a lot of information to gain from your ID card beyond your Member ID and Group Number. It also lists copayments for the most common services as well as phone numbers to call for assistance and web addresses where you can get more information.

Please keep your current member ID card as we will NOT be issuing new ID cards for 2022.

To view, print or request additional cards be mailed to you:

1. Sign into **myCompass** at member.compassrosebenefits.com
2. Click the button to **Go to UMR**
3. Select **ID Card** from your **myMenu**

You may also call UMR at (888) 438-9135 to request a member ID card.

IMPORTANT NOTE ABOUT COMPASS ROSE MEDICARE ADVANTAGE ID CARDS: If you have elected to enroll in Compass Rose Medicare Advantage, your medical claims and prescriptions

will no longer be managed by UMR and Express Scripts. You will be receiving a separate Medicare Advantage ID card in the mail. For more information about Compass Rose Medicare Advantage ID cards, please call our dedicated Compass Rose Medicare Advantage line with UnitedHealthcare at (844) 279-9286, TTY 711, 8 a.m. to 8 p.m.



Introducing Compass Rose Medicare Advantage

We are proud to introduce Compass Rose Medicare Advantage as part of our commitment and ongoing efforts to support the unique needs of our retired members.

To offer this enhanced level of benefits, we partnered with UnitedHealthcare. The Compass Rose Medicare Advantage Plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan, is available to retired members enrolled in Medicare Part A and Part B. If you choose to enroll, you will still be a

Compass Rose Health Plan member insured within the Federal Employees Health Benefits (FEHB) program.

The Compass Rose Medicare Advantage Plan delivers all of the benefits you receive from your existing Compass Rose Health Plan and Medicare Part A and Part B, PLUS a collection of programs you have been asking for!

Take Advantage of Added Benefits and Features



Part B Subsidy

Monthly \$100 Medicare Part B premium subsidy for you and your enrolled spouse



Lower Prescription Drug Costs

\$1 copayment for covered generics



Renew Active®

Stay active and have fun with a free fitness program



FirstLine™ Essentials

A \$40 quarterly allowance to spend on over-the-counter products



Personal Emergency Response System (PERS)

Quick access to help in any situation, whether in an emergency or you need a helping hand



UnitedHealthcare® HouseCalls

Get an annual in-home preventive care visit at no extra cost with a health care practitioner



Hearing, Dental and Vision

Receive an eyewear and hearing aid allowance as well as dental benefits



Where to Go for Information

If you are eligible to enroll in Compass Rose Medicare Advantage, you should have received additional plan and enrollment information in the mail.

To learn more about this option, explore benefits, locate a provider, check prescription drug coverage and more, you may go online to UHCRetiree.com/CompassRose.

We are also hosting weekly virtual meetings to help walk our members through this new plan option. To view a list of dates and times and join a meeting please visit compassrosebenefits.com/UHCmeetings.

How to Enroll

Current Compass Rose Health Plan members can call our dedicated Compass Rose Medicare Advantage line with UnitedHealthcare to enroll

in the Compass Rose Medicare Advantage Plan at **1-844-279-9286, TTY 711**, 8 a.m. to 8 p.m. local time, 7 days a week.

Enrollment is voluntary and retirees may opt in or out of the enhanced level of benefits at any time throughout the year.

You must continue to pay your Medicare Part B premium.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

OTC: OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.

Renew Active: Renew Active® includes a standard fitness membership. The information provided through Renew Active is for informational purposes only and is not medical advice. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan.

PERS: You must have a working landline and/or cellular phone coverage to use PERS.

The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

It is important to see physicians and visit facilities that accept Medicare. Out-of-network/non-contracted providers are under no obligation to treat Plan/Part D Compass Rose members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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Get Rewarded for Completing Healthy Activities



As a Compass Rose Health Plan member, you can get rewarded for putting your health first. Through our Wellness Rewards Program, you and your covered spouse can each **earn up to \$250** per calendar year.

By completing qualifying activities and screenings not only are you helping to improve your overall health and care, but you are earning rewards to help you save money on your health care costs.

How to Earn Wellness Reward Points

- Complete an online Clinical Health Risk Assessment (CHRA)
- Get your annual routine preventive care exam
- Receive a biometric screening
- Meet health targets for blood pressure & A1C
- Receive certain preventive care screenings
- Use the UMR Health Cost Estimator or Express Scripts Price a Medication tools
- Complete health coaching
- Complete an Action Plan in the UMR Activity Center

Tracking Your Progress

You can track the points you have earned this year using UMR's Wellness Activity Center, accessible through your myCompass account.

1. Sign into **myCompass**
2. Click the **Go to UMR** button
3. Select **Health Center** under myMenu
4. Choose **Wellness Activity Center** and **get started**

Redeeming Your Rewards

We know saving on health care costs is important.

Members who use the Compass Rose Health Plan as their primary insurance will have the rewards they earn applied to their deductible the following calendar year.

Members who have Medicare B as their primary insurance will receive their reward in a retirement reimbursement account that can be used to reimburse qualified medical expenses such as medical and prescription drug copayments during the following plan year.

Members who have Medicare B must submit a Retirement Reimbursement Account (RRA) Claim Form to be reimbursed.

NOTE: Members enrolling in Compass Rose Medicare Advantage will be able to participate in the UnitedHealthcare Medicare Advantage rewards program, which varies from the Wellness Rewards Program described here. If you enroll in Compass Rose Medicare Advantage for 2022, you will receive reimbursement from Compass Rose for the rewards you earned in 2021.

The cut off for members to earn rewards to be used next year is November 30.

Please visit compassrosebenefits.com/Rewards for more details on how to access and complete these activities so you can earn wellness rewards.

Virtual Care Options

The use of virtual visits, also known as telehealth, has expanded in recent years, offering people more ways to connect with a health care provider from the comfort of their own home or while on the go. It allows you to avoid waiting rooms and coming into contact with others as well as the flexibility to fit a visit into your schedule without having to plan for getting there and back.

During a virtual visit, you use digital technologies, like your smartphone, tablet or computer, to talk with a provider. They are able to diagnose, treat and even prescribe medications, if needed.

Virtual care is not just for when you are feeling sick. Emotional and mental health is just as important, which is why more and more providers are offering virtual mental health care.

The Compass Rose Health Plan offers members options for virtual visits.

Doctor On Demand™

From treating cold and flu viruses to caring for migraines and allergies, Doctor On Demand lets you chat with a provider 24/7. Doctor On Demand visits are FREE for Compass

Rose Health Plan members. To learn more and find out how to get started visit compassrosebenefits.com/DrNow.

Network Provider

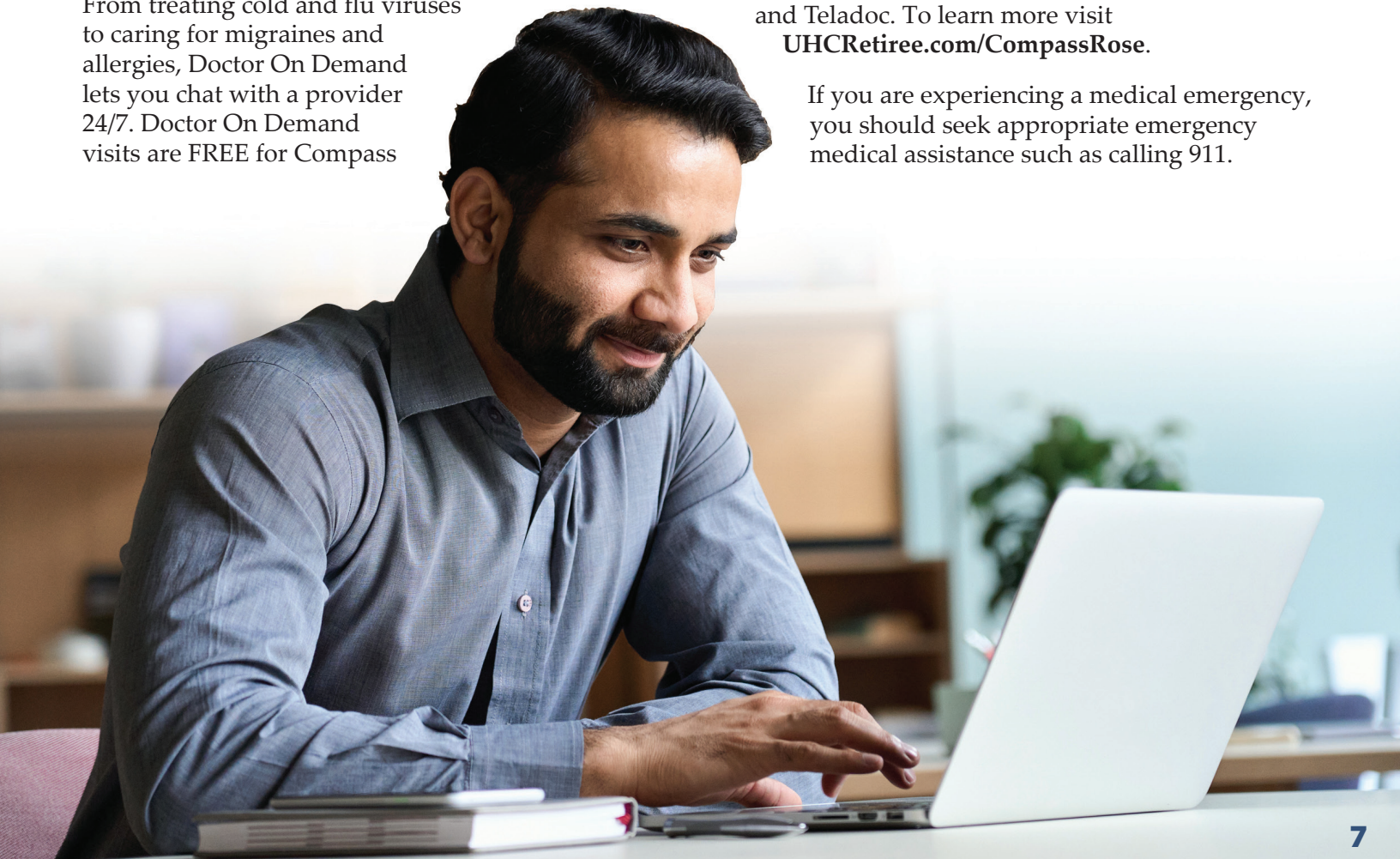
Many network providers are now offering virtual visits. Talk to your primary care doctor's office or visit compassrosebenefits.com/UHC to locate a network provider. These visits are covered by the Compass Rose Health Plan at 100%, meaning you pay \$0.

Be sure to talk to your provider's office and ask questions before you start your visit, so you are prepared when it is time to start your appointment.

Compass Rose Medicare Advantage

Members who enroll in Compass Rose Medicare Advantage have even more options for virtual visits, beginning January 1, 2022. In addition to a network provider and Doctor On Demand, you can receive virtual visits from American Well (AmWell®) and Teladoc. To learn more visit UHCRetiree.com/CompassRose.

If you are experiencing a medical emergency, you should seek appropriate emergency medical assistance such as calling 911.



Stay Active with One of Our Fitness Options

Active&Fit Direct™ — Get a fitness membership for just \$25 per month

This year we introduced a new partnership with Active&Fit Direct™ to help you stay active. With the Active&Fit Direct program, members have access to:

- 11,000+ Standard Fitness Centers and Studios
- 5,000+ NEW Premium Exercise Studios and Fitness Centers (cost may vary)
- 4,000+ Digital Workout Videos
- NEW! The Ability to Purchase a Membership for Your Spouse (or domestic partner)
- One-on-One Lifestyle Coaching
- No Long-Term Contracts

You can enroll in the Active&Fit Direct program by accessing our member link through myCompass. This link will take you to the Active&Fit Direct website to enroll and obtain an ID card to present at selected fitness center.

Active&Fit Direct™ — Participants must be 18 years of age, be located in the United States, and have a valid email address. Participants must pay by credit card and are charged in advance on a monthly basis using a recurring payment subscription. If a participant chooses to cancel, they must provide a 30-day notice of cancellation. All payments are subject to tax, if applicable, based on the participant's location. Plus an enrollment fee and applicable taxes. Fees will vary based on fitness center selection. Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees will vary based on fitness center selection. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct and the Active&Fit Direct logo(s) are trademarks of ASH and used with permission herein. Not all services may be available in all areas and the program may be changed (including monthly and enrollment fees and/or the introductory period) or discontinued at anytime.

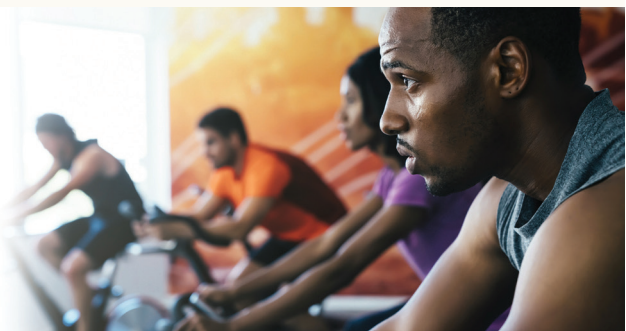
Renew Active® by UnitedHealthcare — the gold standard in Medicare fitness programs

Members who enroll in Compass Rose Medicare Advantage will gain access to Renew Active®, at no additional cost to you. Renew Active includes:

- A free membership at a gym near you
- Access to our nationwide network of gyms and fitness locations, including many premium gyms — it is the largest of all Medicare fitness programs
- An annual personalized fitness plan
- Access to thousands of on-demand digital workout videos and live streaming fitness classes
- Social activities at local health and wellness classes and events
- An online brain health program from AARP® Staying Sharp®, including a brain health assessment and exclusive content for Renew Active members
- Access to the Online Fitbit® Community for Renew Active. This allows participation in fun, friendly step challenges with other health-minded members. Joining the community also provides access to Fitbit Premium.™ To access Fitbit Premium, members must first join the Online Fitbit Community for Renew Active. No Fitbit device is needed.

To learn more about Compass Rose Medicare Advantage and Renew Active, please visit UHCRetiree.com/CompassRose.

Participation in the Renew Active™ by UnitedHealthcare program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Certain services, classes, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. Medicare's Largest Gym Network/The largest gym network of all Medicare fitness programs is based upon comparison of competitors' website data as of March, 2021. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan.



What You Need to Know This Flu Season

These days most of us are attuned with calling our doctor the second a sore throat or fever hits. Being sick is not fun and when over-the-counter medications are not doing the trick you may assume that what you really need is antibiotics to help you feel better.

Here's the truth: Antibiotics have no effect on the flu as it is a virus. The drugs won't relieve your symptoms, reduce the length of your illness or boost your immunity to other germs. And the unnecessary use of antibiotics could cause harm.

Antibiotic resistance refers to the ability of some germs to survive the drugs we take to kill them. This can happen as a result of overuse, described above, or misuse, as when a patient with strep throat misses doses of their antibiotics or stops taking their pills once they feel better.

The best medicine for the flu depends on the timing. Besides the usual over-the-counter cold-and-flu formulas, here are some tips to help you fight the flu:

THE FLU SHOT

Not only can the vaccine protect against getting the flu, but it can also reduce the strength of the virus if you do catch it. The catch: You have to get your shot before you come down with the flu so your body has time to build up defenses against the virus. The Centers for Disease Control

and Prevention (CDC) recommends all persons 6 months of age and older receive an annual flu vaccination, with rare exception.¹

DRINK LOTS OF FLUIDS

Staying extra hydrated can make you feel more comfortable and speed your recovery. Treat yourself to a favorite beverage that will encourage you to keep drinking: juice, electrolyte water, chicken soup or herbal tea with honey and lemon.

HOME REMEDIES

Natural ginger ale or ginger tea may help calm an upset stomach. To relieve cough and nasal congestion, the fumes of a menthol ointment, like Vicks VapoRub, can help you breathe easier. Inhaling steam from a humidifier or hot shower is another way to soothe airways.

You can break up mucus in your nose and throat by gargling with salt water. And, do not forget to rest up!

CONSULT YOUR PROVIDER

Don't ignore severe symptoms when you are fighting the flu. In certain cases — such as being high-risk for flu-related complications, experiencing severe symptoms or if your symptoms are not improving — seeing a doctor will help you get better faster and prevent major complications.

This flu season is expected to be harsh. It is important to take steps to help protect yourself as well as your friends and family.



¹ SOURCE: <https://www.cdc.gov/flu/>

New Living Well Program to Support Your Health

At the Compass Rose Health Plan we want to help our members feel their best and live well, which is why we offer a variety of services and programs to you as a part of your health plan — at no extra cost.

Taking care of yourself is vital, and the key to achieving your goals begins with understanding your overall health and how to navigate the complex world of health care. That is where our team comes in.

We have revamped our care management programs to ensure that our members receive the quality care and support they need through **Compass Rose Living Well**.

Our team of nurse case managers, pharmacists and experts are here to join you on your health journey and are committed to understanding your unique circumstances. From manageable chronic conditions — like diabetes or hypertension (high blood pressure) — to a more serious diagnosis, like cancer, our clinical team will be there for you. They will find tools to help you be self-sufficient.

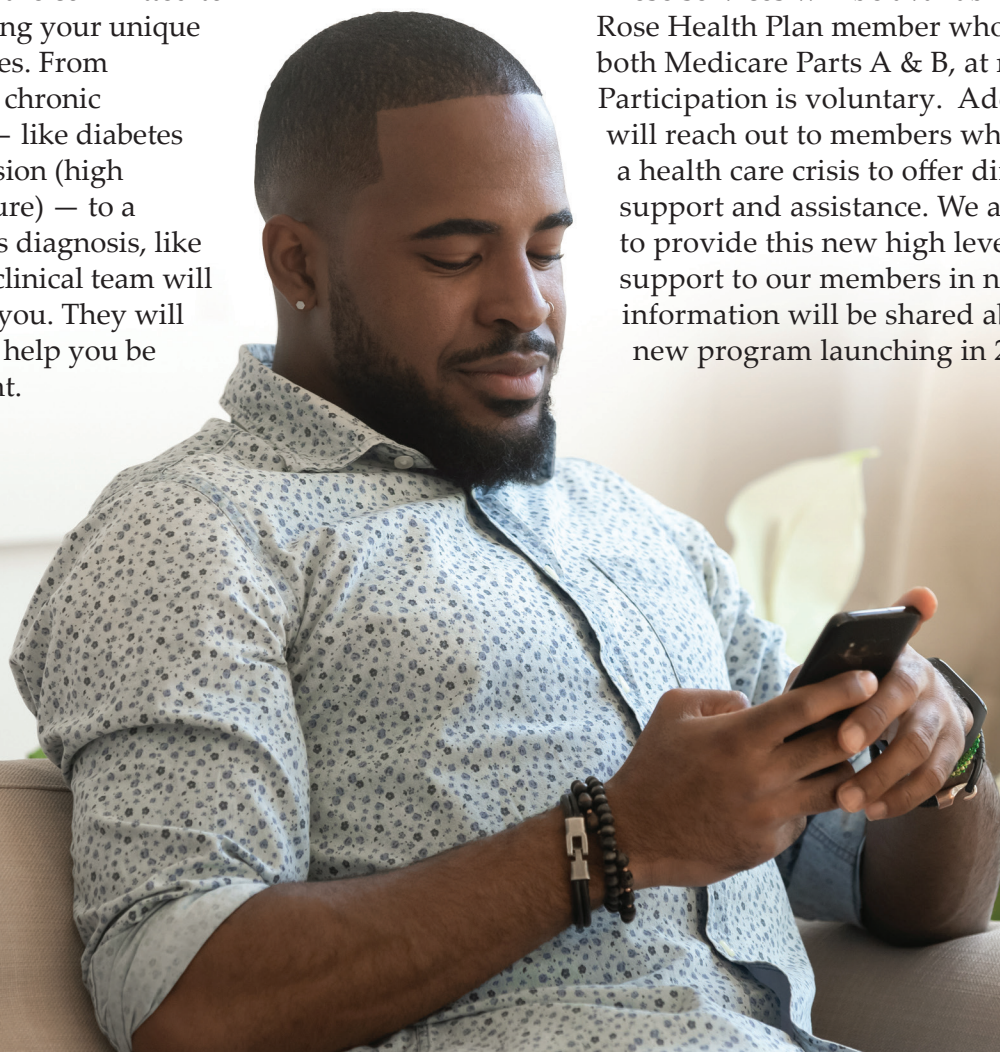
And they will give you relevant information to help you make informed decisions about your health.

The Compass Rose Living Well team is here to help you:

- Understand and manage your condition(s)
- Make informed decisions
- Set health goals and work to achieve them

If you are currently engaged in one of our programs such as Complex Condition CARE, Ongoing Condition CARE or Maternity CARE, a team member will be reaching out to help transition you to our new Living Well program. In the coming months we will also be providing additional direct mail and electronic communications to help the transition.

These services will be available to any Compass Rose Health Plan member who is not enrolled in both Medicare Parts A & B, at no additional cost. Participation is voluntary. Additionally, our team will reach out to members who may be having a health care crisis to offer direct one-on-one support and assistance. We are excited to be able to provide this new high level of personalized support to our members in need. Additional information will be shared about this exciting new program launching in 2022.



Helping Caregivers Navigate Holiday Stress

The holiday season can be stressful for anyone. Add in the responsibilities of caring for a loved one, and the stress is multiplied. Many families face challenges around holiday travel, where their loved ones will stay and making sure their loved one's needs are tended to while also juggling their own holiday responsibilities.

To prevent burnout and offset stress, it is important to set realistic expectations from the beginning. Be aware of what you can manage and accomplish — and ask for help.



For example, do not take on all the holiday preparations by yourself. Instead, ask for help from family and friends. If your aging loved one is able, invite him or her to help with some of the preparations. Though a simple gesture, it offers a meaningful activity for your loved one and helps minimize stress that both of you may be experiencing.

At Compass Rose Benefits Group, we understand that caregivers need a helping hand. That is why we provide options to help care for loved ones and give family caregivers the resources they need.

To learn about our Aging Well program please visit agingwell.compassrosebenefits.com.

End of Year Tax Planning

Time flies – there is no argument about that. As is the case at this time each year, we need to start thinking about what needs to be done before the books close on December 31. Yes, it is time to get organized.

This year there are a few more considerations to put on the list as there may be some changes looming that could cost us more in taxes if we do not properly plan. As legislation is currently in process, it is not totally clear what will actually make it into law. However, there is a strong probability that taxes will rise considering all of the money that was spent to pull the economy from the brink of failure.

Check out the **End of Year Planning Guide** on **Mission Financial Solutions** to get yourself ready. Remember, it is never too early to plan for your financial success.



* 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.



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