



COMPASSCONNECTION

FALL 2022

DEBUNKING **COMMON** **MEDICARE** **ADVANTAGE**



(page 4)

GET **MORE MONEY\$** **BACK IN** **2023**

(page 2)

MAKE THE MOST OF *YOUR* **HEARING AID BENEFIT**

(page 6)

Compass Rose Medicare Get More Money Back in

2023 is fast approaching! While many things in your life may have changed since last year's Open Season, the Compass Rose Medicare Advantage plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan for retirees, is continuing to find ways to enhance your benefits each year.

Many of our retired members have been with Compass Rose for decades and we want you to know how much we value your membership. That is why **we are excited to announce that we are increasing the monthly Medicare Part B subsidy you receive from \$100 to \$125 per month starting in 2023.** You get more money back while continuing to receive the same great coverage you expect from Compass Rose.

It is important to know that you are still part of Compass Rose when you have our Medicare Advantage plan. To support you with your retirement needs, we welcomed a new resource coordinator to the Aging Well team and launched a quarterly Aging Well e-newsletter.

We are looking forward to another year of serving you! Get to know the 2023 Compass Rose Medicare Advantage plan below.

FEHB Open Season Dates

The 2023 Federal Benefits Open Season will run from November 14 – December 12, 2022. During this time, all federal employees and retirees currently enrolled in an FEHB plan can make changes to their coverage.

If you are happy with your existing coverage, you do not need to do anything. Your benefits, including your enrollment in Compass Rose Medicare Advantage, will automatically continue for 2023.

2023 Compass Rose Health Plan Premiums

As a Compass Rose Medicare Advantage member, you will continue to pay your Compass Rose Health Plan premium as well as your Medicare Part B premium. **We are happy to announce a decrease in our premiums for 2023.**

2023	SELF ONLY: 421		SELF PLUS ONE: 423		SELF AND FAMILY: 422	
	BIWEEKLY	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY	MONTHLY
GOVERNMENT SHARE	\$259.72	\$562.73	\$560.52	\$1,214.46	\$611.42	\$1,324.74
MEMBER SHARE	\$98.32	\$213.02	\$227.19	\$492.25	\$247.90	\$537.12

Advantage Members 2023!

Compass Rose Medicare Advantage Part B Subsidy

We are excited to be increasing the monthly Medicare Part B subsidy for members enrolled in our Medicare Advantage option from \$100 per month to \$125 per month. Inflation has taken a toll on everyone—especially when it comes to retirement health care expenses. Our members are important to us, which is why we

increased the amount Compass Rose subsidizes each month to help pay for your Medicare Part B premium. Both you and your enrolled spouse will be able to take advantage of this cost-saving benefit.

Visit retiree.uhc.com/compassrose for more information.



Debunking Common Medicare Advantage Myths

In 2022, the Compass Rose Health Plan introduced a Medicare Advantage option for our retiree members enrolled in Medicare Parts A and B. The Compass Rose Medicare Advantage plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan, was created to enhance your current benefits so you can enjoy and stay healthy in your retirement years.

Since Medicare Advantage is relatively new to the FEHB space, many people don't know how it works. Below, we've addressed some of the common misconceptions about the Compass Rose Medicare Advantage option.

I will no longer be in the FEHB program if I enroll in Compass Rose Medicare Advantage

MYTH: No need to worry, you will keep your FEHB status if you enroll

in Compass Rose Medicare Advantage! Our Medicare Advantage option was designed as an enhanced level of benefits exclusively for Compass Rose Health Plan retirees.

I must have Medicare Parts A and B to enroll

FACT: In addition to being enrolled in the Compass Rose Health Plan, you must also be enrolled in Medicare Parts A and B to enroll in the Compass Rose Medicare Advantage Plan.

There is an additional cost to enroll

MYTH: There is no additional cost to enroll in Compass Rose Medicare Advantage.¹ You will continue to pay your Compass Rose Health Plan premium and your Medicare Part B premium.

The Compass Rose Health Plan gives you money back for paying your Part B premium

FACT: The Compass Rose Medicare Advantage plan for retirees includes \$125 each month toward your Part B premium for you and your enrolled spouse starting in 2023.

I will no longer be a Compass Rose member

MYTH: You will remain a Compass Rose Health Plan member AND you gain additional perks like a \$40 quarterly credit to spend on over-the-counter items² and an annual in-home physical and health screening.³ Continue receiving the great coverage you expect from Compass Rose, with even more benefits!

All Medicare Advantage plans are the same

MYTH: Plans may offer the same basic benefits, but additional benefits can vary. You may see Medicare Advantage plans advertised on TV — Compass Rose Medicare Advantage is different. Our plan is designed within the FEHB program and affords you all the benefits and protections that comes with being a federal retiree. Compass Rose Medicare Advantage includes many great extras at no additional cost. These extras include a Part B premium subsidy, dental and vision coverage,⁴ and free health and fitness programs.⁵

I won't be covered when traveling outside the United States

MYTH: With Compass Rose Medicare Advantage, you don't have to worry about being covered while traveling outside the United States. Generally, care provided outside of the U.S. isn't covered by Medicare or Individual Medicare Advantage plans. With Compass Rose Medicare Advantage, all services that are covered when you're in the U.S. are paid at the same level when you travel overseas.

Hearing, dental and vision are not included

MYTH: You get hearing, dental and vision coverage⁴ included as part of the Compass Rose Medicare Advantage plan! As a bonus, we offer a \$2,400 allowance for hearing aids every three years. You must use a UnitedHealthcare Hearing provider to take advantage of the hearing benefit. As you can see, there are many perks to enrolling in Compass Rose Medicare Advantage.

.....

Did we leave out some of your questions? Head to our website compassrosebenefits.com/MedAdvantage for a more detailed explanation of Compass Rose Medicare Advantage.

Are you ready to take your coverage to the next level? Call our dedicated line with UnitedHealthcare at 1-844-279-9286, TTY 711, 8 a.m. to 8 p.m. 7 days a week.

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.

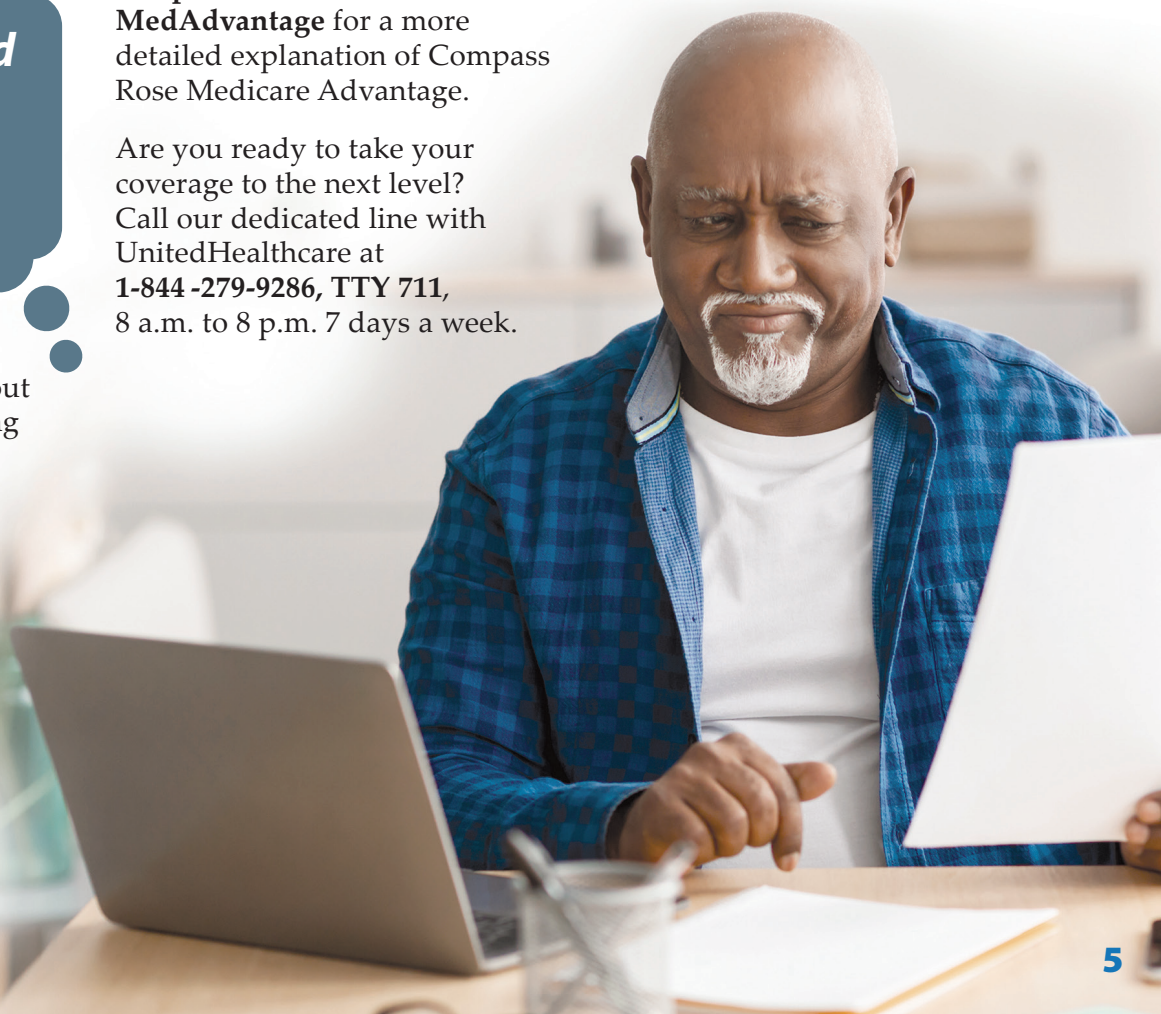
¹ Income-Related Monthly Adjustment Amount (IRMAA) IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The Compass Rose Medicare Advantage plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a part B IRMAA then you may incur an additional part D IRMAA when enrolling in this plan.

² Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

³ UnitedHealthcare® HouseCalls may not be available in all areas.

⁴ Limitations and exclusions apply. Additional charges may apply for out-of-network items and services.

⁵ 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. Gym network may vary in local market.



Make the Most of Your Hearing Aid Benefit



Did you know with Compass Rose Medicare Advantage you can get a \$2,400 allowance for hearing aids every three years through UnitedHealthcare Hearing? We want to make sure you understand the steps you need to take to use this benefit and receive coverage for hearing services.

How to receive coverage

- Before making your hearing appointment, call UnitedHealthcare Hearing at **1-866-445-2071, TTY 711**, 8 a.m. to 8 p.m. CT, Monday to Friday.
- They will gather information from you and let you know which network providers are in your area. The UnitedHealthcare Hearing network has more than 7,000 provider locations. Plus, you may have the option to receive virtual care. Note: Costco is not a network provider at this time.
- Once you have decided on a provider, contact UnitedHealthcare to make sure you

can get services and purchase hearing aids from that provider.

You must contact UnitedHealthcare Hearing before you receive hearing services or make a purchase in order to receive coverage. You must also use UnitedHealthcare Hearing providers. If you do not do this, you will not receive coverage.

Visit **retiree.uhc.com/compassrose** to learn more about UnitedHealthcare Hearing.

.....
Benefits, features, and/or devices vary by plan/area. Limitations and exclusions may apply. Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. Network size varies by local market

Refer to your Evidence of Coverage for additional information.
.....

Save Time with Optum Rx[®] Home Delivery

Wouldn't it be nice to have all your prescriptions delivered right to your front door? As a Compass Rose Medicare Advantage member, your preferred home delivery pharmacy is Optum Rx[®].

With home delivery, you can receive your prescriptions in one convenient package, shipped free. You also have access to an online pharmacist to answer your questions, day and night.

Plus, Optum Rx[®] also helps make it easy to manage your medications online and compare drug prices, which

can save you a trip to the local pharmacy. With their online library, you can easily search costs by entering the name of the drug you are looking for, its dosage and strength from the comfort of your home.

Sign into **retiree.uhc.com/compassrose** to get started.

To transfer your maintenance medications to Optum Rx[®] home delivery, ask your doctor to send an electronic prescription to Optum Rx[®] or call them at **1-888-279-1828**.

Some medications may require prior authorization. Your doctor will need to call Optum Rx[®] to begin that process. From there, Optum Rx[®] will handle the rest.

Optum Rx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use Optum Rx home delivery for a 90-/ 100-day supply of your maintenance medication. If you have not used Optum Rx home delivery, you must approve the first prescription order sent directly from your doctor to Optum Rx before it can be filled. Prescriptions from Optum Rx should arrive within 5 business days after we receive the complete order. Contact Optum Rx anytime at the number on your member ID card.





11490 Commerce Park Drive
Suite 220
Reston, VA 20191

compassrosebenefits.com
member.compassrosebenefits.com

Compass Rose Contact Information:

Compass Rose Medicare Advantage UnitedHealthcare

1-844-279-9286
TTY 711
8am to 8pm M-F

Prescription Drug Program

Optum Rx®
1-888-279-1828
OptumRX.com

Compass Rose Benefits Group

retiree.uhc.com/compassrose
compassrosebenefits.com