



# COMPASSCONNECTION

SPRING 2022

**VIRTUAL**  
**PHYSICAL CARE—**  
OVERCOME  
**YOUR PAIN**  
**AT HOME** 🏠

(page 6)

*Do More Than  
Ever With the*

**NEW**  
**myCompass**  
**PORTAL**

(page 2)

**LIVING WELL:**  
**GET YOUR**  
**CARE STARTED**  
**IN THE**  
**RIGHT**  
**DIRECTION** ➡

(page 3)



# Do More Than Ever With the NEW myCompass

Did you know more than 60% of mobile phone users use their phones to look up information about health and medicine for themselves or their families?<sup>1</sup> We want to make sure you have access to reliable information about your health and coverage.

We are excited to announce the NEW myCompass site. Our portal makes it easy to navigate your insurance benefits, find the care you need, stay well and get answers to your questions.

## INSURANCE

See a snapshot of your health plan benefits, view your recent claims, access your member ID card and review plan details and documents.

## CARE

Find a provider, access telehealth services, manage prescription drugs and refills and connect with a Compass Rose Living Well anchor nurse.

## WELLNESS

Explore health and wellness articles, search for information on conditions and check the progress you have made toward earning your wellness rewards.

## ACCOUNT

Easily view your member ID number and manage your contact information and inbox.

## IMPORTANT: HOW TO REGISTER

To get started, visit [compassrosebenefits.com/Register](https://compassrosebenefits.com/Register). If you previously had a myCompass account, you will need to re-register to access the new portal.

## LOOK OUT FOR MORE INFORMATION

We are excited to continue to roll out more new features in the coming months — stay tuned!

*Benefits and features may vary based on enrollment and eligibility. Limitations and exclusions apply.*

SOURCE: 1 <https://www.pewresearch.org/internet/2019/08/22/in-emerging-economies-smartphone-and-social-media-users-have-broader-social-networks/>



# Get Your Care Started In the Right Direction

Being diagnosed with an illness or chronic condition can be an overwhelming experience and you may not know where to start. That is why the Compass Rose Health Plan offers care management and resources for members diagnosed with a chronic or serious illness through the new Compass Rose Living Well program in partnership with Engaged Health Group.

Your primary care physician is a great resource for talking about your health concerns and making sure you are getting the screenings and care you need. However, it can be difficult to fit everything into a short 15 to 30 minute visit, and you may not be able to speak to your primary provider at a frequency that you need to stay on track and manage your health goals. That's where care management and your Living Well anchor nurse come in.

## **An anchor nurse can:**

- Provide support and guidance for self-management to ensure that you have the tools you need to take control of your condition independently and on your terms. For example, they can help you create a healthy eating plan or an activity plan that you can follow on your own outside of your sessions.
- Help navigate the complexities of the health care system. Whether that is helping you find a Premium Care Physician, locate a top specialist or coordinate between multiple physicians, an anchor nurse can help guide you through the health care system. In addition, they can help answer questions you may have about your condition, your provider's treatment plan and the medications you are prescribed.

- Offer emotional support and accountability. Coping with an illness can be emotionally challenging. And you may not have the motivation you need to meet your health goals on your own. As trust and familiarity grow, anchor nurses can offer emotional support and help members cope with their illnesses.



Everyone has their own unique health goals. Whether that is exercising more and eating well, reducing your blood sugar or blood pressure numbers, or navigating a serious illness or injury, the Compass Rose Health Plan is here to help you reach those goals no matter how big or small.

We encourage you to reach out to Compass Rose Living Well for support.

Compass Rose Living Well is offered to Compass Rose Health Plan members at no additional cost. Plus, you and your eligible spouse can earn 100 reward points when you complete certain activities.

## **Learn More**

[compassrosebenefits.com/LivingWell](https://compassrosebenefits.com/LivingWell)

**Get Started**

(855) 512-WELL (9355)

M-F 8:30am-5pm ET

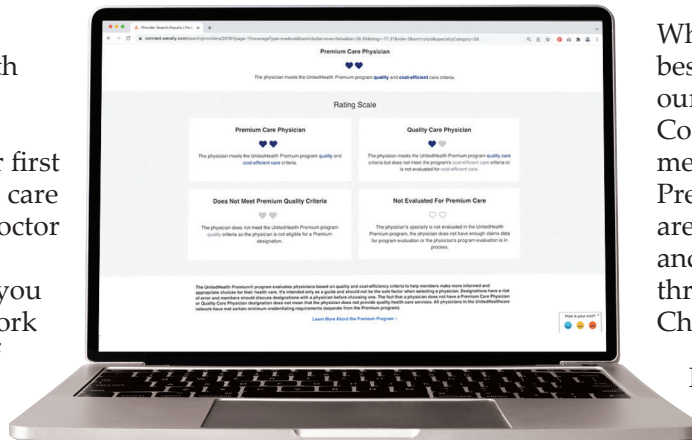
**You must meet certain eligibility criteria to participate. Benefits and features may vary. Limitations and exclusions apply.**

# Finding Quality Providers

One of the most important relationships you have is with your primary care provider. They know your complete medical history and are your first point of contact in the health care system. Your primary care doctor is there to help prevent you from getting sick and guide you through a complicated network of hospitals and specialists if you do become ill.

A good, long-term relationship with your primary care provider can help keep you healthy and lower medical costs.<sup>1</sup> Look for a doctor who:

- Treats you with respect
- Listens to your opinions and concerns
- Encourages you to ask questions
- Explains things in ways you understand
- Accepts your insurance



When choosing a provider, the best place to start is by searching our Provider Directory. As a Compass Rose Health Plan member you have access to Premium Care Physicians, who are rated on meeting quality and cost efficiency guidelines throughout the UnitedHealthcare Choice Plus network.

Premium Care Physicians follow evidence-based guidelines for care, are more likely to be aware of the latest research, order the tests you need and may have lower surgery repeat rates. All of this leads to better care and lower out of pocket costs for you.

Premium Care Physicians will have blue hearts next to their names within our Provider Directory. To find a Premium Care Physician, visit **[compassrosebenefits.com/UHC](https://compassrosebenefits.com/UHC)**.

SOURCE: 1 <https://my.clevelandclinic.org/health/articles/16507-the-importance-of-having-a-primary-care-doctor>

## Things to Think About Before Your Annual Physical

Annual wellness exams are a key component of preventive medicine, which is why we offer them at no cost. They give you and your physician a chance to set a benchmark for your current state of health and offer a point of comparison against previous years' results.

With a new year — and hopefully your annual preventive care visit — ahead, it is good to know what to expect. The appointment can go by quickly, so it is smart to think through and write down any questions or concerns you want to share with your doctor beforehand, so you do not forget anything you want to address during the appointment.

In general, an annual preventive care visit has three basic components: a personal interview, physical exam and range of possible tests and screenings.

### Personal Health Interview

Your provider may start your visit by engaging in friendly conversation, asking about your general health and family, but those questions have a specific purpose. Questions about your hobbies, daily activities, friends and other relationships can help your provider understand if you are under any new or increased difficulties or stress. It can also help them determine which screenings you need or if you need to reevaluate any medications you may be taking. So, it is best to take those questions seriously, and not treat them as conversation starters. Similarly, if you have questions of your own, make a list ahead of time and bring it with you.

### The Annual Physical Exam

This might be the part we are most familiar with. It is how your doctor gets an accurate view of your current state of health. You can expect this exam to include:



- A check of vital signs. This will include a standard body temperature, heart rate and blood pressure check, and a measurement of your blood-oxygen level. Also, depending on your risk factors, your doctor might recommend an electrocardiogram (EKG) to check your heart rhythm.
- A physical check. Your doctor will check your heart and lung function using a stethoscope to listen for an irregular heartbeat and any wheezing or crackling sounds in your lungs. Tracking your height and weight can help guide recommendations for changes in eating and exercise habits or provide encouragement for improvement. Tapping around your abdomen can help detect both liver size and the possible presence of fluid. Measuring your pulse at your wrists and ankles can help identify possible circulation problems. Also, there may be a pelvic exam for women and a prostate exam for men.

You can earn 50 reward points for completing your annual preventive care exam.

### Biometric Screening

Sometimes, depending on your general health and age, your provider may prescribe a urinalysis and a number of blood tests around the time of your preventive care exam. Some want these tests done prior to your visit, while others prefer to wait until after the exam, in case questions arise that need further investigation. Typical tests include:

- **Complete blood count**, to check for anemia, possible infections and other potential problems.
- **Renal panel**, to understand how well your kidneys are functioning.
- **Liver panel**, to identify any possible liver conditions.
- **Lipid panel**, to see if your cholesterol falls within healthy levels.
- **Blood glucose**, to understand if you are at risk for diabetes or prediabetes.
- **Urinalysis**, to check for blood, proteins or other substances that could indicate problems.

You can earn 50 reward points for completing your biometric screening. When you go to your appointment with your provider, bring the UMR Physician Lab Form for them to fill out and have them send it in following the instructions listed on the form. To download the form visit [compassrosebenefits.com/LabForm](https://compassrosebenefits.com/LabForm).

If your blood pressure is less than 140/90 and/or your A1C is less than 8%, you can earn an additional 50 reward points for meeting each health target.

### Wrapping It Up

Your final question as your appointment ends might be what to work on before your next annual physical exam. This can be a good time to get help setting goals for more exercise or diet changes, or perhaps set a weight-loss target. Or your doctor could just tell you to keep up the good work for another year. Regardless, with the results from the exam and testing, you will have written targets to meet or exceed over the year ahead. Additionally, annual visits help build a relationship and a record of your ongoing health which is helpful to keep you healthy and provide good support as you age.

The Compass Rose Health Plan covers an annual preventive care exam at 100% with a network provider.

Locate a network provider:

[compassrosebenefits.com/UHC](https://compassrosebenefits.com/UHC)

Learn about Wellness Rewards:

[compassrosebenefits.com/Rewards](https://compassrosebenefits.com/Rewards)



# Virtual Physical Care — Overcome Your Pain at Home

The Compass Rose Health Plan is pleased to give you access to SWORD, a virtual pain therapy program designed to help you overcome your back, joint or muscle pain — at home.

**SWORD was the best thing that happened to me. It was really hard for me to raise my leg. Now I even forget that I had a hip replacement because I can run so easily.**

—John, SWORD member,  
hip replacement

Combining the best in human care with easy-to-use technology, SWORD offers a proven and more convenient option than traditional in-person physical therapy when appropriate.

SWORD is available to eligible members as part of your health plan benefits at no additional cost.

**If it wasn't for SWORD, I wouldn't be walking by now. Everyone should have access to this. I don't have to get out, face traffic or change my routine. I recovered at home!**

—Mary, SWORD member,  
knee surgery

## Care on your terms

SWORD matches you with a physical therapist who learns about you over a video call and if your condition can be managed by SWORD, designs a customized program. You'll then get a Digital Therapist® tablet and motion sensors to track your exercise progress, give feedback and help correct your form in real-time. Your physical therapist supports you every step of the way and even adjusts the program as your needs change, so you get better, faster.

Whether you want to prevent or treat chronic pain or recover from surgery, SWORD is for you.

Common reasons people turn to SWORD include:

- Lower Back
- Shoulder
- Neck
- Hip
- Elbow
- Knee
- Ankle
- Wrist
- Pelvic

## Proven to work

Studies show members achieve a 30% improvement over conventional physical therapy and reduce pain levels by 70% in just 8 weeks.\*

**Before, my pain was so bad that I couldn't sleep. Now...I've completely stopped my medication. It really has changed my life.**

—Sara, SWORD member,  
chronic back pain



**SWORD HEALTH**



\*Source: SWORD Clinical Studies



# Is Virtual Therapy Right for Your Child or Teen?

Talking with your child about emotional topics, such as their mental health, can feel uncomfortable. But it is important to let your children know that you're always willing to listen and you are there for them when they need support.

Being prepared to answer your child's questions can help you feel more confident going into the conversation. Do a little homework on some of the common mental health challenges children and adolescents face, such as attention deficit hyperactivity disorder, depression and anxiety. The American Academy of Child and Adolescent Psychiatry (aaccap.org) has a lot of online resources available for parents.

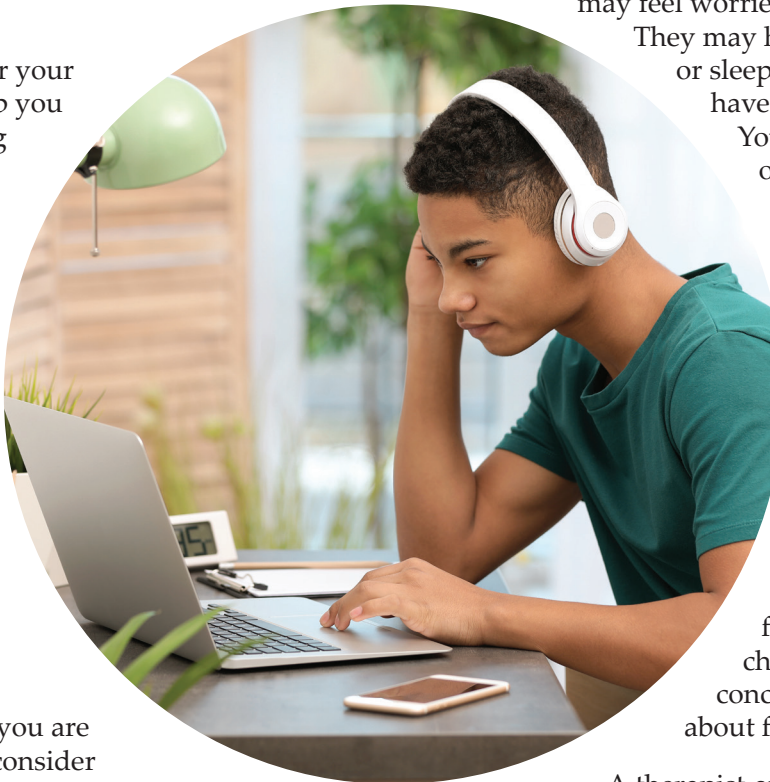
Bring up the topic when you are ready. It is important to consider the developmental age of your child when you have the discussion, as that will guide you in how much information you may need to share.

**Let your child know that physical and mental health are important to how we function day to day.**

Let your child know that physical and mental health are important to how we function day to day. Just like you exercise to stay in shape, it is also important to share feelings and worries to relieve stress. Children should also know that just like you can see a nurse or doctor when you are sick, there are therapists and doctors that can help with emotional difficulties they may be going through.

If your child does not want to open up to you, it is important to know the signs and risks to look for:

- **Anxiety:** Children and teens with anxiety may feel worried or on edge all the time. They may have trouble concentrating or sleeping well, and they may have stomach problems. Younger children may cry or have tantrums.
- **Depression:** Children and teens who are depressed may seem sad, moody or withdrawn, or they may eat or sleep more or less than usual. If your teen is normally moody and a late sleeper, look for other signs of concern, like unexplained anger or losing interest in friends or hobbies. Younger children may have trouble concentrating, or they may talk about feeling worthless.



A therapist can help children and teens make sense of their emotions, put things into perspective and help them communicate their feelings effectively. Therapists can also teach children and teens age-appropriate skills to help them cope with feelings of depression and anxiety.

Virtual behavioral and mental health care is available for FREE to Compass Rose Health Plan members through Doctor On Demand. Their licensed therapists and psychiatrists are available 7 days a week for video visits. Learn more by visiting [compassrosebenefits.com/DrNow](https://compassrosebenefits.com/DrNow).

Talking about emotional health can be difficult, but having this type of conversation with your children can strengthen your relationship. Because no matter what age they are, your children look to you as a source of comfort and strength.

# What are Quality Measures

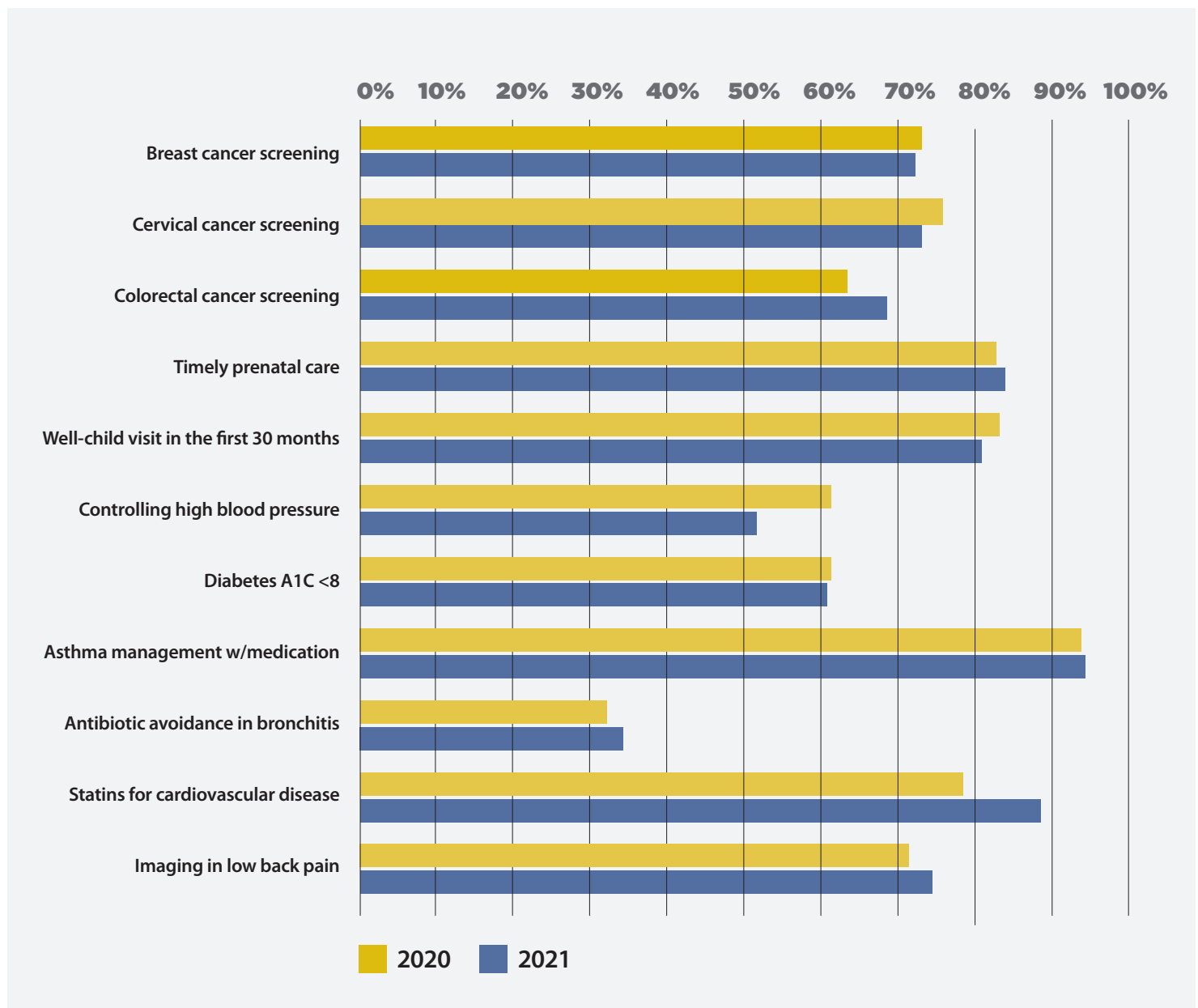
Each year we are evaluated on the care and services provided to our members. We would like to share how the Plan performed in 2021 for both Healthcare Effectiveness Data and Information Set (HEDIS) and Consumer Assessment of Healthcare Providers and Systems (CAHPS).

HEDIS is a tool used by most health plans to gauge how members are being cared for. We receive a score

for how we compare to other Federal Employee Health Benefits (FEHB) Plans. Most of the scores reflect the percentage of our members who are compliant with various health measurements.

The chart below shows the percentage of our members who were compliant with each HEDIS measurement in 2021 compared with 2020, provided they fell under the specific category.

## Healthcare Effectiveness Data and Information Set (HEDIS)





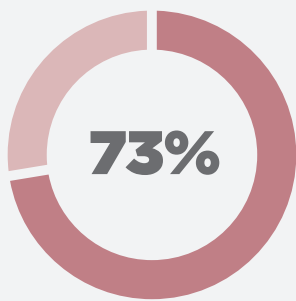
# and Why are They Important?

Our HEDIS scores are 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 be more compliant. For example, if we see that not enough women are getting their cervical cancer screening, not enough members are controlling their high blood pressure and too many people are going to the emergency room for non-emergent needs, we create programs to help bring awareness to the importance of being compliant in each of these areas, like the new Living Well program.

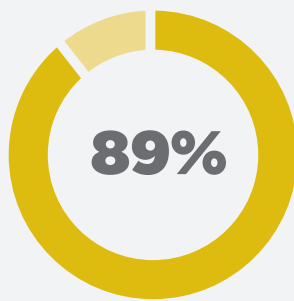
These scores are all about helping to improve your health — we cannot do it without YOU. By staying healthy, getting your routine preventive care exams and screenings and staying compliant with your provider's recommendations, not only are you improving your health, but the health of the Compass Rose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

Wondering what other Compass Rose Health Plan members have to say about us? Below are the results of our 2021 CAHPS survey mailed to randomly selected members.\*

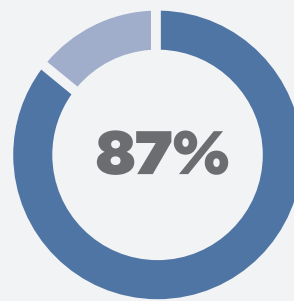
## Consumer Assessment of Healthcare Providers and Systems (CAHPS)



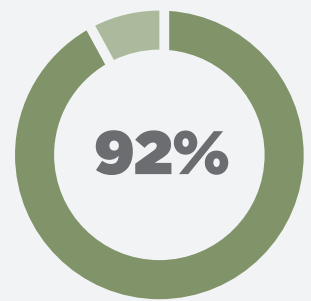
73% received their annual flu vaccination.



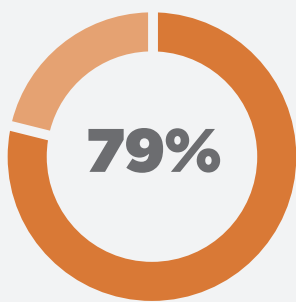
89% said they are getting the care they need.



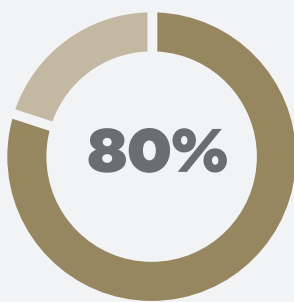
87% said they are getting care they need quickly.



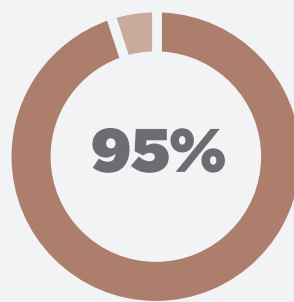
92% said their claims were handled quickly and correctly.



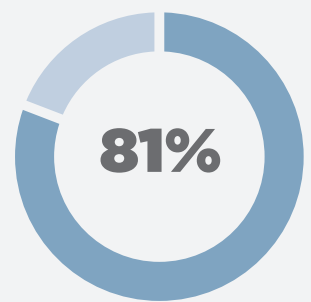
79% ranked the Compass Rose Health Plan as an 8, 9 or 10 on a 10-point scale with 10 being the best.



80% experienced coordination of care.



95% said that our health plan's customer service staff gave them the information or help they needed and treated them with courtesy and respect.



81% ranked their personal doctor as an 8, 9 or 10 on a 10-point scale with 10 being the 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](https://compassrosebenefits.com/UHC).

\* 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 Next Phase of Aging Well

We launched the Aging Well program in 2020 to help support members in leading fulfilling, healthy, safe and secure lives. Over the last few years, we have had many great success stories, and look forward to continuing to help support members in developing a personal aging well strategy.

You can connect with a resources coordinator, who can help identify local resources for an array of needs, including caregiving, staying in your home, housing, technology, transportation, end of life planning and more.



The best part is that this program is **FREE** to Compass Rose members age 65 and over. However, anyone can access our Aging Well website, which is full of useful information.

## Updated Contact Information!

You can connect with Aging Well via phone by calling us at **(866) 368-7227**.

You may continue to go online to **[compassrosebenefits.com/AgingWell](https://compassrosebenefits.com/AgingWell)**.

Our team is ready to serve you!

# Turning 65? Learn about Compass Rose Medicare Advantage

Reaching retirement can be an exciting milestone. It can also be overwhelming having to make decisions about Medicare when the time comes.

Consider choosing Compass Rose Medicare Advantage so you have the extra support and resources to help you stay your healthiest as you start your next chapter. You receive all the benefits of the Compass Rose Health Plan and Medicare, plus programs that go above and beyond for your health. You must be enrolled in Medicare Parts A and B as well as the Compass Rose Health Plan.

Learn more by visiting  
**[UHCRetiree.com/CompassRose](https://UHCRetiree.com/CompassRose)**.





# Mission Financial Solutions

Inflation is on everyone's mind as many worry about their ability to pay for food, gas and other important items. Over the years, we have seen the cycle of higher and lower prices, and how they impact markets. As we know, cycles can vary in time and depth. Some are not too noticeable, while others play havoc with the economic systems at large.

While markets are very hard to predict, rising rates, inflation, supply chain constraints and COVID will more than likely continue throughout 2022. We looked back throughout history to find rising rate and inflationary periods to then see how markets performed. An insightful review of several cycles is now available on the Mission Financial Solution Site — exclusively for Compass Rose Benefits Group members.

**To learn more, visit Mission Financial Solutions at [https://bit.ly/CRBG\\_Inflation](https://bit.ly/CRBG_Inflation)**



*\* 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.*

## Welcome the Newest Member to the Compass Rose Board of Directors

We are pleased to announce the newest member of the Compass Rose Benefits Group Board of Directors: Dr. Joel Seltzer. He will be serving a three-year term beginning January 2022.

Dr. Seltzer retired from federal service at the end of 2020, having served overseas as a Regional Medical Officer/ Psychiatrist for the U.S. Government based at our

U.S. Embassies. As a physician, Dr. Seltzer has intimate knowledge of medical insurance, and the benefits of Compass Rose over other insurance companies for

employees overseas. He looks forward to ensuring that members' concerns are heard and addressed, especially in these challenging times.

Please join us in welcoming Dr. Joel Seltzer!

**Board of  
Directors**



11490 Commerce Park Drive  
Suite 220  
Reston, VA 20191

[compassrosebenefits.com](http://compassrosebenefits.com)  
[member.compassrosebenefits.com](http://member.compassrosebenefits.com)



Like us on  
[facebook.com/CRBGinsurance](https://facebook.com/CRBGinsurance)



Follow us on  
[twitter.com/CRBGinsurance](https://twitter.com/CRBGinsurance)

## Compass Rose Contact Information:

### Medical Claims

UMR  
P.O. Box 8095  
Wausau, WI 54402  
(888) 438-9135  
[UMR-medicalbenefits@umr.com](mailto:UMR-medicalbenefits@umr.com)

### Provider Precertification

UMR  
(800) 808-4424

### Lab Work Program

LabCorp  
(888) 522-2677  
[labcorp.com](http://labcorp.com)  
Quest Diagnostics  
(866) 697-8378  
[questdiagnostics.com](http://questdiagnostics.com)

### Prescription Drug Program

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

### Doctor On Demand (Telehealth)

(800) 997-6196  
[compassrosebenefits.com/DrNow](http://compassrosebenefits.com/DrNow)

### Compass Rose Benefits Group

(866) 368-7227  
[compassrosebenefits.com](http://compassrosebenefits.com)