



# COMPASS CONNECTION

SUMMER 2022

## EMPOWERING YOU

TOWARD

## BETTER HEALTH

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## MATERNITY SUPPORT

FOR EXPECTANT

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## HOW TO SUBMIT AN ONLINE CLAIM

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# How to Submit an

Our claims payer, UMR, has now made it possible for our members to submit claims online!

You may be wondering why you would need to submit a claim. In most cases, when you go to a network provider, you will not need to submit a claim for your care — their office will do it for you using the information on your member ID card. However, there are a few occasions when submitting a claim on your own may be required for you or the provider to receive reimbursement. Some examples include:

**Verify Identity**

ID Card sample below for Member ID & Group Number

ID Card #

Date of birth (MM/DD/YYYY)

Group No

**VERIFY**

**UMR**  
 Insurer (00840) 911-39026-02  
 Member ID: 99934427  
 Group Number: 76-888888  
 Member: JOSEPH BLANK (MED DEN)  
 Dependents: ELIZABETH BLANK (MED DEN)  
 JOHN BLANK (MED DEN)  
 JOSEPH BLANK (MED DEN)  
 SARAH BLANK (MED DEN)  
 CO-PAYS MAY APPLY  
 Administered by UMR

**Note:** Alpha Numeric Member IDs need SSN to do search.

**Important:** Refresh your browser using CTRL+F5 if you are seeing the new site for first time

For Medical and Drug Policies [click here](#)

Accept the [disclaimer](#), then click 'Refine Results' and type **Drug** in search box

## OVERSEAS CLAIMS

If you receive care overseas, you will need to submit a claim to us for reimbursement as we do not have a network overseas.

## OUT-OF-NETWORK

We know that as much as you try to see a network provider, sometimes it is just not possible. In that case, an out-of-network provider may not submit a claim on your behalf, and you may have to submit this claim on your own.

## UPFRONT BILLING

You may need to submit your own medical claim if you go to a provider who collects payment up front rather than billing the insurance company, or for items you pay for up-front.

## HOW TO SUBMIT A MEDICAL CLAIM ONLINE:

- 1 Sign into your **myCompass** account at **member.compassrosebenefits.com**
- 2 Click **Go to UMR** in the **Quick Links** menu
- 3 In the **I need to...** menu, click **Find a form**
- 4 From the list, select **Online Claim Submission**

A new window will open that will guide you through the Online Claim Submission process.

The Online Claim Submission form will ask you to verify your identity, select the covered member for whom you are submitting a claim and verify your email address and phone number should UMR need to contact you about the claim. In addition, you will be asked if you have other insurance (such as Medicare), who should receive the payment and the type of claim you are submitting. You will need to provide details about the facility and/or provider as well as upload supporting documents.



# Online Claim

You can submit one type of claim in each request. If you have multiple types of claims, then you need to submit multiple requests. Examples of claims that can be submitted online include:

- Chiropractic
- Durable Medical Equipment
- Emergency
- Flu Shot
- Hearing Aid
- Hospital/Medical Facility
- Immunization
- Lab
- Mental Health Therapy/  
Counseling
- Office Visit
- Telehealth
- Therapy (Physical/  
Occupational/Speech/  
Massage)
- X-Ray (Medical)
- Prescriptions received  
overseas



## DO

- Include an itemized bill or receipt(s) showing the date(s) of service, type of service provider name, patient's name and amount of service.
- If applicable, include a copy of the original Explanation of Benefits (EOB) from your primary insurance carrier.
- Scan the documentation on white paper (preferred).



## DO NOT

- Do not submit canceled checks or credit card receipts alone. These are not adequate documentation without supporting itemization.
- Do not submit balance forward statements.
- Do not submit bank statements.
- Do not highlight names, prices or dates on receipts. They are not legible when scanned.
- Do not submit handwritten receipts for prescriptions or over-the-counter items.
- Do not submit pre-treatment estimates or estimated insurance statements.



# We've Got You Covered, No Matter Where You Are

The Compass Rose Health Plan is proud to cover our members both stateside and overseas, regardless of whether they are traveling for pleasure or on assignment for work. To help simplify your overseas care, here are some commonly asked questions about our overseas coverage.

## What Providers Can I See Overseas?

If you need medical care outside of the 50 United States and Puerto Rico, you may see any health care provider or visit any hospital you choose, and you will be covered as though they are in the Plan's network.

## How do I Get Prescriptions Overseas?

It is best to get all your refills before you leave the U.S., so plan as early as possible. Members living or traveling outside the U.S. can receive up to a year's supply of medication. Simply have your doctor write a prescription for a full year's supply with no refills. Your cost would follow the same co-pay structure as your normal refills. Certain controlled medications are not eligible for a full-year refill. Express Scripts can mail prescriptions only to U.S.-based addresses, to State Department Pouch Mail and APO/FPO/DPO addresses.

If you obtain your prescriptions through a pharmacy overseas, you are responsible for 10% of the total cost of the drug. Please note that you may be required to pay the entire cost of the medication up front and then file an overseas claim form with UMR for reimbursement.

Contact Express Scripts at **(877) 438-4449** for more information.

## How Do Overseas Claims Work?

Your claim will be paid as in-network for covered services received overseas. There is one caveat: You pay the provider first, then you submit a completed claim form, itemized bill(s) and proof of payment. We also provide translation and currency conversion services for claims for overseas services.

See Section 5(h) of our FEHB Plan Brochure for more information about how benefits are paid for services received overseas.

We have been dedicated to meeting the needs of our worldwide membership since 1948. Rest assured that if you are going overseas, you can keep the Compass Rose Health Plan — we've got you covered.



# Are You Up to Date with Your Immunizations?

You may know that there is a recommended schedule of immunizations for children, but did you know that some immunizations are recommended for adults, too?

## How Vaccinations Work

Vaccinations are an important part of helping you stay healthy. They work to help your body learn to fight off disease and build immunity to future exposure.

Traditional vaccines mimic a natural infection by introducing dead or weakened versions of the germs that trigger a specific illness. Your immune system can clear these germs from your body, without experiencing common symptoms and complications, and it will “remember” how to protect your body from germs it has encountered before.



## Adult Immunization Guidelines<sup>1</sup>

	19-26	27-49	50-59	60-64	65+
Influenza (flu)	1 dose annually				
Tetanus, diphtheria, pertussis (Tdap or Td)	1 dose Tdap, then Td or Tdap booster every 10 years 1 dose Tdap each pregnancy 1 dose Td/Tdap for wound management				
Measles, mumps, rubella (MMR)	1 or 2 doses depending on indication (if born in 1957 or later)				
Varicella (VAR)	1 or 2 doses depending on indication (if born in 1957 or later)				
Zoster recombinant (shingles)	2 doses for immunocompromising conditions			2 doses	
Human papillomavirus (HPV)	2 or 3 doses depending on age at initial vaccination or condition				
Pneumococcal (PCV15, PCV20, PPSV23)	1 dose PCV20 OR 1 dose PCV15 followed by PPSV23				1 dose PCV20 OR 1 dose PCV15 followed by PPSV23
Meningococcal, Hepatitis A, Hepatitis B	Recommended for those with certain risk factors due to health, job or lifestyle, or who did not receive the vaccines as a child				

For additional information on immunizations visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines). Talk with your doctor or other healthcare provider to find out which vaccines are recommended for you at your next medical appointment.

SOURCE: <sup>1</sup> [cdc.gov/vaccines](https://www.cdc.gov/vaccines)

# Feel Your Best This Summer with SWORD Health

Summer is here, and we've got just the thing to help you feel your best all season long, and beyond. You have access to SWORD Health, a virtual physical care program customized just for you. It's designed to help you overcome back, joint or muscle pain — at no cost from the comfort of your own home.

Combining customized guidance from a dedicated physical therapist with easy-to-use technology, SWORD is much more convenient than traditional, in-person physical therapy. It's also more effective and can cut your pain by as much as 70% in just eight weeks.

Have the best summer yet, free of pain, by signing up for SWORD today.

## What you get:

**1**

An exercise program designed just for you by a physical therapist.

**2**

FDA-listed motion sensors and straps - to provide real-time feedback during your movements.

**3**

A free SWORD tablet to guide you through your exercises.

**4**

Virtual support at any time from your dedicated physical therapist.

**SWORD HEALTH**

Join the thousands of members overcoming chronic pain and living happier, healthier lives.

Get started at [join.swordhealth.com/compassrose](https://join.swordhealth.com/compassrose)





# Maternity Support for Expectant Members

Whether you are thinking about having a baby or have one on the way, you probably have a lot of questions. With maternity support through Compass Rose Maternity Management Program, you will find the information and resources you need to help guide you throughout your pregnancy and after giving birth.

Using our various member tools and resources, our team is here to help you learn what you need to know, including:

- What to expect during your pregnancy
- How to stay healthy before, during and after your pregnancy
- Ways to manage your health through pregnancy and postpartum

## Get Started with Maternity Support

You can use the searchable health library in your myCompass account to watch maternity videos and learn what to expect during each trimester, plus get tips on nutrition, exercise, breastfeeding, postpartum and more.

To connect with our Maternity Management Program, you can call **(866) 368-7227 (option 7)**, Monday through Friday, 9:00 am to 5:00 pm EST.

To learn more about what to expect during pregnancy, or for additional support, visit our Maternity Management Program page **[compassrosebenefits.com/maternity](https://compassrosebenefits.com/maternity)**.

## Getting Rewarded

By participating in the Maternity Management Program beginning in your first trimester, you may be eligible to earn 100 reward points.



# Empowering You Toward Better Health

Many factors influence body weight: genetics, development, diet, physical activity, sleep and environment.<sup>1</sup>

Obesity puts millions of Americans at greater risk for life-threatening illnesses like cancer, heart disease and COVID-19.<sup>2</sup> A single solution won't work for everyone.

We know it is important to focus on what each individual needs to support their health, which is why we partner with Real Appeal® to provide

our members with a weight loss program designed just for them.

Real Appeal's experts understand that feeling in control of your health and finding the confidence to stick with your goals is key.

The best part? It's available to you and eligible family members at no additional cost as part of your health plan benefits.

Get started at [enroll.realappeal.com](https://enroll.realappeal.com)

## A Solid Foundation for Lasting Success

### Take Control With the App

Set goals, track your progress and connect with a weight loss coach, all in the Rally Coach app. Sync wearable devices and third-party apps, too.

### Get Online Coaching Support

Our coaches are there to listen and guide you every step of the way. Join virtual group sessions led by a coach that help you stay on track toward your goals.

### Stay Motivated With Healthy Resources

Access a digital library full of health-focused content — like practical tips, recipes, and workouts. Get a Real Appeal Success Kit delivered right to your door, too.

#### SOURCES:

<sup>1</sup> <https://www.hsph.harvard.edu/obesity-prevention-source/obesity-causes/#:~:text=Many%20factors%20influence%20body%20weight,food%20and%20physical%20activity%20environment.>

<sup>2</sup> <https://www.cdc.gov/obesity/data/adult.html>

Real Appeal® is offered 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.

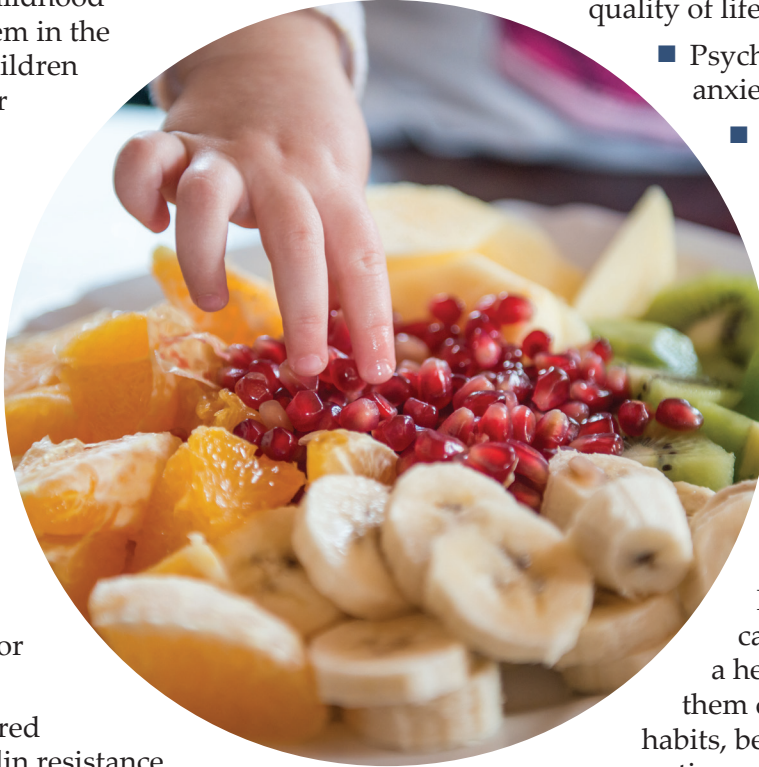


# Confronting Childhood Obesity

Obesity can pose a serious health risk no matter your age. According to the Centers for Disease Control and Prevention (CDC), childhood obesity is a serious problem in the United States and puts children and adolescents at risk for poor health.<sup>1</sup>

Children who have obesity are more likely to have:<sup>2</sup>

- Breathing problems, such as asthma and sleep apnea
- Fatty liver disease, gallstones and gastro-esophageal reflux (e.g., heartburn)
- High blood pressure and high cholesterol, which are risk factors for cardiovascular disease
- Increased risk of impaired glucose tolerance, insulin resistance and type 2 diabetes
- Joint problems and musculoskeletal discomfort
- Low self-esteem and lower self-reported quality of life
- Psychological problems such as anxiety and depression
- Social problems such as bullying and stigma



If you are concerned about your child's weight, you can talk to your child's doctor about your concerns. Children and young adults between the ages of 3 and 20 should see their doctor at least once each year.

Parents and guardians can help children maintain a healthy weight by helping them develop healthy eating habits, be physically active, reduce screen time and get adequate sleep.

## Tips for Getting Started

The 2020-2025 Dietary Guidelines for Americans, found at [dietaryguidelines.gov](https://www.dietaryguidelines.gov), has recommendations to help support healthy eating for children and adolescents. It is recommended a child or teenager:

- ✓ Eat vegetables, fruits, whole grains, a variety of lean protein foods and low-fat/fat-free dairy products
- ✓ Limit foods and beverages with added sugars, solid fats or sodium

The Physical Guidelines for Americans recommend children between the ages of:<sup>3</sup>

- ✓ 6 and 17 years do at least 60 minutes of moderate to vigorous physical activity every day
- ✓ 3 and 5 years should be physically active during the day for growth and development

SOURCE:

<sup>1</sup> <https://www.cdc.gov/obesity/data/childhood.html>

<sup>2</sup> <https://www.cdc.gov/obesity/childhood/causes.html>

<sup>3</sup> [https://health.gov/sites/default/files/2019-09/Physical\\_Activity\\_Guidelines\\_2nd\\_edition.pdf](https://health.gov/sites/default/files/2019-09/Physical_Activity_Guidelines_2nd_edition.pdf)

# How Compass Rose Supports Aging Members

The number of Americans aged 65 and older is projected to nearly double from 52 million in 2018 to 95 million by 2060.<sup>1</sup>

At Compass Rose Benefits Group we have made it our mission to help support our aging members and their caregivers to ensure that they are receiving the unique care and support they need, even outside of their health plan.

We know that older adults are distinct from other populations in key ways: They are more likely to have complex chronic health conditions and safety concerns, and they are more likely to be actively making treatment plans, end of life decisions, home modifications, caregiver designations and more.

While you are navigating a lot of complex situations, we want you to know you are not alone. The Compass Rose Aging Well program is here to help.

## Introducing Our New Resource Coordinator: Barbara Labosky, BS CCM

Our Aging Well resource coordinator, Barbara Labosky, BS CCM, can help you navigate concerns about aging, from your independence and quality of life to community resources and support. For example, we can find resources that support aging in place, such as home contractors, and refer you to community programs that increase or maintain your independence, like transportation solutions.

Barbara has more than 15 years of experience helping individuals and their caregivers. She has a Bachelor of Science in Gerontology and is also a Certified Case Manager. Barbara is driven by a passion to serve members as they navigate their needs. She enjoys working with members and assisting them as they maintain their independence.



“I am excited to help you on your aging journey. I look forward to walking beside you as you navigate the ups and downs of aging gracefully.”

## Getting Started

Call or email our resource coordinator at **(866) 368-7227 (option 6)** or **agingwell@compassrosebenefits.com**, Monday through Friday, 9 am to 5 pm EST.

To learn more about the Aging Well program or view some of our resources, visit **agingwell.compassrosebenefits.com**.

SOURCE:

<sup>1</sup> <https://www.prb.org/resources/fact-sheet-aging-in-the-united-states/>





# The Psychology of Money



Money anxiety is something that is very common. Surely there has been a time in your life when you have been concerned about your finances. The fact is that retirement can be challenging at times, especially when money is tight, markets don't cooperate or costs increase.

One thing is for sure - It is important to have the right attitude when it comes to your money. While there are many tools and techniques involved with investing, sometimes it is the "small things" that can make all the difference. Prioritization and purpose, emergency funds, behavior and belief are all

important aspects of the puzzle during retirement.

There are also reasons that people are successful, and not so successful, when it comes to money in their retirement years and how psychology plays a key role. Let's explore...

To learn more visit Mission Financial Solutions at  
<https://www.missionfinancialsolutions.com/2022/04/27/think-and-be-rich-poor/>

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



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[facebook.com/CRBGinsurance](https://facebook.com/CRBGinsurance)



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[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/compassrose](http://express-scripts.com/compassrose)

### 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)