



Compass Rose Health Plan Compass Connection

High Option

Fall 2024

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Get to Know Your 2025 Benefits

2025 is approaching fast, and so is Federal Employees Health Benefits (FEHB) Open Season — running from November 11 to December 9, 2024. Now is a great time to review your plan benefits and learn about the changes to your plan for 2025.

2025 High Option Premiums

We aim to keep your out-of-pocket costs low while also providing you with comprehensive benefits. Due to the rising cost of health care, we have adjusted our premiums for 2025 to maintain the high-quality coverage we offer. Our premiums remain competitive across the FEHB program.



2025	Self Only: 421		Self + 1: 423		Self & Family: 422	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Government Share	\$298.08	\$645.84	\$650.00	\$1,408.33	\$714.23	\$1,547.50
Member Share	\$124.48	\$269.71	\$279.65	\$605.91	\$299.95	\$649.89



Name

Group ID

New Health Plan ID Cards Coming Soon

Keep an eye out for your new health plan member ID card in the mail.

The following benefit changes will be made to the High Option Compass Rose Health Plan for 2025:

Expanded Plan Eligibility

We are excited to announce the Compass Rose Health Plan will be open to all federal government employees and retirees under the FEHB Program.

After over 75 years of being a closed plan, this change allows us to support all feds with the comprehensive benefits they deserve. While more people will have access to our plans, we want to assure you that this expansion won't change who we are and the values that have always set us apart.

Help spread the word to your coworkers and friends this Open Season!

Out-of-Pocket Maximum

For Self Plus One and Self and Family, the in-network out-of-pocket maximum will increase from \$9,000 to \$10,000 and the out-of-network out-of-pocket maximum will increase from \$11,000 to \$14,000.

Emergency Room Visits

Your cost will change from a \$200 copayment to a 10% coinsurance (no deductible), waived if admitted.

Urgent Care Visits

Your copayment will decrease from \$50 to \$35, waived if admitted.

Skilled Nursing Facility

You will pay a 10% coinsurance for covered in-network care. Both in- and out-of-network care will have a 75-day maximum.

Residential Treatment Services

You will pay a 10% coinsurance in network and overseas, with a 90-day maximum.

Massage Therapy

The massage therapy allowance will increase from \$60 to up to \$75 per covered visit.

Medicare Prescription Drug Program

We are introducing a Compass Rose Medicare Prescription Drug Plan (PDP) EGWP for 2025. Eligible members entitled to Medicare Part A and/or enrolled in Medicare Part B and not enrolled in Compass Rose Medicare Advantage will be automatically enrolled. Through this program, you pay lower out-of-pocket costs under each drug tier. See next page for details.



If you're happy with your current coverage and aren't making any changes, there's nothing you need to do! Your benefits will automatically continue into 2025.

Understanding the New Medicare Prescription Drug Plan for Eligible Retirees

To maximize the value of your Compass Rose Health Plan benefits, we will provide a Compass Rose Medicare Prescription Drug Plan (PDP) EGWP to eligible members beginning January 1, 2025.

Members entitled to Medicare Part A and/or enrolled in Medicare Part B and not currently enrolled in the Compass Rose Medicare Advantage Plan will be automatically enrolled in the Medicare PDP EGWP.

Our Medicare PDP EGWP — a Medicare Part D plan — will provide enhanced prescription drug coverage with lower co-pays under each drug tier to help you save on out-of-pocket costs. Plus, the Compass Rose Medicare PDP EGWP allows you to get a 90-day supply of medications at any network retail pharmacy, in addition to CVS and Walgreens.

What you’ll pay for covered medications:

Tier	Retail (30-day supply)	Mail Order or Retail (90-day supply)
Tier 1 – Generic	\$1	\$2
Tier 2 – Formulary/Preferred Brand Name	\$25	\$50
Tier 3 – Non-Formulary/Non-Preferred Brand Name	\$50	\$100
Tier 4 – Specialty	25% up to a maximum of \$75	25% up to a maximum of \$75 (limited to 30-day supply)

Out-of-Pocket Maximum

Under the Compass Rose Medicare PDP EGWP, enrolled members will have separate out-of-pocket maximums for medical and pharmacy costs. For individuals enrolled in the Medicare PDP EGWP, their out-of-pocket maximum is \$2,000 for pharmacy and \$3,000 for medical.

Stay Informed

Eligible members will receive detailed communication in the mail this fall. If you have further questions, please call Optum Rx® toll free at **(844) 368-0690** Monday through Friday, 8 a.m. to 11 p.m. ET, except holidays or visit compassrosebenefits.com/MedicareRx.



Protect Yourself from the Flu this Winter

With colder weather comes flu season: when we are all vulnerable to illnesses as we spend more time indoors. The good news is you are not defenseless. The best thing you can do to protect yourself and your loved ones from influenza is getting a vaccination. Getting a vaccine won't guarantee that you won't get the flu, but it may help prevent it.

If you get sick, know that most people have a mild illness and recover without medical care or antiviral drugs. Plus, the vaccine may help reduce the amount of time the flu lasts. If you are at high risk of complications, and it is early in the infection, your doctor may prescribe antiviral drugs. Antibiotics are not effective for treating the flu.

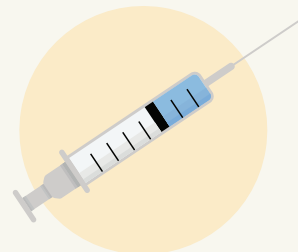
Each year, up to 1 in 5 Americans get the flu¹



Some groups are at increased risk for flu complications



Everyone 6 months of age and older should get an annual flu shot, with few exceptions²



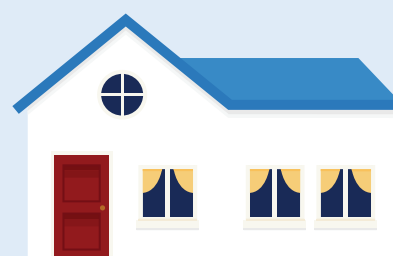
The ideal time to get your flu shot is by the end of October, but it's never too late!



Flu symptoms usually last five to seven days in healthy adults³



Avoid contact with sick people and stay home when you are sick



Where to get your flu vaccine

Visit your in-network primary care provider or local pharmacy to get your flu shot for free. Look for a convenient location near you at [vaccines.gov](https://www.vaccines.gov).

¹ <https://www.nih.gov/about-nih/what-we-do/nih-turning-discovery-into-health/influenza>

² <https://www.cdc.gov/flu/prevent/flushot.htm>

³ <https://www.health.harvard.edu/staying-healthy/how-long-does-the-flu-last>

Access Resources to Help Manage Your Health

Looking for support with managing a chronic or complex health condition? We have online resources and a free Living Well program that can help!



Condition Resources

Explore a wealth of information, tips and benefits designed to help you live your healthiest life. Whether you're managing diabetes, heart disease or another

condition, you'll find valuable resources to guide you every step of the way.

Take charge of your health by visiting compassrosebenefits.com/condition-resources to explore our condition resources.



Health Library

Looking for a broader range of health topics but aren't sure if you can trust the information you find through a Google search?

That's where UMR's health library

can help. Access educational articles and videos on various illnesses and conditions through your myCompass account.

1. Log in to your **myCompass** account
2. Click **Go to UMR** to access your UMR profile
3. In the navigation, hover over **Health center**
4. Click **Health education library** under **Digital resources**



Get Support On Your Health Journey

You don't have to navigate a chronic or complex diagnosis on your own. Meet your health goals with **Compass Rose Living Well**,

a free program that offers personalized, one-on-one support. Our team is here to help answer your questions and connect you with the education and resources you need, no matter where you are in your health journey.

In 2025, our complex case management will transition from Engaged Health Group (EHG) to our plan administrator UMR. Members will continue to receive enhanced support, care coordination and access to a broad range of resources through Compass Rose Living Well with assistance from UMR's CARE team. Our commitment to helping you achieve the best possible health outcomes remains our top priority.

Visit compassrosebenefits.com/LivingWell to learn more about how we can support you.



Don't Leave Money on the Table

The year is almost over. Have you completed all the health activities on your to-do list? Here are all the ways you can earn up to \$350:

- ✓ Register for myCompass or confirm your contact info
- ✓ Complete our Online Clinical Health Risk Assessment (CHRA)
- ✓ Get your annual routine preventive care exam
- ✓ Get your biometric screening
- ✓ Meet health targets for blood pressure & A1C
- ✓ Receive a cervical cancer screening, mammogram or colorectal cancer screening
- ✓ Participate in Compass Rose Living Well, Maternity Management or Tobacco Cessation Programs
- ✓ Use the UMR Health Cost Estimator or Optum Rx drug pricing tool
- ✓ Complete an action plan in the UMR Activity Center

You have until November 30 to earn reward points for use next year! Make sure you've activated your rewards for 2024, so your activities count. To get started, log in to your myCompass account at member.compassrosebenefits.com



Visit compassrosebenefits.com/Rewards for more details on how to access and complete reward activities.

MISSION FINANCIAL SOLUTIONS

Simple Steps to Start the New Year Right

It is November already, and as the year comes to an end, it's important to make sure your finances are in good shape. This will help you start the new year on the right foot. Here's a simple guide to help you plan your finances before the year ends.



Read more:
https://bit.ly/CRBG_Fall2024

* 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.



Compass Rose Health Plan

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Retiree Prescription Benefits

Preparing for Flu Season

**Compass Rose Health Plan
Opens to All Feds**

Wellness Rewards

And More!

Medical Claims

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(888) 438-9135
compassrose@umr.com

Compass Rose Benefits Group

(866) 368-7227
compassrosebenefits.com

Provider Precertification

UMR
(800) 808-4424

Prescription Drug Program

Optum Rx®
(800) 557-5785
compassrosebenefits.com/OptumRx

Doctor On Demand

(Telehealth)
(800) 997-6196
compassrosebenefits.com/DrNow

Find Us On:

