



# Compass Rose Health Plan Compass Connection

*Medicare Advantage*

*Fall 2024*

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# Get to Know Your 2025 Benefits

2025 is approaching fast, and so is FEHB Open Season — running from November 11 to December 9, 2024. Now is a great time to review your plan benefits and learn about what’s new for your plan in 2025.

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 help maintain the quality of coverage we offer. Our premiums remain competitive across the FEHB program.

To remain enrolled in Compass Rose Medicare Advantage, you must continue to pay your High Option Compass Rose Health Plan premium and Medicare Part B premium.



## 2025 High Option Compass Rose Health Plan Monthly Premiums

2025	Self Only: 421	Self + 1: 423	Self & Family: 422
Government Share	\$645.84	\$1,408.33	\$1,547.50
Member Share	\$269.71	\$605.91	\$649.89



## Look out for your NEW health plan member ID card: the UCard

The UnitedHealthcare UCard® will be your Compass Rose Medicare Advantage member ID card and much more. It combines your member ID for medical, pharmacy, dental and vision benefits plus your rewards programs into one simple ID card experience.

You can use your new UCard for:

- ✓ Provider visits
- ✓ Filling a prescription
- ✓ Buying covered over-the-counter products with your \$40 quarterly credit
- ✓ Spending earned rewards for completing health-related activities, such as an annual wellness visit
- ✓ Accessing your free membership the first time you visit a network gym or fitness location

The UCard will have a magnetic stripe, just like any other credit or debit card. Swipe your UCard at participating retail locations to use earned rewards for eligible items like clothing, groceries and more, or when it's time to check out with your eligible over-the-counter items, like toothpaste, band aids and sunscreen.

You will be issued your new member ID UCard from UnitedHealthcare this fall.



**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.**

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

*Medicare Advantage reward offers may vary by plan and aren't available in all plans. By participating in the program or accessing rewards funds, you agree to the Rewards Program Terms of Service which can be located upon logging into your secure online account at [myuhcmedicare.com/retiree/rewards](https://myuhcmedicare.com/retiree/rewards).*

# 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.

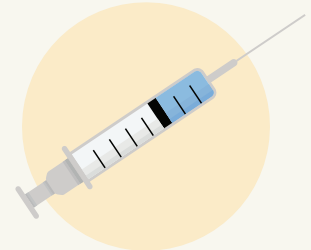
Each year, up to 1 in 5 Americans get the flu<sup>1</sup>



Some groups are at increased risk for flu complications



Everyone 6 months of age and older should get an annual flu shot, with few exceptions<sup>2</sup>



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 adults<sup>3</sup>



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



## Where to get your flu vaccine

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

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

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

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

# Using Your Over-the-Counter Credits

Looking to save money on your over-the-counter (OTC) items like toothpaste and vitamins? With Compass Rose Medicare Advantage, a UnitedHealthcare Group Medicare Advantage (PPO) plan, you get a \$40 credit to use on approved over-the-counter items, including:



Allergy, cold & flu medicine



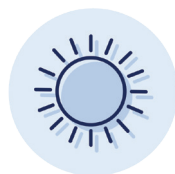
Oral health



Eye and ear care



First aid



Sun & skin care<sup>1</sup>



Pain relief



And more!

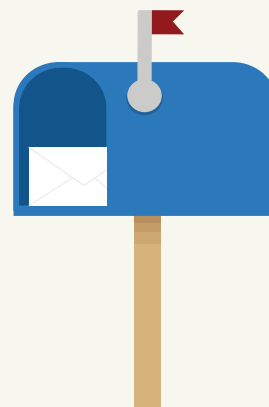
## How Your OTC Credit Works

At the start of 2024, you should have received a welcome packet to Healthy Benefits Plus, formerly Optum® Personal Care, the provider of your OTC credit. Within your welcome packet was a prepaid card. You may use your card at places such as CVS, Walgreens, Walmart and other major grocery stores.

The \$40 credit is automatically added to your card every three months. The credits do not roll over into the next quarter.

This OTC credit is available as part of your plan, at no additional cost to you. Visit us online at [HealthyBenefitsPlus.com/UHCRetiree](https://HealthyBenefitsPlus.com/UHCRetiree) to start taking advantage of this benefit.

Keep an eye on your mailbox this fall for your new all-in-one member ID and rewards UCard to use for eligible OTC items in 2025.



<sup>1</sup> Covered skin care products include ointments and sprays with active medical ingredients that alleviate symptoms. Cosmetic moisturizers are not covered by the Centers for Medicare & Medicaid Services OTC guidelines.

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

# The Costs of Senior Care: What to Know

As the number of older adults in the U.S. reaches an all-time high, the increasing costs of care have become a major concern for many. Understanding the types of care and their costs can help you plan for the future.

## Adult Day Care

Adult day care centers help adults maintain a regular, active social life with recreational activities, or even medical services for those with disabilities, depending on the facility. Most centers are open on the weekdays for daytime care only.

**Average cost in 2024: \$98** per day<sup>1</sup>

## In-Home Care

There are two types of in-home care: custodial care and skilled home health care. Custodial care, or a home health aide, provides nonmedical support for adults who need help completing daily activities and in most cases is not covered by Medicare. Skilled home health care provides medical services like physical therapy, wound care and administration of medications. Skilled home health care is a benefit of Medicare and the Compass Rose Health Plan when ordered by a medical professional.

**Median custodial care cost in 2024:**  
**\$6,000** per month<sup>2</sup>

**Average skilled home health care cost in 2024:**  
**\$0** for covered home health care services under Medicare Parts A and B<sup>3</sup>

## Assisted Living Facilities

Assisted living facilities are full-time homes for older adults who need more extensive care while maintaining their independence. Typically, the more care you need, the more expensive assisted living will be.

**Average cost in 2024: \$54,000** per year<sup>4</sup>

## Nursing Home

Nursing homes are more like hospitals when compared to assisted living facilities. They provide the highest level of care out of these options, with medical professionals on-site for those with physical and cognitive impairments.

**Average cost in 2024: \$9,000** per month<sup>5</sup>

Make a plan with help from Compass Rose Aging Well. We can help you understand the different types of senior care, assess your needs and find services near you for financial planning. We can also help you understand what's covered by Medicare and your Compass Rose Medicare Advantage plan. Learn more at [compassrosebenefits.com/AgingWell](https://compassrosebenefits.com/AgingWell).

<sup>1</sup> Senior Living. <https://www.seniorliving.org/adult-day-care/costs/>

<sup>2</sup> Senior Living. <https://www.seniorliving.org/custodial-care/costs/>

<sup>3</sup> Medicare. <https://www.medicare.gov/basics/costs/medicare-costs>

<sup>4</sup> National Council on Aging. <https://www.ncoa.org/adviser/local-care/assisted-living/costs/>

<sup>5</sup> A Place for Mom. <https://www.aplaceformom.com/caregiver-resources/articles/nursing-homes-cost>



## Spread the Word: We are Open to All Feds!

We are excited to announce the Compass Rose Health Plan will be open to all federal government employees and retirees under FEHB beginning in 2025!

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 friends this Open Season!



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### 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](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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**Compass Rose Health Plan**

**Opens to All Feds**

**And More!**

### Medical Claims

UnitedHealthcare  
Monday – Friday: 8am to 8pm  
(844) 279-9286 TTY: 711

### Compass Rose Benefits Group

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

### Doctor On Demand

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

### Find Us On:

