



Compass Rose Health Plan Compass Connection

Standard Option

Fall 2024

Get to Know Your 2025 Benefits

pgs. 2-3

Access Resources to Help Manage Your Health

pgs. 4-5

Protect Yourself from the Flu this Winter

pg. 6

Spread the Word: We are Open to All Feds!

pg. 7



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 Standard Option Premiums

We aim to keep your out-of-pocket costs low while also providing you with comprehensive benefits. Our health insurance premiums for the 2025 plan year are in the chart below.



2025	Self Only: 424		Self + 1: 426		Self & Family: 425	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Government Share	\$174.46	\$377.99	\$383.81	\$831.59	\$418.70	\$907.19
Member Share	\$58.15	\$126.00	\$127.94	\$277.20	\$139.57	\$302.40

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.



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



Pharmacy Benefit

The maximum you pay for Specialty Formulary/Preferred Brand Name drugs will increase from \$1,000 to \$1,500.



Massage Therapy

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



2025 Health Plan ID Card Notice

Hold on to your current health plan ID card — your member ID information remains the same for 2025.

View your member ID card online through your myCompass account:

1. Sign in to your myCompass account at member.compassrosebenefits.com
2. Click **Go to UMR**
3. In UMR's main navigation, click **ID card**

From there, you can download and print your own temporary card or request a new one be mailed to you.



Name

Group ID

Access Resources to Help Manage Your Health

Looking for support with managing a chronic health condition? The Condition Resources section on our website is here to help! 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.

Find out how we can support you by checking out these resources:



Behavioral Health

Stigmas around mental health can create barriers to getting the care you need.

Understand the signs of mental health disorders so you can recognize when to seek help for yourself or a loved one.



Blood Pressure

High blood pressure is often referred to as the “silent killer” because it typically shows no symptoms but can lead to a heart attack or stroke.¹ Learn how to manage your blood pressure by maintaining a healthy weight, eating a healthy diet, exercising and avoiding smoking.



Cervical Cancer

Most cases of cervical cancer occur among those not adequately screened. Women should receive regular screenings starting at age 21, which can include a Pap test or HPV test.² Find out how to protect your health and detect issues early, when they're most treatable.



Diabetes

Type 2 diabetes is often preventable and manageable with healthy lifestyle habits, like a nutritious diet and exercise. Stay informed with tips and resources to help you understand what diabetes is, its risk factors and how you can manage it effectively.



Low Back Pain

Back pain can feel like it's taking over your life, but may be manageable with the right approach and treatment. Discover plan benefits that can help you find relief, like physical therapy, massage therapy and chiropractic care.



Weight Management

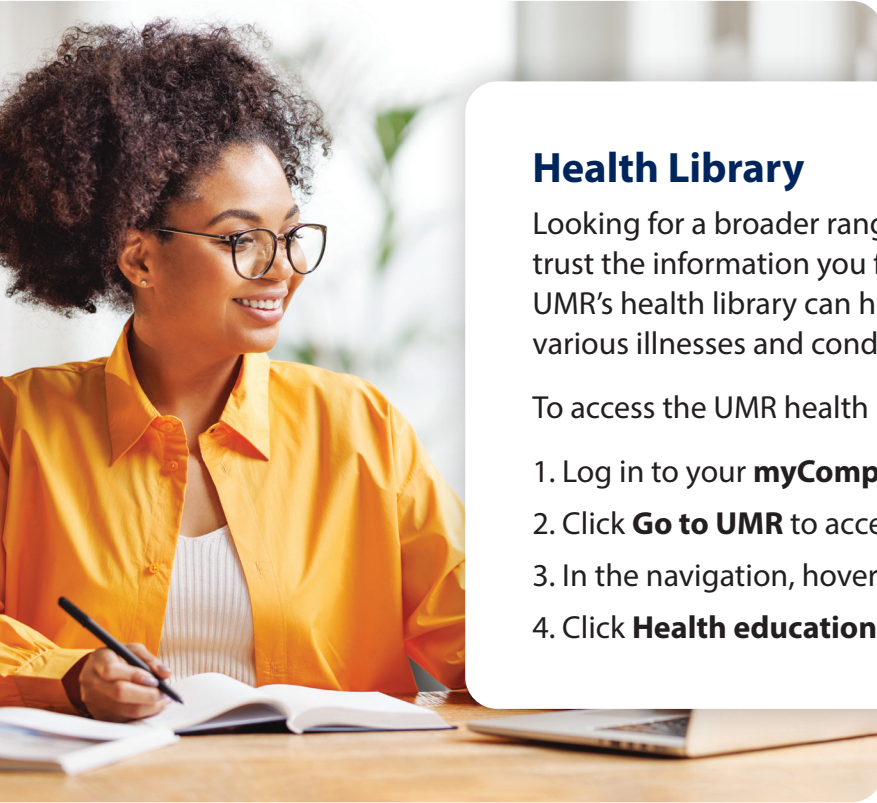
Maintaining a healthy weight can be difficult. We're here to help you on your journey to live a healthy lifestyle and help prevent obesity-related conditions, like diabetes, heart disease and high blood pressure.

You can access these resources on our website at compassrosebenefits.com/condition-resources.



¹ U.S. Food & Drug Administration. <https://www.fda.gov/drugs/special-features/high-blood-pressure-understanding-silent-killer>

² U.S. Preventive Services Task Force. <https://www.uspreventive-servicestaskforce.org/uspstf/recommendation/cervical-cancer-screening>



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.

To access the UMR health library:

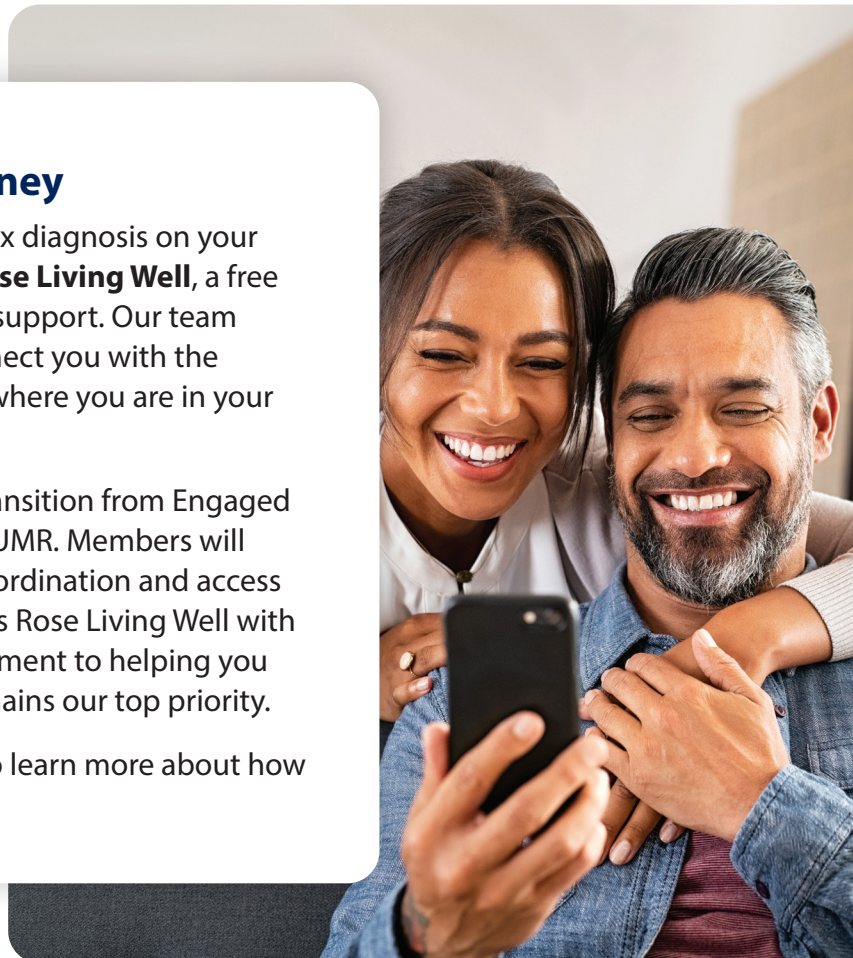
1. Log in to your **myCompass** account
2. Click **Go to UMR** to access your UMR profile
3. In the navigation, hover over **Health center**
4. Click **Health education library** under **Digital resources**

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.



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.

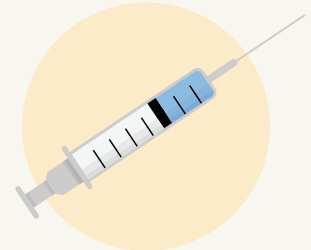
Each year, up to 1 in 5 Americans get the flu¹



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>

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!



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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Inside This Issue:

Your 2025 Benefits

Condition Resources

Preparing for Flu Season

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

And More!

Medical Claims

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Compass Rose Benefits Group

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Provider Precertification

UMR
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Prescription Drug Program

Optum Rx®
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Doctor On Demand

(Telehealth)
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