



Compass Rose Benefits Group

Compass Connection

Fall 2023

What to Expect

For 2024

pages 2-3

Are You Prepared For
Flu Season?

page 7

Take Advantage of Your

Vision & Dental Benefits

page 5



Get \$40 Per Quarter

For Over-the-Counter Items

page 4



What to Expect For 2024

FEHB Open Season is right around the corner, running from November 13 to December 11, 2023. We want to make sure you understand your benefits so you can take full advantage of everything your plan has to offer.

As a Compass Rose Medicare Advantage member, here's what you can expect for 2024.

If you are NOT making any changes to your Health Plan, you do not need to do anything to continue your current coverage. Your benefits will automatically continue for 2024.

2024 Compass Rose High Option Monthly Premiums

In 2023, many federal employees and annuitants paid 8.7% more in Federal Employee Health Benefit (FEHB) premiums¹, while Compass Rose members experienced a decrease in premiums. Our High Option premiums are increasing for 2024, but still remain lower than they were in 2022.

2024	Self Only: 421	Self + 1: 423	Self & Family: 422
Government Share	\$588.10	\$1,270.75	\$1,400.06
Member Share	\$226.46	\$521.28	\$554.90

Source: ¹ Government Executive. <https://www.govexec.com/pay-benefits/2022/10/closer-look-2023-federal-employee-health-benefits-premiums/378563/>



The following benefit changes will be made to Compass Rose Medicare Advantage for 2024:

Over the Counter (OTC) Item Credit

As a Compass Rose Medicare Advantage member, you get a \$40 quarterly credit to use on things like toothpaste, band aids, vitamins and more. Up until now, this credit could be redeemed by ordering through a catalog. In 2024, you will be able to use your \$40 quarterly credit online or in-store at national participating retail locations. You can also use your allowance through mobile app, or by phone using UnitedHealthcare's catalog. You will receive a pre-paid card at the start of the plan year. Learn more about your \$40/quarter over-the-counter benefit on page 4.

Expanded Plan Eligibility

The Compass Rose Health Plan will now be open to employees and retirees of the United States Department of Veterans Affairs.

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.

In December, you will receive new health plan member identification (ID) cards in the mail. If you have questions about your ID cards, please call our dedicated line with UnitedHealthcare at **1-844-279-9286**, 8 a.m. to 8 p.m., Monday through Friday. TTY users, call **711**.

After you receive your new member ID card, please dispose of your old one. You will not be able to use your old ID card in 2024.





Get \$40 Per Quarter for Over-the-Counter Items

As a Compass Rose Medicare Advantage member, you get a \$40 quarterly credit to use on over-the-counter items, like toothpaste, vitamins, first aid essentials and more. This benefit has been provided through Optum® Personal Care which is transitioning to Healthy Benefits Plus in 2024.

We want to make sure you are taking advantage of all the benefits you receive as a Compass Rose Medicare Advantage member and don't miss out on using your quarterly \$40 allowance. With your Healthy Benefits Plus OTC benefit, you will have options for how you can redeem your item credit.

You will be able to purchase over-the-counter products via:

- Mobile app
- Website
- Phone
- In-person at any of the store locations in the Healthy Benefits Plus national retail network

Prior to the start of your plan year, you will receive a welcome packet in the mail with more information. With this packet, you will receive your pre-paid card to utilize your benefit. Items are shipped directly to your home and unused credits do not roll over from quarter to quarter.

For more information on this benefit, and the many other extras you get as a Compass Rose Medicare Advantage member, please visit us online at retiree.uhc.com/compassrose.

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





Are You Taking Advantage of Your Dental and Vision Benefits?

Keeping up with your doctor visits is important for many reasons, like prevention as well as early detection and treatment. When it comes to your oral and vision health, regular visits are just as important. After all, your ability to see, read, eat and communicate are huge parts of your life!

We know how important monitoring your health is. That's why dental and vision coverage is included as part of your Compass Rose Medicare Advantage plan. Take care of your oral health and vision by utilizing these benefits.

UnitedHealthcare Dental®

With UnitedHealthcare Dental® you have access to UnitedHealthcare's large national dental network, with a combined 365,000 providers and locations. UnitedHealthcare also makes it easy for you to find a provider near you with a searchable online database.

Your UnitedHealthcare Dental® benefits include:

- 100% coverage for exams, x-rays, cleanings and periodontal maintenance, when you see a network provider
- 80% coverage for minor services, including fillings, pulp protection and nitrous oxide¹
- 50% coverage for major services, including crowns, root canals, dentures and more¹
- \$50 deductible, \$1000 annual maximum. Deductible and annual maximum do not apply to preventive and diagnostic services.
- Option of seeing out-of-network providers, if desired. You may pay more when going out-of-network.



Vision Benefits

A routine eye exam can help catch problems like glaucoma or diabetes-related eye diseases. Routine vision coverage is just one of the many extra benefits you receive as a Compass Rose Medicare Advantage member. Your annual eye exam is included as part of your plan, and you have a national network of providers to choose from.²

Other vision care benefits you receive include:

- \$130 allowance toward eyeglasses (frames and lenses), every 12 months
- \$175 allowance toward contact lenses instead of eyeglasses, every 12 months

With Compass Rose Medicare Advantage, you can worry less about your dental and vision costs and get back to enjoying all that retirement has to offer.

Need more info? Learn more by visiting retiree.UHC.com/CompassRose.

¹ Please refer to your Summary of Benefits for details on your benefit coverage.

² You have the flexibility to use an out of network provider. If the provider does not accept insurance plans or refuses to bill UnitedHealthcare, you may pay out of pocket and request reimbursement. You will be reimbursed the full amount paid up to the allowance amount.

Some providers may ask you to present a different ID card for your vision benefits. Your vision benefits are part of your medical plan and the same ID card you utilize at a hospital, doctors office, or pharmacy is what you will present to the vision provider. If they have questions, they may call the number on your ID card.



Staying Connected During the Holidays

Social connections help make life more fulfilling. Plus, when people are socially connected, they are more likely to make healthy choices and have better mental and physical health outcomes. They are also better able to cope with stress, anxiety, and depression.¹

But as you get older, friends may move away or you lose touch with people over time — leading to social isolation.

What can you do to prevent isolation? Something as simple as volunteering can help you build relationships. Surrounding yourself with people who share your values, interests and goals is a great way to start. The holiday season is a great time to start giving back to your community and people in need.

Here are a few ways to give back while also forming social connections:

- Find a local food bank and offer to serve meals or donate items
- Volunteer at your local library
- Visit a hospital to see what services you can provide, like delivering books or meals to patients
- Help organize a community cleanup day

There are many ways to get involved with your community. You can start by searching for local volunteer options near you. If you don't know where to start, your **Aging Well Resource Coordinator Barbara Labosky, BS, CCM** can help connect you with the resources available in your community.



Source: ¹ Centers for Disease Control and Prevention. <https://www.cdc.gov/emotional-wellbeing/social-connectedness/affect-health.htm>

Connect with Aging Well

agingwell@compassrosebenefits.com

866-368-7227 (option 6)



Are You Prepared for Flu Season?

Flu season is upon us. Do you know what steps you can take to protect yourself and your loved ones? The best way to prevent flu and its potentially serious complications is by getting a yearly flu shot. Though the flu vaccine does not always prevent illness entirely, it has been shown to reduce the severity of illness in people who get vaccinated but still get sick.¹

What You Should Know About Antibiotics and the Flu

Many respiratory illnesses can come with unpleasant symptoms, like a runny or stuffy nose, sore throat, cough and fever. You may be inclined to ask your provider for antibiotics to get better. **It is important to note that antibiotics have no effect on viruses. Antibiotics can only treat bacterial infections, such as a sinus infection, strep throat or skin infection.**

So, what should you do when you are sick, and antibiotics are not the answer? Stay hydrated, rest and wait for your body to fight it naturally. Within a week or two, you should be feeling better.

Where to Get Vaccinated for the Flu

You can get your flu vaccine for free at your local pharmacy or primary care provider's office. For more information on the flu vaccine, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines). To find a vaccine location near you, visit [vaccines.gov](https://www.vaccines.gov) or contact your local pharmacy or primary care provider.



How to Prevent Respiratory Syncytial Virus (RSV)

Respiratory syncytial virus (RSV) is another illness that commonly spreads this time of year. RSV causes cold-like symptoms, but can be deadly, especially for young children and older adults. RSV kills thousands of people every winter, and unlike the flu, there was previously no vaccine to prevent it. New vaccines against RSV are available for adults 60 and older and are 100% covered by Compass Rose Medicare Advantage. Talk to your health care provider about whether RSV vaccination is right for you.

Source: ¹ Centers for Disease Control and Prevention. <https://www.cdc.gov/flu/spotlights/2022-2023/flu-vaccination-recommendations-adopted.htm>



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Inside This Newsletter:

Open Season News

Over-the-Counter Credit

Vision & Dental

Aging Well Program

Preparing for Flu Season

And More!

Compass Rose Medicare Advantage

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TTY 711

8AM-8PM M-F

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