



Compass Rose Benefits Group

Compass Connection

Fall 2023

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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 Health Plan 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 High Option Compass Rose Health Plan Premiums

In 2023, federal employees and annuitants paid 8.7% more in Federal Employee Health Benefit (FEHB) premiums.¹ The Compass Rose Health Plan was one of the few FEHB Plans that experienced a decrease in premiums, which helped our members save on their monthly health care costs. Our premiums are increasing for 2024, but still remain lower than they were in 2022.

2024	Self Only: 421		Self + 1: 423		Self & Family: 422	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Government Share	\$271.43	\$588.10	\$586.50	\$1,270.75	\$646.18	\$1,400.06
Member Share	\$104.52	\$226.26	\$240.59	\$521.28	\$256.11	\$554.90

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

New Health Plan ID Cards Coming Soon

In late December, you will receive new health plan member identification (ID) cards in the mail. Your health plan member ID card is important for scheduling appointments, filling prescriptions and processing claims. It also lists copayment amounts for common services, like primary care visits, as well as phone numbers to call for assistance and web addresses for more information.

The new member ID cards will have information regarding your new pharmacy benefits through Optum Rx. You will need to present your new ID card at the pharmacy the first time you get a prescription filled in 2024 to ensure your medication is processed correctly. The medical benefit information on your member ID card will remain the same.

If you do not receive your new member ID card by January, call UMR at **(888) 438-9135**. **After you receive your new member ID card, please dispose of your old one.**



The following benefit changes will be made to the High Option Compass Rose Health Plan for 2024:

Pharmacy Benefits

Copayments for Formulary Preferred Brand Name Drugs (Tier 2) will increase as follows:

- **30-day Network Retail Pharmacy:** \$50 co-pay
- **90-day Network Retail Pharmacy & Home Delivery:** \$100 co-pay

Furthermore, if you are enrolled in the High Option plan with Medicare Part B as your primary payer, your prescription drug co-pays will change to be the same as those for High Option members without Medicare. Retired members enrolled in the High Option plan and Medicare Parts A and B can get lower prescription drug co-pays by enrolling in Compass Rose Medicare Advantage.

Home Health

Prior authorization is required after the 12th home health visit as opposed to prior to the first visit.

Out-of-Pocket Maximums for Self Plus One and Self & Family

The out-of-pocket maximums for Self Plus One and Self & Family will increase to \$9,000 in network and \$11,000 out-of-network.

Expanded Plan Eligibility

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

The Compass Rose Health Plan is transitioning our prescription drug provider from Express Scripts® to Optum Rx® beginning January 1, 2024. Learn more about this change on page 4.

Standard Option Plan

We are excited to announce our new Standard Plan Option available in 2024. The Standard Option has lower monthly premiums, but larger out-of-pocket costs, including no out-of-network coverage – great for folks who are looking for basic benefits.

Please note, this is a summary of changes to the Compass Rose Health Plan. For a complete list of 2024 changes, please see Section 2 of our 2024 FEHB Brochure on our website at

compassrosebenefits.com/Brochure.

To request a hard copy of the brochure, visit compassrosebenefits.com/2024Brochure.



We're Switching to Optum Rx[®]



The Compass Rose Health Plan strives to offer competitive benefits and coverage to our members. **In 2024, our pharmacy benefits manager will transition from Express Scripts to Optum Rx[®].** With Optum Rx, you will have access to their large network of pharmacies, options for home delivery and online tools to help manage your medications.

In the last few months, you should have received a welcome letter regarding the transition of pharmacy benefits to Optum Rx. If you want to learn more or if you need to update your mailing address, please contact us at **(888) 438-9135**.

To help prepare you for this change, we are answering questions about how this may affect you.

Optum Rx FAQs

How will my coverage change?

You will continue to have access to a large network of pharmacies, online tools and an app to help manage your medications, as well as multiple ways to fill your prescriptions, including home delivery.

Do I need to notify my providers about the move to Optum Rx?

If you currently use Express Scripts or Accredo Home Delivery, your prescription refills will automatically transfer to Optum Rx Home Delivery and Optum Specialty Pharmacy. For new mail order medications in 2024, you will need to have your prescription order sent from your doctor to Optum Rx Home Delivery.

How do I know if my prescriptions are covered under Optum Rx?

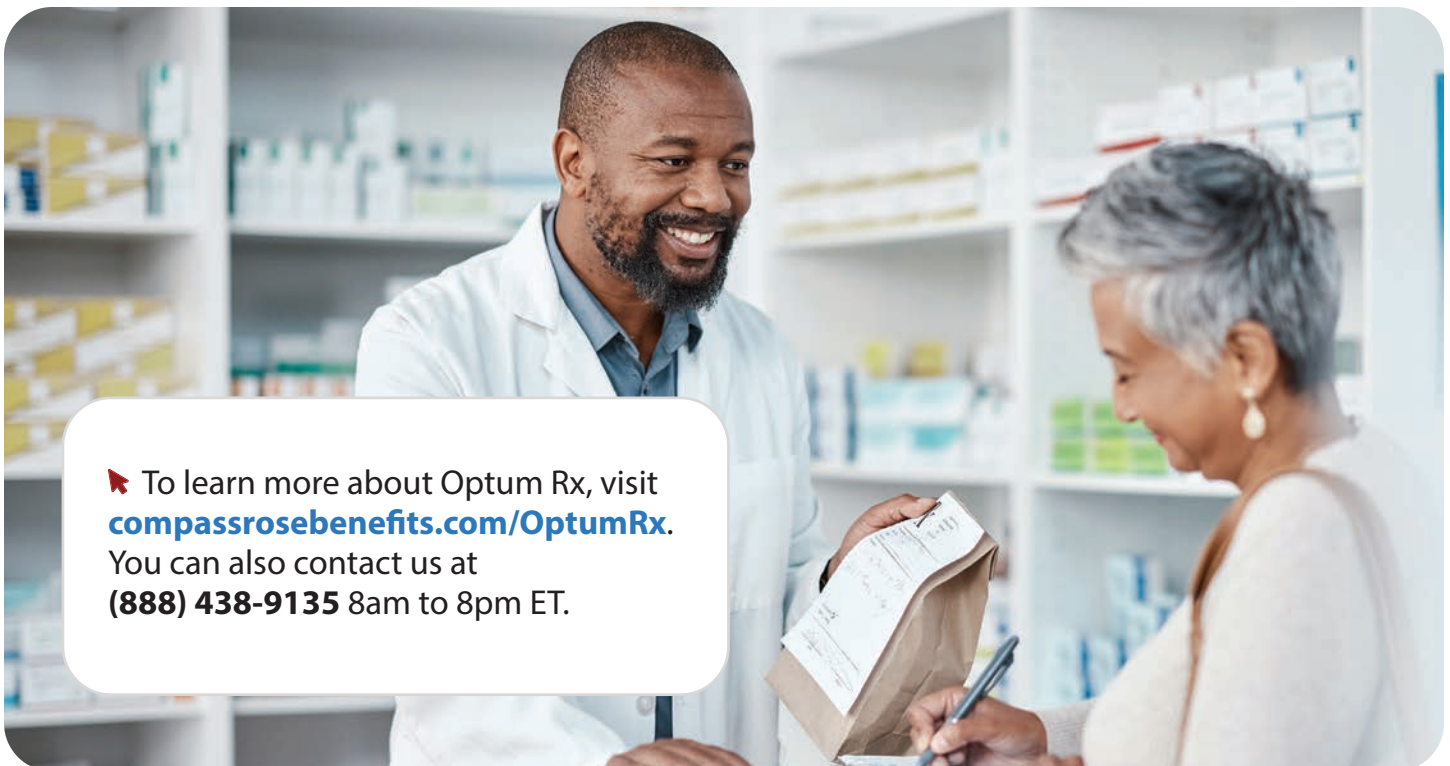
The Optum Rx Premium Prescription Drug List will be the new medication formulary for the Compass Rose Health Plan. Medications for most members won't be impacted. If your medication is affected by the new formulary, you will be notified by mail.

Some medications may be in a new coverage tier, while others may no longer be covered by the plan. If your medication is no longer covered, Optum Rx will assist you in finding a similar covered medication.

Can I get my prescriptions delivered to me?

Yes, you can get your prescriptions delivered to your home. Some may require prior authorization. To get started with mail order prescriptions, you can choose one of the following methods:

- **ePrescribe:** Your doctor can send an electronic prescription to Optum Rx
- **Phone:** Call Optum Rx at **888-438-9135**
- **Online:** Register online after January 1, 2024 at **OptumRx.com**, or download the Optum Rx app
- **Mail:** Complete the order form found at **compassrosebenefits.com/OptumRx** and mail it to Optum Rx PO Box 2975 Mission, KS 66201



➤ To learn more about Optum Rx, visit **compassrosebenefits.com/OptumRx**. You can also contact us at **(888) 438-9135** 8am to 8pm ET.

Compass Rose Medicare Advantage is Unlike Other Medicare Advantage Plans

Have you considered enrolling in Compass Rose Medicare Advantage, but still aren't sure if it's the best option for you? Between all the mail you receive, and commercials you see advertised on TV, it can be hard to make sense of all the information out there regarding Medicare Advantage plans.

We're here to tell you Compass Rose Medicare Advantage, a UnitedHealthcare® Group Medicare Advantage (PPO) plan, is not like the plans you see advertised on TV. Our benefits are offered as part of the Federal Employee Health Benefits (FEHB) Program and were designed exclusively for you.



The first place to start is by understanding what a Medicare Advantage plan is. Medicare Advantage plans typically offer extra benefits — like vision, hearing, dental and health and wellness programs — as well as Medicare prescription drug coverage (Part D). Though no two Medicare Advantage plans are alike.

With Compass Rose Medicare Advantage you get all the benefits of Original Medicare **and** our FEHB Plan, plus a collection of additional benefits you won't find anywhere else.

Our members enjoy things like:

- A \$125 monthly Part B premium subsidy for members **and** their enrolled spouse
- Hearing, dental and vision coverage included as part of the plan
- Renew Active® fitness program¹
- A \$40 quarterly over-the-counter benefit for things like toothpaste, vitamins and more
- Ability to see out-of-network providers, as long as the provider accepts Medicare
- Lower pharmacy co-pays for generic and preferred brand drugs

To enroll in Compass Rose Medicare Advantage, you must be enrolled in both Medicare Part A and B **and** the High Option Compass Rose Health Plan. You need to continue to pay your Medicare Part B monthly premium to remain enrolled.

Compass Rose Medicare Advantage Offers More Savings & More Benefits	Individual Medicare Advantage	Compass Rose Medicare Advantage
Lower monthly premiums	✓	✓
No copays on covered medical services		✓
National PPO with same cost share in or out of network		✓
Includes prescription drug coverage	✓	✓
Voluntary clinical and wellness programs	✓	✓
Worldwide routine and emergency coverage		✓
Value-added benefits not included with Original Medicare	✓	✓
Custom benefits and dedicated customer service for retirees		✓
Approved by OPM		✓
Part of the FEHB program		✓

➤ Learn more about our exclusive plan for retirees and find out how to enroll at compassrosebenefits.com/MedAdvantage



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.

¹ Participation in the Renew Active® program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership. Equipment, classes, personalized fitness plans and events may vary by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. The Renew Active program varies by plan/area.

Income-Related Monthly Adjustment Amount (IRMAA)

IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The Compass Rose Medicare Advantage plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a part B IRMAA then you may incur an additional part D IRMAA when enrolling in this plan.

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 may 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.

Treating Cold and Flu from Home

When you're stuck at home with cold and flu symptoms, you may not want to leave the house to see your primary care provider. With 24/7 care available through Doctor On Demand, you don't have to. You can meet face-to-face with a board-certified provider via your smartphone, tablet or computer — for free!

Pre-registering for Doctor On Demand can make it easier to connect with a provider when you need it. Learn more about Doctor On Demand and pre-register online at compassrosebenefits.com/DrNow.

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. To find a vaccine location near you, visit vaccines.gov or contact your local pharmacy or primary care provider.



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

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 the Compass Rose Health Plan when using a network provider. There is also a new preventive immunization for infants called Beyfortus. Talk to your health care provider about whether RSV vaccination is right for you and your family.

Coping with a Life-Threatening Illness or Serious Health Event



One of the first steps many people take after receiving a new diagnosis is researching everything they can about the condition. A quick Google search can yield thousands of results, many of which are scientific articles that can be hard to understand. We're here to help make your research less overwhelming and confusing — and ensure you have the information and support you need.

The **Compass Rose Living Well** program provides you with personalized support depending on your unique needs — included as part of your plan! Our team of experts can help you manage your health, create and meet goals, explain conditions and treatment plans and more! Plus, you'll have access to a dedicated nurse who is here to help answer questions and navigate your care.



An Extra Layer of Support

We take your health and wellness seriously and know that serious medical issues — like cancer or life-threatening hospitalizations — can be scary and stressful. We want to alleviate the burden that comes with navigating the health care space and ensure you have an extra layer of support.

That's why we have partnered with **Engaged Health Group (EHG)**. EHG's dedicated team of anchor nurses can guide you through the complexities of the health care system by helping:

- Answer questions
- Make appointments
- Connect you with specialists
- Discuss care and treatment options
- Coordinate with providers
- Manage hospital discharge process
- Seek second opinions
- Overcome barriers
- Prepare for hospitalizations or procedures

Each member who reaches out to us has an individual experience tailored to their needs. We let you decide what services you need, no matter how big or small.

Getting Started

For medical concerns or questions, you can start by reaching out to your Compass Rose Living Well team. From there, our on-staff nurses can discuss medical issues with you, as well as direct you to our Health Library for more in-depth information or refer you to EHG for more complex care.

Want to do some research on your own? We have a searchable Health Library that's full of reliable health information on common topics from a to z. To access the Health Library, sign in to your **myCompass** account, select **Resources** in the main menu and click on **Searchable Health Library**.

You may also reach out to Engaged Health Group directly by calling our dedicated line at **(855) 512-WELL (9355)** 8:30 am to 5:00 pm EST, Monday through Friday.

Connect with Compass Rose Living Well

wellness@compassrosebenefits.com

(866) 368-7227 (option 7)

8:30 am to 5:00 pm EST Monday – Friday



MISSION FINANCIAL SOLUTIONS

Understanding IRAs

An individual retirement arrangement (IRA) is a personal savings plan that offers specific tax benefits. IRAs are one of the most powerful retirement savings tools available to you. Even if you're contributing to a 401(k) or other plan at work, you might also consider investing in an IRA. Here are some key of the key details to help you decide...

➡ Go to <https://bit.ly/MFSFall2023> to learn more!

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.



Compass Rose Benefits Group

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Inside This Newsletter:

Open Season News

Optum Rx Switch

Flu Season Prep

Living Well Program

Medicare Advantage

And More!

Medical Claims

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UMR-medicalbenefits@umr.com

Compass Rose Benefits Group

(866) 368-7227
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Provider Precertification

UMR
(800) 808-4424

Prescription Drug Program

Express Scripts
P.O. Box 14711
Lexington, KY 40512-4711
(877) 438-4449
express-scripts.com/CompassRose

Doctor On Demand

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

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