

2024 Benefits Summary Guide



Compass Rose
Health Plan

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Compass Rose Health Plan

We have plans designed to support you through all stages of life:



Standard Option



High Option



Medicare Advantage

Making insurance simpler, easier and more convenient.



Free Preventive Care*



Global Coverage



No Referrals

Exclusive Membership For:

- Intelligence Community | Department of Defense
- Department of Homeland Security
- Department of State | Department of Veterans Affairs

* Using the UnitedHealthcare Choice Plus Network.

Your Health, Our Plan

Serving select federal employees for 75 years

Who We Are

Compass Rose Benefits Group is a not-for-profit association that has been offering affordable insurance coverage for select federal employees and their families since 1948. We originated as the preferred plan for employees of the Central Intelligence Agency (CIA). Over the years, we have expanded our eligibility to include active and retired civilian employees of the Intelligence Community, Department of Defense, Department of Homeland Security, Department of State and Department of Veterans Affairs.

Compass Rose Health Plan

The Compass Rose Health Plan offers a nationwide network — giving you and your family access to high-quality health care. We work with the Office of Personnel Management to bring you our Federal Employees Health Benefits (FEHB) Plan.

We strive to keep your out-of-pocket expenses low and are committed to providing you with exceptional service. We raise the bar on what you can expect from a health insurance plan. To see if you are eligible, visit compassrosebenefits.com/Eligibility.

Service. Stability. Security.

We pride ourselves on offering individual attention to each insured employee and their family. Our mission is to provide you with a health plan that best meets your personal needs.

Compare Our Plans

Get to know our plans a little better

	Standard Option	High Option
In-network care	✓	✓
Out-of-network care		✓
Overseas coverage	✓	✓
Free preventive care w/ \$0 co-pay	✓	✓
Wellness rewards		✓
Waived coinsurance & deductibles w/ Medicare Part B		✓

In-Network Out-of-Pocket Costs

Deductible

Enrollment Type	Standard	High
Self Only	\$500	\$350
Self +1 and Self & Family	\$1,000	\$700

Out-of-Pocket Maximum

Enrollment Type	Standard	High
Self Only	\$9,000	\$5,000
Self +1 and Self & Family	\$18,000	\$9,000



Compass Rose Medicare Advantage

Get up to \$1,500 per year toward your Medicare Part B premium with Compass Rose **Medicare Advantage**. Learn more by visiting us online at retiree.UHC.com/compassrose or read more on page 9.

Plan Benefits

Your costs for covered services when you see network providers



You may be subject to either a copayment or coinsurance for covered services. A coinsurance is the percentage of the plan's allowed amount that you pay.

Benefit	Standard Option	High Option
Routine Preventive Care	\$0	\$0
Office Visit - Primary Care Physician (PCP)	Premium Designated PCP [^] : \$10 Non-Premium Designated PCP: \$35	\$15
Office Visit - Specialist	Premium Designated [^] : \$30 Non-Premium Designated: \$70	\$25
Virtual Visit - Doctor On Demand	\$0 for first five visits \$10 after fifth visit	\$0
Lab Work - LabCorp & Quest Diagnostics	30% of the Plan Allowance*	\$0
Simple Diagnostic Testing	30% of the Plan Allowance*	\$0 in free-standing imaging center 10% of the Plan Allowance outside free-standing imaging center*
Advanced Imaging [†] (MRI, MRA, SPECT, CTA, PET & CT)	30% of the Plan Allowance*	10% of the Plan Allowance**
Urgent Care Center	\$50 co-pay, waived if admitted	\$50 co-pay, waived if admitted
Emergency Room	\$500, co-pay waived if admitted	\$200 co-pay, waived if admitted
Inpatient Hospital [†]	30% of the Plan Allowance*	\$200 co-pay per hospital stay

Benefit	Standard Option	High Option
Surgical Services [†]	30% of the Plan Allowance*	10% of the Plan Allowance
Routine Maternity	30% of the Plan Allowance*	\$0
Basic Chiropractic	30% of the Plan Allowance* (12 visits max)	10% of the Plan Allowance* (24 visits max)
Acupuncture	30% of the Plan Allowance* (12 visits max)	10% of the Plan Allowance* (24 visits max)
Massage Therapy	Reimbursed up to \$60 per visit (4 visits max)	Reimbursed up to \$60 per visit (12 visits max)
Outpatient Therapy [†]	30% of the Plan Allowance* (25 visits max) [‡]	10% of the Plan Allowance* (90 visits max) [‡]


* Deductible applies. A deductible is the annual amount you pay for medical bills before the Plan pays. It is not required for some covered services. For details, see FEHB Plan Brochure at compassrosebenefits.com/Brochure.

** Deductible applies outside of free-standing imaging center

[^] To locate a PCP or specialist with a premium designation, visit compassrosebenefits.com/UHC. Providers with this designation will have two blue hearts along with the words "Premium Care Physician."

[†] Precertification required

[‡] Combined 90 visits for Physical, Occupational and Speech therapy services. Prior authorization required after 12th visit.

 Choosing the right plan matters. Learn more about our plan options: compassrosebenefits.com/Plans



Using Your Benefits

You choose your own health care providers



Our Network

The **High Option** plan is a nationwide Preferred Provider Organization (PPO). You may go out of network for care, but when you visit a network provider, you receive covered services at a reduced cost.

The **Standard Option** plan is an Exclusive Provider Organization (EPO). You are only covered when visiting a network provider; except in certain situations, like emergencies.

The Plan is powered by the **UnitedHealthcare (UHC) Choice Plus network** in all states. The UHC network consists of over 527,000 primary care providers, 1,950,000 specialists and more than 5,800 hospitals. We give you the freedom to choose any network doctor or hospital, and **never** require a referral.



Some providers may not recognize our Plan name. Be sure to ask if your provider participates in the **UnitedHealthcare Choice Plus** network.



 Find a provider using our online directory: compassrosebenefits.com/UHC

Medicare Advantage

Dual coverage, double protection

Being enrolled in Medicare Part A and Part B and the **High Option** Compass Rose Health Plan can help significantly decrease your out-of-pocket health care costs. Even though enrolling in Medicare is not required, there are some definite advantages to having BOTH Medicare and the **High Option** Compass Rose Health Plan.

Compass Rose waives certain deductibles, copayments and coinsurance. Plus, Compass Rose provides coverage for some services that Medicare does not cover.

In addition, retirees enrolled in the **High Option** Compass Rose Health Plan and Medicare Parts A and B, are eligible for Compass Rose **Medicare Advantage**, a UnitedHealthcare® Group Medicare Advantage PPO Plan.

You'll get \$1,500 per year toward your Part B premium along with many other benefits.

Please note the **Standard Option** does not coordinate with Medicare.



When you enroll in Medicare, be sure to let your Plan know so that your claims get processed correctly.

 Learn more about Compass Rose Medicare Advantage: compassrosebenefits.com/MedAdvantage




Prescription Drug Program

Convenient options to fill prescriptions



We offer a variety of options for you and your family to get the prescription medications you need. Our Prescription Drug Plan is provided through Optum Rx®. You'll have the option to pick up your prescriptions at thousands of in-network retail pharmacy locations nationwide or receive your medication through Optum Home Delivery®.



 Locate a network pharmacy and determine the out-of-pocket cost for your prescriptions at: compassrosebenefits.com/OptumRx

30-Day Network Retail Pharmacy

You Pay	Standard Option	High Option
Generic	\$5	\$5
Formulary/Preferred Brand Name	40% up to a maximum of \$400	\$50
Non-Formulary/Non-Preferred Brand Name	100% of the cost	\$75 or 40%, whichever is greater

90-Day Network Retail Pharmacy and Optum Home Delivery®

You Pay	Standard Option	High Option
Generic	\$10	\$10
Formulary/Preferred Brand Name	40% up to a maximum of \$800	\$100
Non-Formulary/Non-Preferred Brand Name	100% of the cost	\$150 or 40%, whichever is greater

30-Day Optum Specialty Pharmacy

You Pay	Standard Option	High Option
Generic	50% up to a maximum of \$500	10% up to a maximum of \$100
Formulary/Preferred Brand Name	50% up to a maximum of \$1,000	25% up to a maximum of \$250
Non-Formulary/Non-Preferred Brand Name	\$100 of the cost	35% up to a maximum of \$500

Optum Home Delivery®, a service available through Optum Rx®, is provided by your plan. You are not required to use Optum Home Delivery for a 90 day supply of your maintenance medication.

Specialty medications used to treat severe, chronic medical conditions (usually administered by injection or infusion), must be obtained through Optum Specialty Pharmacy.



With Optum Home Delivery, members receive a 3-month supply of their prescription for the cost of 2 months.

Overseas Coverage

We're there for you, wherever you are



When work or travel takes you overseas, the Compass Rose Health Plan has you covered. You can see any health care provider or visit any hospital and you will be reimbursed at the in-network level of benefits.

When you use a provider outside the United States, you will pay them up front, then submit the receipt and detailed billing invoice for claims processing and reimbursement.

- Use any covered provider overseas
- In most cases, your costs for covered services are the same as they would be in the U.S.
- Get reimbursed for claims in local currency or U.S. dollars
- We provide language translation and foreign currency conversion for overseas claims



Live Healthy, Get Rewarded

Earn rewards for taking an active role in your health



High Option Plan Wellness Rewards

We want to recognize members for making healthy choices and working towards their health goals. Adult members and their covered spouse who are enrolled in the **High Option** plan can each **earn up to \$350** per calendar year by completing qualifying activities through our Wellness Rewards Program.*

Ways to Earn

50 Points


- Utilize UMR's Health Cost Estimator or Optum Rx Drug Pricing Tool
- Complete an Action Plan in the UMR Activity Center
- Register for myCompass and verify contact information
- Meet health targets for blood pressure and A1C

75 Points

- Complete our online clinical health risk assessment
- Receive your yearly biometric screening

100 Points

- Get your annual routine preventive care check-up
- Receive certain preventive care screenings
- Participate in the Compass Rose Living Well or Maternity programs
- Complete the Tobacco Cessation program

 Learn more about the High Option Wellness Rewards Program:
compassrosebenefits.com/Rewards



* You must opt-in to earn points. You must be a primary member or spouse enrolled in the High Option Compass Rose Health Plan to participate in this Wellness Rewards Program.

Health Tools & Wellness Programs

Get the most out of your coverage



 Learn more about these programs:
compassrosebenefits.com/Programs



myCompass **S** **H**

myCompass provides secure online access to manage your benefits.

You can:

- Print and request member ID cards
- View EOBs
- Review claims status
- Locate in-network providers
- Estimate costs for services
- Manage prescriptions
- Access health & wellness resources



Virtual Visits **S** **H**

Skip the waiting room with Doctor On Demand — a service that lets you see a board-certified physician face-to-face over live video from your smartphone, tablet or computer. They can diagnose, treat and even prescribe medication if necessary. They are available 7 days a week — even when other health care options are closed.



Virtual Physical Care **H**

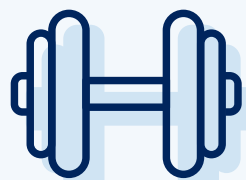
Start your journey to living pain free with Sword, virtual physical care that you can do from the comfort of your home. You'll get a Digital Therapist tablet and motion sensors in the mail to help track your progress and receive real-time feedback. Best of all, it's free to eligible* members as part of your health plan benefits.



Weight Loss Program **H**

Need help getting in shape? We offer a FREE online weight loss program through Real Appeal® to help eligible* members make long-term healthy lifestyle changes. You'll get:

- A Transformation Coach to help motivate you to reach your goals
- Online tools and trackers, available 24/7
- A Success Kit with scales, recipes, workout DVDs and more



Active&Fit Direct™ **S** **H**

We partner with Active&Fit Direct to help members stay active with flexible fitness options starting at just \$28 a month. Members have access to thousands of fitness centers and studios, digital workout videos, one-on-one lifestyle coaching and more!



Compass Rose Living Well **S** **H**

Discover educational resources and tools to help you meet your health goals and live a healthy lifestyle. For one-on-one support, connect with an anchor nurse, who can help you navigate your health care.

Plan Rates

Standard Plan

Enrollment Type & Code	Biweekly Rate
Self Only (424)	\$52.86
Self + 1 (426)	\$116.31
Self & Family (425)	\$126.88


High Option Plan


Enrollment Type & Code	Biweekly Rate
Self Only (421)	\$104.52
Self + 1 (423)	\$240.59
Self & Family (422)	\$256.11

Enrollment

Open Season is November 13 - December 11 — don't miss your chance to enroll.



 To see if you are eligible, visit compassrosebenefits.com/Eligibility

 Ready to enroll? Get instructions at compassrosebenefits.com/Enroll

Questions? We are here for you.

 Call: **(888) 438-9135** from 8:00am - 8:00pm (EST)

 Email: umr-crbginquiry@umr.com

Visit our website at compassrosebenefits.com

This is a summary of the features of the Compass Rose Health Plan. Before making a final decision, please read the Plan's FEHB Brochure at compassrosebenefits.com/Brochure.

All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

