

2025 Benefits Summary Guide



Compass Rose
Health Plan

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Plans designed to support you through all stages of life:



**Standard
Option**



**High
Option**



**Medicare
Advantage**

**Designed exclusively for federal employees
and retirees eligible for the Federal Employee
Health Benefits (FEHB) Program.**



Free Preventive Care*



Global Coverage



No Referrals

* When visiting a network provider

Your Health, Our Plan

Serving federal employees for over 75 years

Who We Are

Compass Rose Benefits Group is a not-for-profit association that has been offering affordable insurance coverage for 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 and are proud to now serve all federal employees, retirees and their families under the FEHB program.

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 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.

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 coverage	✓	✓
Out-of-network coverage		✓
Overseas coverage	✓	✓
Free in-network preventive care	✓	✓
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	\$10,000



Compass Rose Medicare Advantage

Enrolled in Medicare Part A and Part B? Find out how you can enjoy no coinsurance or deductible, plus up to \$1,500 per year toward your Medicare Part B premium 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 Care Physician [^] : \$10 Non-Premium Care Physician: \$35	\$15
Office Visit - Specialist	Premium Care Physician [^] : \$30 Non-Premium Care Physician: \$70	\$25
Virtual Visit - Doctor On Demand [®]	\$0 for first five visits \$10 after fifth visit	\$0
Office Visit - Mental Health	\$10	\$15
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	\$35 co-pay, waived if admitted
Emergency Room	\$500, co-pay waived if admitted	10% of the Plan Allowance, waived if admitted

Benefit	Standard Option	High Option
Inpatient Hospital [†]	30% of the Plan Allowance*	\$200 co-pay per hospital stay
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 \$75 per visit (4 visits max)	Reimbursed up to \$75 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 our FEHB Plan Brochure at compassrosebenefits.com/Brochure.

** Deductible applies outside of free-standing imaging center

[^] To locate a Premium Care Physician, visit compassrosebenefits.com/UHC. Providers with this designation will have two blue hearts.

[†] 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



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

Here's what you'll pay for covered medications:

Network Retail Pharmacy (30-Day Supply)

Tier	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

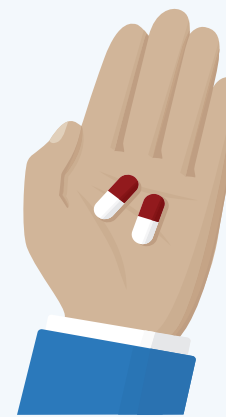
Network Retail Pharmacy* and Optum Home Delivery® (90-Day Supply)

Tier	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

Optum Specialty Pharmacy (30-Day Supply)

Tier	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 \$1,500	25% up to a maximum of \$250
Non-Formulary/Non-Preferred Brand Name	100% of the cost	35% up to a maximum of \$500

If you have Medicare, different cost share amounts may apply under our Medicare Prescription Drug Plan. 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.
 *Limited to CVS and Walgreens pharmacies.



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

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 549,000 primary care providers, 2,000,000 specialists and more than 5,900 hospitals. We give you the freedom to choose any network doctor or hospital, and **never** require a referral.



Your provider may not recognize our Plan name. Be sure to ask if they participate in the **UnitedHealthcare Choice Plus** network.



You can find a provider by using our online directory:

compassrosebenefits.com/UHC

Compass Rose 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** waive your co-pays, coinsurance or deductible when Medicare is primary.



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



Visit our website to learn more about Compass Rose Medicare Advantage: compassrosebenefits.com/MedAdvantage

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 of 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.
- ✔ We provide language translation and 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 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 activities through our Wellness Rewards Program.*



Ways to Earn

50
POINTS

- Use 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 program
- Complete the Tobacco Cessation program

Learn more about Wellness Rewards: 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



myCompass S H

myCompass provides secure online access to manage your benefits.

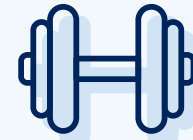
You can:

- 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



Digital Exercise Therapy H

Relieve back, joint and muscle pain, and get pelvic health care, with personalized exercise therapy from Hinge Health. Complete exercises from the comfort of home and get expert guidance from certified specialists. Best of all, it's free to eligible* members as part of your health plan benefits.



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!



Virtual Visits S H

Skip the waiting room with Doctor On Demand® — a service that lets you see a board-certified provider 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.



Weight Loss Program H

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

- A Transformation Coach to help you to reach your goals
- Online tools and trackers, available 24/7
- A Success Kit with scales, recipes, workouts 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 a nurse, who can help you navigate your health care.

Learn more about these programs: compassrosebenefits.com/Programs



Plan Rates

Standard Plan

Enrollment Type & Code	Biweekly Rate
Self Only (424)	\$58.15
Self + 1 (426)	\$127.94
Self & Family (425)	\$139.57

High Option Plan

Enrollment Type & Code	Biweekly Rate
Self Only (421)	\$124.48
Self + 1 (423)	\$279.65
Self & Family (422)	\$299.95

Enrollment

Open Season is November 11 - December 9, 2024 — don't miss your chance to enroll.

New Federal employees have 60 days from their start date to enroll in an FEHB plan, if eligible.



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

Questions? We are here for you.

 Call: **(888) 438-9135** from 8 a.m. to 8 p.m. (ET)

 Email: **compassrose@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.

