

Compass Rose Medicare Advantage FAQs



1 What is Medicare Advantage and how does it work with original Medicare?

Medicare Advantage plans are Part C plans that are offered by private insurers. They offer all the benefits of original Medicare Part A and Part B. Many Medicare Advantage plans include prescription drug coverage (Part D) and typically include additional benefits, features, and programs. You must remain enrolled in Medicare Parts A and B to be eligible for a Medicare Advantage plan.

2 Is this the Medicare Advantage plan that is advertised on TV?

No, this is a custom Group Medicare Advantage (PPO) plan designed exclusively for High Option Compass Rose Health Plan retirees. This plan is offered as part of the Federal Employees Health Benefits (FEHB) Program and should not be confused with individual UnitedHealthcare Medicare Advantage plans that might be available in the area.

3 What does the Compass Rose Medicare Advantage Plan cover?

Compass Rose Medicare Advantage offers all the benefits of the High Option Compass Rose Health Plan, benefits from Medicare Parts A and B, plus additional benefits, such as a \$125 monthly Medicare Part B subsidy, a \$40 quarterly benefit for covered over-the-counter items,¹ a fitness program, dental and vision coverage, and much more.

4 Does Compass Rose Medicare Advantage offer nationwide coverage?

This plan offers both nationwide and out-of-network coverage. Unlike most PPO plans, with this plan, you pay the same share of cost in and out of network as long as they are eligible to participate in Medicare.²

5 Will I lose my Federal Employees Health Benefits (FEHB) status if I enroll?

No, Compass Rose Medicare Advantage was designed in partnership with OPM to allow you to retain your status in the FEHB program.



6 How much does it cost to enroll in Compass Rose Medicare Advantage?

There is no additional cost to enroll. You will continue to pay your High Option Compass Rose Health Plan premium and your Medicare Part B premium. Plus, you and your eligible enrolled spouse will each receive a **\$125 per month Medicare Part B premium reduction**. You may incur an additional Part D IRMAA when enrolling in this plan.

7 Is there coverage outside of the United States if I enroll?

Yes, coverage is available outside of the United States, unlike with Original Medicare.

8 Does Compass Rose Medicare Advantage offer dental and vision coverage?

Yes, this plan offers dental and vision coverage. You can learn more at retiree.uhc.com/compassrose.

9 What type of fitness benefits are provided with Compass Rose Medicare Advantage?

Renew Active® is a free fitness program included with Compass Rose Medicare Advantage.³

10 What happens if my provider does not accept Medicare?

If your provider has opted out of the Medicare program in its entirety, you would only have coverage in an emergency situation. Less than 1% of providers nationally have opted out of the Medicare program.* If you need help finding a provider in our network, call UnitedHealthcare Customer Service at **1-844-279-9286, TTY 711**, 8 a.m. to 8 p.m. local time, Monday-Friday. Visit www.Medicare.gov/physiciancompare for a listing of providers who participate in Medicare.

11 What happens to my spouse's coverage if he/she is under 65 and/or not eligible for Medicare?

Dependents who are not Medicare eligible or Medicare primary will remain on their current Compass Rose Health Plan.



12 What is Medicare IRMAA and does it apply to me?⁴

IRMAA stands for income-related monthly adjustment amount. It 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 \$106,000 for an individual or \$212,000 for a couple.⁵ Because Compass Rose Medicare Advantage's included prescription drug coverage is considered a Part D plan, you may incur an additional Part D IRMAA when enrolling in this plan. The extra amount is paid directly to Social Security, not to your plan. If you are subject to IRMAA, Social Security will send you a letter. The letter will explain how they determined the amount you must pay and the actual IRMAA. The Compass Rose Health Plan does not determine who will be subject to IRMAA. Therefore, if you disagree with the amount you must pay, contact the Social Security Administration. You can:

- Go online to **www.ssa.gov**
- Call Social Security toll-free at **1-800-772-1213**, **TTY 1-800-325-0778**, 8 a.m. to 7 p.m., Monday through Friday
- Visit your local Social Security office



Compass Rose Health Plan

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the Compass Rose Medicare Advantage plan depends on contract renewal.

The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

** KFF. <https://www.kff.org/medicare/issue-brief/how-many-physicians-have-opted-out-of-the-medicare-program>*

¹*Over-the-counter benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.*

²*Out-of-network/non-contracted providers are under no obligation to treat Compass Rose Medicare Advantage Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information.*

³*Participation in the fitness program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The fitness program includes standard fitness membership and other offerings. Fitness membership equipment, classes, activities and events may vary by location. Certain services, discounts, classes, activities, events and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. Gym network may vary in local market and plan.*

⁴*Medicare IRMAA is an Original Medicare rule. Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.*

⁵*These amounts are accurate for 2025.*