



# COMPASS. *connection*

SERVICE. STABILITY. SECURITY.

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## Find the answers you need on **your** time:

Service is a core value at Compass Rose Benefits Group, which is why we provide many different resources to help you find the information you need and answer your questions.

### Self Service

Self Service is available online 24 hours a day / 7 days a week giving you access at your convenience. We encourage our members to visit [www.compassrosebenefits.com](http://www.compassrosebenefits.com). Our website's navigation allows members to find an informative overview on our health plan and Specialty Products. The Member Portal provides information specific to your account. It allows you to view claims status, request ID cards, search for providers and more! You can find most of the information you need at the click of a button.

### UMR - Claims Payer

UMR is available to ask questions on claims and benefits. They provide prior authorizations when needed and answer general questions regarding our health plan. UMR can be reached at **(888) 438-9135** and their contact information is conveniently located on the back of your health plan member ID card.

### Compass Rose Member Services Team

We have an in-house Member Services Team that can help you resolve complex issues, discuss claims not being addressed to your satisfaction and listen to feedback. We are also here if you need to request a copy of the OPM brochure or a letter of credible coverage. Our Member Services Representatives also provide assistance with Member Portal registrations and troubleshooting technical difficulties.

The highly trained Member Services Team in our call center are your advocates. Our Manager of Health Plan Administration, Donna, says, "We pride ourselves on giving our members that 'personal touch' and strive to give our members the level of support they expect and deserve. That is our promise!" The Member Services Team truly embodies the values Compass Rose Benefits Group strives to uphold, and prides themselves on making sure you are satisfied. If they do not know the answer to one of your questions, they will further research your concern(s) or connect you with someone who can.

The three customer service tiers build off each other to ensure that your concerns are addressed. No matter what your question is, you can rest assured that it will be answered.



Learn about

Compass Rose

Charities' 2015

Charity of Choice

on page 8!

## Meet our Board of Directors

The start of 2015 brought new faces to the Compass Rose Benefits Group (CRBG) Board of Directors. As CRBG has grown in population and expanded its membership to include the Department of Defense and Department of State, our Board has followed suit. We are pleased that the Board of Directors has the best representation of our membership.

Last November, Compass Rose Benefits Group held an election for the Board of Directors—and the response was overwhelming. We received many well-qualified and eager candidates, six of whom were elected. This oversight Board plays an important part in ensuring all of our products and services meet the unique needs of our members. Our Board shares a great level of expertise and dedication to CRBG.



*From left to right: Ed Thompson, Mary Haley, Eileen Swicker, Barbara Bluffer, Beverly Borich Christiana, Jeffrey Hepner, Gwen Gaskins, Ann Crouch, Julie Lund, John Hairston Wright, Kevin Smith.*

**“Having first started my involvement as an administrator of the plan in the 1980’s, my interest has continued as both a policyholder, and more recently as a Board member. CRBG has not lost sight of its historic commitment to its members. Being part of that continued commitment is an obligation I share with other board members and the staff of CRBG. It is also source of pride.”**

*– Beverly Borich Christiana*

**“I have enjoyed every bit of my time on the Board and love the challenge of helping lead the plan through the changing health care environment to assure a continuing desirable and affordable health care plan for the Intelligence Community.”**

*– Ed Thompson*

**“In the rapidly changing world of health insurance, our goal must be to maintain a competitive product, yet never lose sight of the individuals we serve.”**

*– Kevin Smith*

**“I have admired Compass Rose Benefits Group for their commitment to their family of customers, as well as their dedication to providing exceptional service and quality care. As CRBG has expanded, I am honored to represent DoD and USAF as we move forward.”**

*– Mary Haley*

## Simplifying the Complexities of Insurance

Health care can be complex. At Compass Rose Benefits Group, our goal is to simplify the complexities of insurance. If you would like help understanding your member ID card and Explanation of Benefits (EOBs), we have created a detailed explanation online. If you are an active member, please visit [www.compassrosebenefits.com/Active](http://www.compassrosebenefits.com/Active). If you have Medicare, please visit [www.compassrosebenefits.com/MedMember](http://www.compassrosebenefits.com/MedMember).



## Meet Your Communications Coordinator

Hi, Compass Rose Benefits Group (CRBG) members, my name is Lindsay Vormack and I am excited to be your Communications Coordinator! I have been with CRBG for over a year now and I am responsible for writing and producing this newsletter, and my goal with each publication is to make insurance informative and interesting for you. I also manage and post to the CRBG social media accounts including Facebook, Twitter, LinkedIn and Pinterest. Engaging with members on social media allows me to have an informal conversation on fun topics like National Dog Day and share things like healthy recipes. I love when members comment back on something they are interested in too!

After graduating from James Madison University with a double-major in Media Arts and Design and Writing, Rhetoric and Technical Communication, I jumped right into my role here at CRBG. Part of my job is ensuring each and every piece of communication you receive is easy to read and understand. It is my goal to bring you information that is not only pertinent to you as a member, but also interesting and important to you as an individual.

On a personal note, I am an avid newsreader and enjoy staying up-to-date on all the stories of the day. I also love to read fiction novels, enjoy long walks with my dog and spend a lot of time with my family, which is why I have chosen to share a dish my family always makes—Watergate Salad. See below and enjoy!

I am always looking for new article topics and welcome your thoughts. You can email me directly at [feedback@compassrosebenefits.com](mailto:feedback@compassrosebenefits.com) or by calling Member Services at (866) 368-7227 and asking for Lindsay.



### My Healthy Recipe: Low-Fat Watergate Salad

**1 can of crushed pineapple in juice, un-drained**

**1 package of JELL-O Pistachio Flavor Instant Pudding (you can also use the Fat-Free/Sugar-Free option)**

**½ cup of chopped Pecans**

**1 cup of Miniature Marshmallows**

**1½ cups thawed Cool Whip Whipped Topping**

Combine pineapple, pudding, pecans and marshmallows in a large bowl. Stir in Cool Whip. Place in refrigerator for one hour. Now you are ready to impress your friends and family!



I know it may seem a little off-putting at first—after all, it is green and not everyone is a fan of pistachio. But, it is a staple at all my family get-togethers, and if you give it a try you might enjoy it as much as we do!

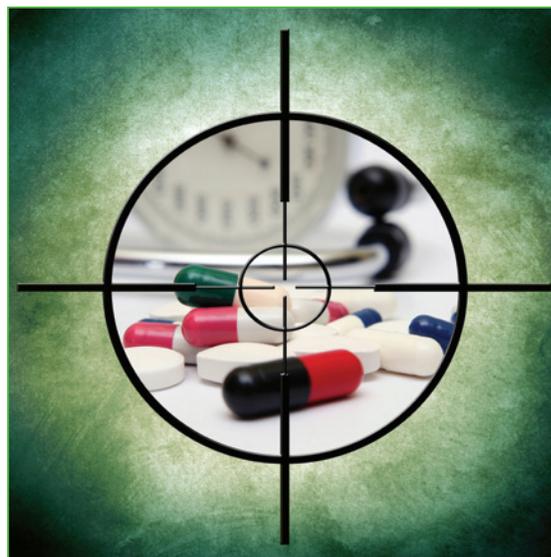
## America's Hidden Epidemic

Your Pharmacy Benefit Manager, Express Scripts, does more than provide you with prescription medications. Express Scripts is constantly monitoring our large member population to ensure prescriptions are being used properly, guard against possible prescription fraud and track suspicious doctor shopping (seeking care and prescriptions from multiple doctors without notifying them of the other). One of their reports focuses on the use of narcotic pain medications known as opioids. Opiate pain medications can be a controversial prescription due to their addictive properties, ease of misuse and likelihood for abuse. According to their report, nearly 50% of those who took opiates for more than 30 days (in their first year of use) continued to use them for three years or longer, putting them at risk for addiction.

Over time, the body can build up a tolerance to the medication, causing the patient to need a stronger dose to receive the same level of pain relief. However, with higher doses comes an increased risk of side effects as well as addiction and overdose. Prescription rates for opiates have increased rapidly over the past decade, and America consumes about 80% of the world's opiate supply, according to the Express Scripts study. This high rate of consumption has resulted in an opiate abuse epidemic. Be cautious; much like those who use illegal substances, opiate users can abuse it and become addicted even though it is a prescribed medication. We encourage you to do your own research on narcotic prescriptions before you take them.

The FDA has worked to impose stricter prescribing practices to fight against inappropriate use, but this may cause a problem for those who suffer from severe chronic pain and truly need the medication. You can help minimize this epidemic by knowing the facts and, unless opiate pain medications are absolutely necessary, choosing over-the-counter medications such as ibuprofen and aspirin instead. If you or a loved one suffer from an opiate addiction, work together to seek treatment and check to see if your employer has an Employee Assistance Program. As a Compass Rose Health Plan member, you have coverage for substance abuse diagnosis and treatment, details can be found on page 57 of our 2015 OPM brochure.

*SOURCE: A Nation in Pain: Focusing on U.S. Opioid Trends for Treatment of Short-Term and Longer-Term Pain, Express Scripts 2014.*



## Get the Prescription Benefit Facts



Your prescription drug plan utilizes Express Scripts' National Formulary – a list of preferred generic and brand name drugs. If your medication is no longer on the formulary or is now excluded, and you have not done so already, please work with your doctor to find preferred alternatives that are on the formulary or consider the generic version of your medication. You can learn more about your prescription drug benefit, view the formulary, sign up for our Home Delivery Program, search for your local pharmacy and more at [www.express-scripts.com/Pharmacy](http://www.express-scripts.com/Pharmacy).



A benefit of your prescription drug plan is that ALL smoking cessation drugs (with a prescription) are covered at 100% for Compass Rose Health Plan members. However, prescription drugs alone may not be enough to help you quit. To get the most out of your health plan, you can also enroll in our Smoking Cessation program, QuitNet, which is free to our health plan members. To learn more, visit [www.compassrosebenefits.com/QuitSmoking](http://www.compassrosebenefits.com/QuitSmoking) and create an account.

## Health Corner: New Members

If you are new to the Compass Rose Health Plan or are a long-time member who simply needs a refresher, see below for useful information that will assist you with all the ins and outs of your health benefits.

### The Who's Who

**UnitedHealthcare** (UHC) is the nationwide Preferred Provider Organization (PPO) network of more than 768,000 doctors and more than 5,600 hospitals that facilitate your care. You can visit an in-network doctor for a \$15 co-pay and an in-network specialist for a \$25 co-pay, without any referrals!

**UMR** is the third-party administrator for the Compass Rose Health Plan, and is responsible for processing claims, benefits and eligibility, handling precertifications and providing medical management services such as case and disease management.

**Express Scripts** provides prescription drug coverage through retail pharmacies as well as a Home Delivery Program.

### Online Tools

The Member Portal is the best resource for managing your benefit information. It allows you to check the status of a claim, find a provider, view EOBs, learn how much of your deductible has been met and more! To access the Member Portal, visit <https://member.compassrosebenefits.com> – first time users must register, which may take 7-10 business days.

You can search for doctors, hospitals, labs and other facilities with the online Provider Directory by visiting [www.compassrosebenefits.com/UHC](http://www.compassrosebenefits.com/UHC).

To learn about your prescription drug benefit, view the National Formulary, sign up for Home Delivery, search for your local pharmacy and more, visit [www.express-scripts.com/Pharmacy](http://www.express-scripts.com/Pharmacy).

### FAQs

#### How do I request member ID cards?

You may request additional member ID cards through the Member Portal or by calling a UMR Member Services Representative at **(888) 438-9135**. Member ID cards are not unique to each individual on your plan. Each family receives two member ID cards that have the same member ID number and list the member and dependents.

#### Where do I send Claims?

Typically, in-network doctors file the claim form for you. Please make sure your doctor submits claims to the address on the back of your member ID card. If you are visiting an out-of-network doctor or are overseas, claim forms are available on the Member Portal and online at [www.compassrosebenefits.com/ClaimForm](http://www.compassrosebenefits.com/ClaimForm) and [www.compassrosebenefits.com/Overseas](http://www.compassrosebenefits.com/Overseas).

To submit a claim, fill out the form, include your itemized statement and receipt and fax it to **(855) 405-2189** or mail it to:

*UMR PO Box 8095 Wausau, WI 54402-8095*

#### How do I update my information and/or change my address?

The best way to update your phone number, email address and mailing address is to call our Insurance Specialists at **(866) 368-7227**. You may also submit a change of address form at [www.compassrosebenefits.com/Address](http://www.compassrosebenefits.com/Address).

Be sure to check out our website, [www.compassrosebenefits.com](http://www.compassrosebenefits.com), for additional information.



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EXPRESS SCRIPTS®



## Member Success Story: Disease Management

Imagine being diagnosed with three life-threatening medical conditions. A situation like that can seem overwhelming and many of us would not know where to start. Having a support system is critical. Friends and family can boost your spirits, but what you really need is someone with knowledge who can help facilitate your overall care. We want to tell you the story about one of our health plan members who, instead of handling it on their own, began our Disease Management program, managed by UMR.

When this member began the program, she had been diagnosed with hypertension, diabetes and morbid obesity. The main goal for this member was to lose weight to lower risk of complications and prepare for upcoming bariatric surgery.

### The member was assigned a Disease Management nurse who helped reinforce:

- Strategies for weight loss such as food journaling, increased, consistent exercise and a healthy diet
- Strategies to maintain blood sugars in the recommended range to include counting carbohydrates and following a low salt diet
- The benefits of consistent physical activity for weight loss, stress management, blood pressure and blood sugar control
- Setting small short-term goals to reach larger weight loss and health goals
- Support for bariatric surgery preparation including a recommendation for a support group and increased family involvement

### The member was able to benefit from this knowledge and support to do some things on their own such as:

- Reduce carbohydrates and increase protein in their diet to improve blood glucose and blood pressure
- Set exercise goals to increase walking at the gym
- Test blood sugar more regularly to help better manage their diabetes
- Prepare for and attend all meetings with providers for the upcoming bariatric surgery

### As a result of the effort put in by both the member and their Disease Management nurse, the member was able to see results such as:

- Improved diet and increased exercise
- Weight loss of 74 pounds since starting the program through a combination of diet, exercise and bariatric surgery
- Discontinuation of diabetes and hypertension medications due to no longer needing them
- Regular attendance at a weight loss support group



*“Speaking with a nurse in the Disease Management program has helped keep me accountable...Having someone to talk to about my weight issues has been so beneficial. It is a much different experience than being at a doctor’s office where you feel hurried. The calls with my nurse were much more personal and meaningful.”*

The Disease Management program (part of the Medical Management program) is available to all Compass Rose Health Plan members who have diagnosed diabetes, heart failure, asthma, coronary artery disease or chronic obstructive pulmonary disease. The program is voluntary, and health plan members who have any of the above are contacted directly to enter the program. However, if you want more information, call UMR Medical Management at **(866) 575-2540**.

## Discovering the Importance of Nutrition in Cancer Treatment

When you hear those three words “you have cancer,” there are a million thoughts that run through your mind. Ultimately, the focus of your thoughts should be on fighting. Medically speaking, great advances have been made in the treatment of cancer. Your doctor will run through the best treatment plan for you – whether you need chemotherapy, radiation, surgery or a combination. While it is easy to feel like you do not have control, there is something you can do to help beat it—monitor and control your nutrition. No matter what, eating well can help maintain your health.

Nutrition is always an important topic, but it is especially imperative for those with cancer. Cancer and its treatment methods may affect your body’s ability to use nutrients. Depending on the type of cancer you have and your course of treatment, your doctor should help you find the best nutrition plan. Healthy eating habits will help cancer patients get the nutrients they need to maintain their body weight/strength, keep body tissue healthy and fight infection according to the National Cancer Institute. Patients who obtain all their daily nutrients may have a better chance of recovery during treatment.

The reality is, when you have cancer all is easier said than done. Side effects from cancer and its treatment methods can include loss of appetite, dry mouth, trouble swallowing and nausea—all of which can cause any person to not want to eat. This is why nutrition is so important.

According to cancer.gov, cancer patients who suffer from a poor appetite should consider eating smaller meals high in calories and protein every few hours; avoid acidic foods, spices and rough textures. And be sure to drink lots of water—hydration is key.

The American Cancer Society provides comprehensive guidelines for nutrition that can be found at [www.cancer.org/Healthy/EatHealthyGetActive/](http://www.cancer.org/Healthy/EatHealthyGetActive/).

*SOURCE: <http://www.cancer.gov/cancertopics/pdq/supportivecare/nutrition/Patient/page1>*

When choosing healthy foods, consider the following key nutritional facts:

**Protein:** cancer patients often need more protein than usual—it helps ensure growth, repair body tissue and maintain a healthy immune system. Protein can be found in lean meat, fish, poultry, dairy, nuts and soy foods.

**Carbohydrates and fats:** supply the body with the bulk of the calories it needs. Good sources of carbohydrates include fruits, vegetables and grains; whereas good sources of fat include butter, oils, nuts, seeds, dairy, meat, fish and poultry.

**Vitamins and minerals:** help ensure proper growth and development, and allow the body to use the energy supplied in foods. Your doctor may recommend a daily multivitamin and mineral supplement.

## Get Back in the Game

Remember that New Year’s resolution you made back in January to hit the gym, get fit and live a healthy life? Have you started to slack off already? Your job, kids, spouse and everything else you juggle each day can get in the way, but it is time to stop making excuses and get back to it. Let us help you get back in the game! As a Compass Rose Health Plan member, you have free access to GlobalFit, a healthy living program that provides discounts on gym memberships, personal trainers, diet programs and more! To learn more, or sign up, visit [www.compassrosebenefits.com/GlobalFit](http://www.compassrosebenefits.com/GlobalFit). And to help you stick with it, here are a few tips:

- **Try not to be too specific.** It is easy to set a weight loss goal (such as losing 10 pounds), but you can easily feel discouraged if you lose 9 instead of 10. Remember that any step made towards your goal is good!
- **Conceptualize.** “Go to the gym more” sounds boring compared to “find a fun activity that also keeps me healthy”.
- **Never lose sight; stay positive.** Ultimately, you are working on bettering yourself, and that is something you should be proud of. If you reach a setback, stay positive.





## Sky-High Support for Our Veterans

Since its inception in 2010, Compass Rose Charities, Inc., (a separate 501(c) (3) nonprofit charitable organization) has supported charities such as the CIA Officers Memorial Fund, State Department Diplomatic Fund, Operation Purple and Companions for Heroes (C4H). Its mission is to give back to those who have served and dedicated their lives to our nation's security efforts.

Compass Rose Charities is proud to announce the Honor Flight Network as their 2015 Charity of Choice. The Honor Flight Network is a nonprofit organization that works solely to honor America's heroes for their service and sacrifices by transporting veterans, at no cost to them, from their homes to Washington D.C., to visit their war memorials and other historic monuments.

If you have visited the memorials and monuments in D.C., you know how emotional the experience can be—even as a civilian. Imagine what it is like for our veterans to see structures built in tribute to them and their fallen comrades. It is an experience that words cannot describe.

An estimated 640 WWII veterans die each day, according to the Department of Veterans Affairs. Thousands of veterans are on the waiting list for the Honor Flight Network. They are longing for a chance to see their memorials, but time is of the essence. WWII was the defining event of the 20th century—securing freedom and inspiring future generations. These veterans, who helped protect our nation and what it stands for, deserve the chance to see their memorials while they still can.

Compass Rose Charities' goal is to charter an entire plane of WWII veterans for "one last tour of honor". Compass Rose Charities holds an annual golf tournament and auction to raise donations. The 2015 Annual Golf Tournament and Auction will be held on March 26, 2015 at the Hammock Beach Golf Resort in Palm Coast, Florida. To learn more about the Honor Flight Network and help sponsor a veteran's flight, please go to [www.compassrosecharities.org](http://www.compassrosecharities.org).



## Break out Your Piggy Bank

Most of us know the importance of budgeting and we try to stick to it each month. The reality is, fewer than 4 in 10 Americans have money set aside from their budget to handle an emergency, according to a recent report on Bankrate.com. Having an emergency fund is just as, if not more, important than having a budget. One major car repair or an unexpected leaky roof is all it takes to put you in debt. While you may think simply having a budget puts you in a good financial position, you are taking a big risk by not having an emergency fund. A budget allows you to track monthly expenses such as rent/mortgage, groceries, gas, etc., while an emergency fund is money set aside for the unforeseeable.

By consistently saving money, you can easily protect your finances—and saving does not have to be hard. Here are a few suggestions to help you get started:

- **Save your loose change.** Yes, you read that right. While it may seem elementary, if you save just 50 cents a day, by the end of the year you will have saved \$182.50. It may not seem like much, but when you need to replace the alternator in your car, you will already have about 40% of the repair cost saved!
- **Start your own “matching program”.** Truth be told, the daily Starbucks you buy is an indulgence—but one you are reluctant to give up. If you save an equal amount to what you spend each day on Starbucks—say \$4 per latte—by the end of the year, you will have saved \$1,460!
- **Use your health plan wisely.** Take advantage of the ways your health plan can help you save, and put the difference into your emergency fund. For example, if you opt for the generic \$5 drug instead of the \$30 brand name, \$25 would go in your savings fund.
- **Set short-term goals.** Setting aside \$20 a week is a lot easier than \$1,000 a year.

Establishing saving habits can set you up for financial success. Life always has unexpected expenses. Whether it is something major like losing your job or something small like that wedding you were invited to, it pays to save.

*SOURCES: [http://www.bankrate.com/finance/smart-spending/money-pulse-0115.aspx?ic\\_id=Top\\_Financial\\_News\\_Center\\_link\\_4](http://www.bankrate.com/finance/smart-spending/money-pulse-0115.aspx?ic_id=Top_Financial_News_Center_link_4)  
<http://www.autoprotection.com/carrepairs/>*



## Help Us Save the Great Outdoors

We all know that going green helps save the environment, but it can also help your health. The great outdoors helps people live longer, healthier and happier lives. And what is the great outdoors without trees? The excessive use of paper in the U.S. each year continues to cut down on the number of trees. Ultimately, this threatens your well-being because trees actually remove air pollution, improving the air you breathe. Help us care for the environment, and your health, by signing up for the electronic version of our Compass Connection Newsletter, eCompass. To receive the newsletter electronically, please visit [www.compassrosebenefits.com/ECompass](http://www.compassrosebenefits.com/ECompass).

*SOURCE: <http://www.theatlantic.com/health/archive/2014/07/trees-good/375129/>*



Dear Member,

I want to tell you about a decision made by the Compass Rose Benefits Group Officers and Board of Directors regarding the expansion of our Suite of Specialty Products to all federal government employees. Specialty Products include: Group Term Life Insurance, Accident Protection, Career Protection, Travel Insurance and Legal Protection.

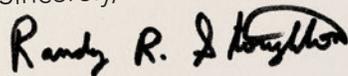
I am sensitive to the possible perception that we may be losing our 'boutique-ness,' but I assure you, that is not the case. It is important to understand that Compass Rose Benefits Group has two distinct insurance product lines: 1) Compass Rose Health Plan, and 2) Specialty Products. This expansion to all federal government employees only applies to Specialty Products. There is no plan to change our membership requirements for the Health Plan, as we are very satisfied with the size and blend of our active and retired plan membership mix.

## Why we are expanding Specialty Products to all of Government?

The answer is simple and logical. We are expanding to maintain the current member premium rates for the long term. Although we have made modest gains in membership to our Specialty Products, expanding the eligibility to all federal employees gives us the opportunity to increase membership in a larger way, which in turn will help spread risk and should help build reserve levels to offset any particularly bad year of claims experience. Although currently we are strong financially in supporting these products, we feel that this move will help us become even stronger.

Should you have any questions, please feel free to contact our Member Services Department at (866) 368-7227.

Sincerely,



Randy Stoughton  
President



## The Two Sides of CRBG

It is important to understand that Compass Rose Benefits Group has two separate insurance product lines: The Compass Rose Health Plan and our suite of Specialty Products. As of 2015, only our line of Specialty Products (Group Term Life Insurance, Accident Protection, Travel Insurance, Career Protection, and Legal Protection) will become available to ALL Federal employees. Please read below for more information on this change.

# Compass Rose Benefits Group

## Compass Rose Health Plan

### WHO:

The Compass Rose Health Plan will remain available **only** to Federal employees of the Intelligence Community, Department of Defense and Department of State.

### WHAT:

The Compass Rose Health Plan will **NOT** be expanding its membership.

### WHERE:

The health plan provides nationwide and overseas coverage.

### WHEN:

The Compass Rose Health Plan has been protecting members since 1948. The plan will continue offering the same great coverage moving forward.

### WHY:

The Compass Rose Health Plan developed out of the Agency and its exclusivity is paramount, which is why we will continue honoring our current eligible membership.

## Specialty Products

### WHO:

Our suite of Specialty Products, will now be available to **ALL** Federal employees.

### WHAT:

We are expanding our membership **ONLY** for our Specialty Products.

### WHERE:

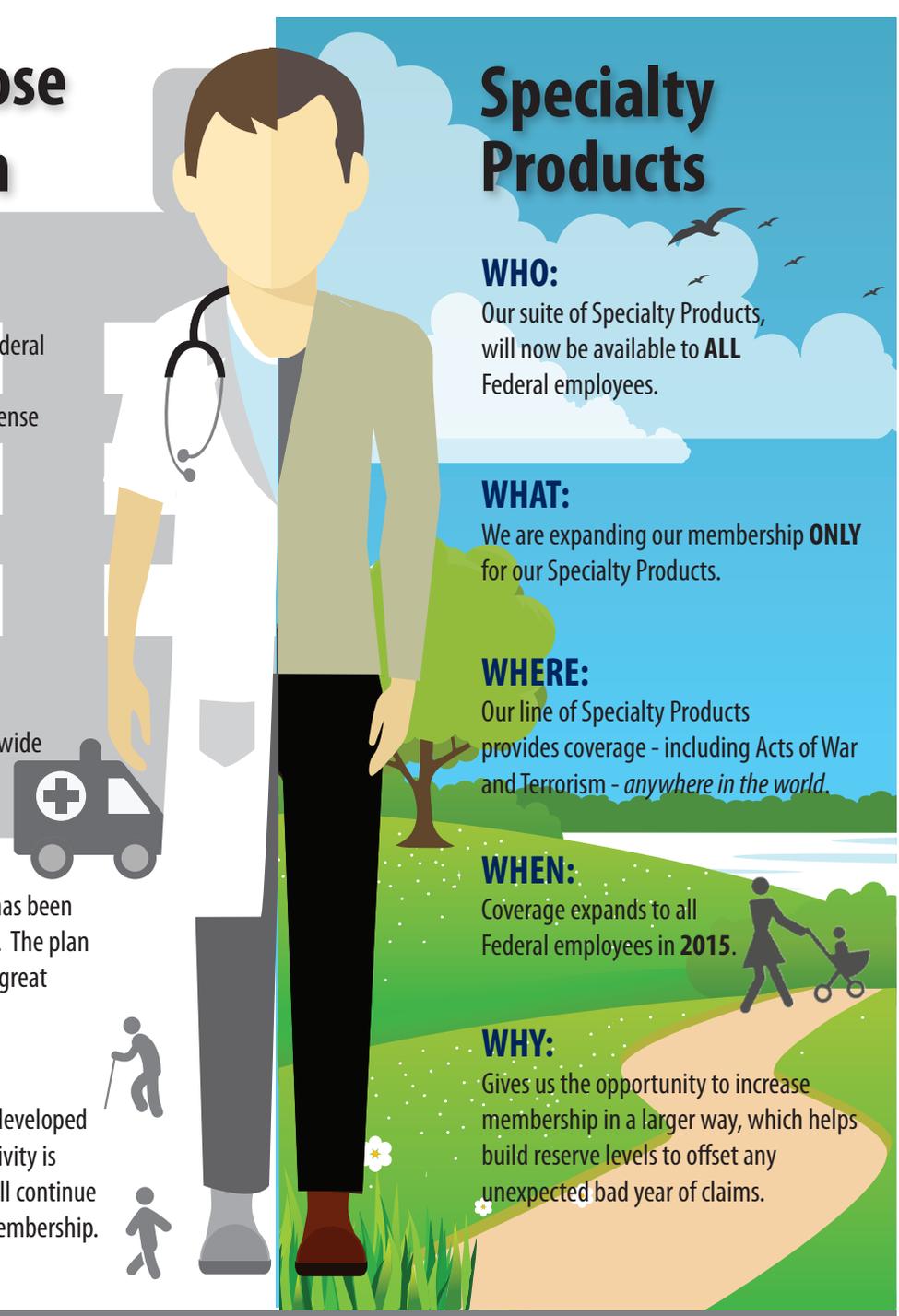
Our line of Specialty Products provides coverage - including Acts of War and Terrorism - *anywhere in the world.*

### WHEN:

Coverage expands to all Federal employees in **2015**.

### WHY:

Gives us the opportunity to increase membership in a larger way, which helps build reserve levels to offset any unexpected bad year of claims.



SPRING 2015



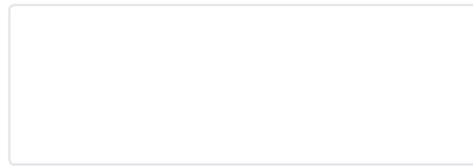
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[www.compassrosebenefits.com](http://www.compassrosebenefits.com)

**Proud to  
provide quality  
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65 years!**

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## COMPASS CONNECTION

### Compass Rose Contact Information:

Medical Claims	UMR P.O. Box 8095 Wausau, WI 54402	(888) 438-9135
Precertifications	UMR	(866) 494-4502
Express Scripts	Express Scripts P.O. Box 747000 Cincinnati, OH 45274	(877) 438-4449 <a href="http://www.express-scripts.com/Pharmacy">www.express-scripts.com/Pharmacy</a>
Lab Program	LabCorp	(888) 438-9135
Dental and Vision Discount Program	Careington International Corporation 7400 Gaylord Parkway Frisco, TX 75034	(800) 290-0523 <a href="http://www.compassrosebenefits.com/Careington">www.compassrosebenefits.com/Careington</a> PIN: 0512
Compass Rose Benefits Group	Compass Rose Benefits Group 1768 Business Center Dr., Suite 3500 Reston, VA 20190	(866) 368-7227 <a href="mailto:askcrbg@compassrosebenefits.com">askcrbg@compassrosebenefits.com</a> <a href="http://www.compassrosebenefits.com">www.compassrosebenefits.com</a>
Social Networks	<a href="http://www.twitter.com/CRBGinsurance">www.twitter.com/CRBGinsurance</a> <a href="http://www.facebook.com/CRBGinsurance">www.facebook.com/CRBGinsurance</a>	<a href="http://www.compassrosebenefits.com/Pinterest">www.compassrosebenefits.com/Pinterest</a> <a href="http://www.compassrosebenefits.com/LinkedIn">www.compassrosebenefits.com/LinkedIn</a>