



# COMPASS connection

SERVICE. STABILITY. SECURITY.

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## Make the Most of Your Health Plan

Health care lingo can be confusing, which is why we are here to help! You have probably seen the terms “in-network” and “out-of-network,” but do you know what they mean?

- **In-network:** Doctors, specialists, hospitals and facilities that have a contract with your health plan.
- **Out-of-network:** Providers who do not have a contract with your health plan.

The Compass Rose Health Plan utilizes the UnitedHealthcare (UHC) PPO network. Each of the providers in this network has agreed to accept Compass Rose Health Plan’s/UHC’s “**contracted rate**” for services. For example, your primary care doctor may charge a total of \$100 for a visit. As an in-network provider, they charge you your copayment of \$15 and bill the remaining \$85 to the Compass Rose Health Plan, and we reimburse the contracted rate.

We do not have a contract with providers and facilities outside of the UHC network; meaning they have not agreed to a negotiated fee for services, and you will likely end up paying more. When you go out-of-network, the Compass Rose Health Plan pays 70% of the plan allowance. The “**plan allowance**” is the average rate for services in the region the expenses were incurred. You are responsible for 30% plus the difference between the provider’s fee and the plan allowance.

These costs can add up quickly, and if you have a serious illness, it can mean thousands of dollars more. See how costs compare:

	In-Network	Out-of-Network
<b>Provider’s Rate</b>	\$1,000	\$1,000
<b>Rate</b>	\$500 (UHC’s contracted rate)	\$800 (plan allowance)
<b>What You Pay</b>	10% of the contracted rate	30% of the plan allowance PLUS the difference between the plan allowance and provider’s fee
<b>What the Compass Rose Health Plan Pays</b>	90% of the contracted rate	70% of the plan allowance
<b>Your Total Cost</b>	\$50	\$440

**Your Action Plan: Do Not Be Surprised By the Bill**

- Ask if the provider is in the UHC network BEFORE you make an appointment.
- Use the online Provider Directory either through your Member Portal or by visiting [www.compassrosebenefits.com/UHC](http://www.compassrosebenefits.com/UHC).
- Call UMR at **(855) 405-2189** to verify specific providers or ask for assistance in researching participating providers in your area.

Most importantly, remember that you are your own best advocate. Speaking up and asking questions will help you avoid unexpected surprises.

Apply for our  
Group Term Life  
Insurance,  
NOW ONLINE!  
See page 10 for  
more details.

## The Empowered Health Consumer

Radiation or chemo? Holistic treatment or not? What type of care? There are a lot of questions when faced with a diagnosis, and you want answers. There is always that fear that you are not asking the right questions or you are not being presented with all of your options. Being an empowered health consumer means knowing the kind of care that you want, and looking for the doctor who best meets your needs.

One of the challenges you face as a health consumer is identifying reliable sources. A quick internet search of your symptoms, and suddenly you might have dozens of different conditions. Then when you visit your doctor, you are only presented with one ailment. If you have a different opinion than your doctor, get a second opinion. Always explore your options.

When you look for a financial advisor, do you select the first person you find or do you interview a few before making your final decision? Likely the latter. The same method should apply to your doctor—you should not pick one just because they are the most convenient. You should first consider your needs—do you want a doctor who takes the time to consult with you? Or one who can help you with a holistic approach? When you find the right doctor, you should feel empowered to say what is on your mind. A good doctor is more than just the expert with authority—they should be someone you can work with and bounce ideas off. After all, it is your health.

But it needs to go one step further. Having a good relationship with your doctor is great, but you should also look into your provider's experience, performance and ratings.



Finding the right doctor is critical to receiving the treatment you need and want. In addition, there are little things you can do to be empowered.

- **Do not be afraid to do online research.** While it can be overwhelming and you may find a lot of contradictory information, educate yourself. Research may help you form essential questions before meeting with your doctor. Credible sources of information include large medical centers as well as .gov and .org websites.
- **Keep a health journal.** Write down all of your symptoms, how you feel, what your research says, questions, etc. This will help you formulate your thoughts and stay organized.
- **Relax.** The doctor's office can cause a lot of anxiety. Arriving early can help diminish some anxiety by allowing you to be prepared.

The right health insurance can also aid in being an empowered health consumer. Compass Rose Health Plan members have access to an online Member Portal where they can view all their information in one place, anytime, anywhere. It allows them to view Explanation of Benefits (EOBs) and claims status, search for providers and learn more about their health benefits. If you have not already enrolled in the online Member Portal, you can do so by visiting [www.compassrosebenefits.com/Register](http://www.compassrosebenefits.com/Register).

## Compass Rose Health Plan Member Exclusive

As a Compass Rose Health Plan member, you receive exclusive access to many resources within the Member Portal. A new feature you can take advantage of is the **Health Education Library**. This is a health encyclopedia where you can look up a wide variety of health conditions, diseases, injuries and more! The library has many multimedia features such as images and videos to help you learn more about your health, and a symptom navigator, which is an interactive tool where you can choose your symptoms to receive a list of possible causes, how to treat the symptoms and information on when to see a doctor. Another great feature of the library is a drug interaction checker, which allows you to input prescription drugs as well as over-the-counter medications you take to learn about how they may interact.

### How to Access the Health Education Library

1. Log-in to your Member Portal account at [member.compassrosebenefits.com](http://member.compassrosebenefits.com). (See below to learn how you can receive Member Portal access.)
2. From the Member Portal home page, click the UMR icon in the lower left-hand corner.
3. On the next page, click the “click here to access UMR” icon.
4. Once on the UMR welcome page, scroll down and click on the lower right icon that says “Health Education Library.”

The Health Education Library is a credible source to utilize whenever you want to conduct research concerning your health.

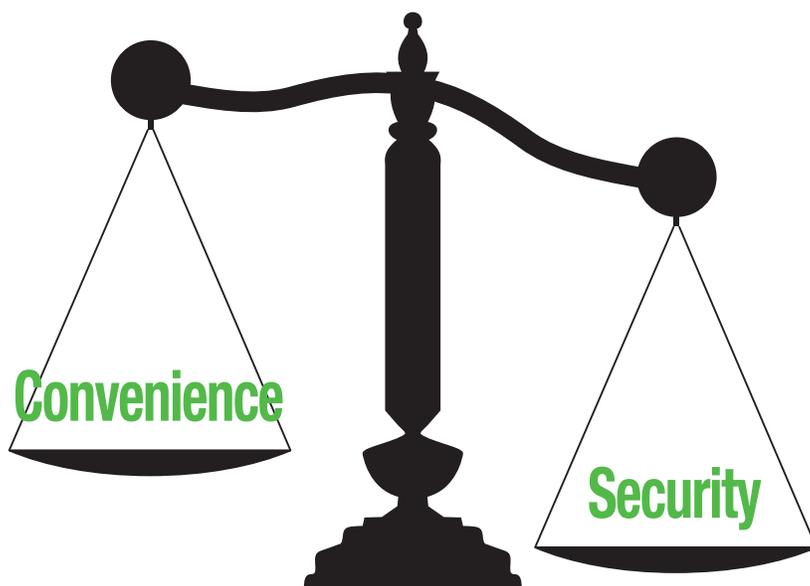
## Member Portal Registration

You need to have a Member Portal account to access the Health Education Library. Other benefits of the Member Portal include the ability to view health plan information, Explanation of Benefits (EOBs) and claims status. To register, visit [www.compassrosebenefits.com/Register](http://www.compassrosebenefits.com/Register).

Upon registration, we require everyone to use the last four digits of their own Social Security Number and their own email address. Requiring individual email addresses for each account is an added measure we take to secure your information. Members on the same plan are required to have separate Member Portal accounts because they are only allowed to access their own information.

At Compass Rose Benefits Group, we have many policies and procedures set in place that help guide us in everything we do. From answering member questions to updating our website, everything has a process. We like to ensure and verify that everything is correct. Following these protocols takes time, which is why it takes 7-10 business days to register for the Member Portal.

Security is one of our core values at Compass Rose Benefits Group, and we strive to do our best in securing our members' information.



## A Growing Form of Identity Theft

When most people hear about identity theft, they typically think about personal information and credit cards. But did you know that theft of your personal health information can also occur? This type of theft can be more than taking someone's medical records; it can also mean using a person's name and other identifying information to fraudulently obtain health care services and prescription drugs. According to the Medical Identity Fraud Alliance, an estimated 2.32 million American adults were victims of medical identity theft as of 2014, up from the 1.84 million estimated in 2013.

This is a nationwide issue and those affected can suffer significant financial consequences. According to the Fifth Annual Study on Medical Identity Theft, 65% of victims surveyed paid more than \$13,000 out-of-pocket to resolve the crime. A crime they did not even commit.

How does this theft occur? Health information can be obtained through a data breach or cyber attack. In some instances, a person's family member(s) or friend(s) used their identity to receive health care. It is important to keep your information (like insurance cards or medical records) secure, even from people you trust.

One way to monitor medical identity theft is to keep track of and verify the Explanation of Benefits (EOBs) you receive. As a Compass Rose Health Plan member, you automatically receive EOBs in the mail, but you can also access them digitally through your Member Portal. If you find an error on one of your EOBs, contact a UMR Representative at **(855) 405-2189**. You should also contact UMR if you submit a claim but do not receive an EOB, as that could be an indicator that someone changed your address.

Credit monitoring can also help recognize medical identity theft. If there is an unpaid medical bill in your name, it can show up on your financial credit report.

At Compass Rose Benefits Group we strive to ensure the privacy of your health information by always checking the reliability and accuracy of our resources (website, Member Portal and social media), because hackers will try to access your information any way possible. We also follow Health Insurance Portability and Accountability Act (HIPAA) laws. However, security is a combined effort, and monitoring your own medical information helps add an extra layer of protection.

Even with security measures in place, you are not untouchable. This is why we offer Federal government employees an Identity Theft Protection Plan through our partnership with **LegalShield**. As part of this coverage, you receive continuous monitoring of your credit, a detailed analysis of your credit report and credit score as well as alerts on suspicious activity. Furthermore, you also receive access to Licensed Investigators at Kroll—so should you fall victim to identity theft, the experts at Kroll are there to assist you.

It seems as though at this day in age the threats to your information are always growing. You can never have enough protection.

To learn more about our Identity Theft Protection Plan, visit [www.compassrosebenefits.com/Legal](http://www.compassrosebenefits.com/Legal).



*SOURCE: <http://www.prnewswire.com/news-releases/new-medical-identity-fraud-alliance-research-reveals-more-than-two-million-victims-affected-by-medical-identity-theft-in-2014-300039152.html>*

## Coming Soon: Self Plus One Coverage

In 2016, the Compass Rose Health Plan will offer a third plan enrollment option: **self plus one!** Those who only have one dependent no longer need to be enrolled in the family option. Look for more information in the Open Season Member Packet you will receive in the fall and the next Compass Connection. You will have the opportunity to enroll in this option during Open Season (November 9th - December 14th 2015), which will be here before we know it! You can also follow us on social media (see back cover) for the most up-to-date announcements.

## Call for Candidates

Compass Rose Benefits Group (CRBG) is actively seeking eligible candidates for its **2016 Board of Directors**. Candidates must be enrolled in at least one CRBG plan and eligibility extends to all civilian employees and retirees of the Intelligence Community, Department of Defense and Department of State.

CRBG Board members are elected by their peers. The Board meets approximately six times a year in Reston, VA or via conference call, and plays a crucial role in ensuring that all CRBG products and services meet membership needs. All Board positions are voluntary.

This year's Board of Directors Election will be held in November. There is **one active** and **one retiree** position open to eligible candidates. Those elected will serve a three-year term beginning **January 2016**.

Interested individuals should submit a brief personal biography of no more than 500 words, including a statement of interest no later than **September 30th**. Send completed applications to [boardelections@compassrosebenefits.com](mailto:boardelections@compassrosebenefits.com) or mail to:

**Compass Rose Benefits Group**  
**1768 Business Center Drive**  
**Suite 3500**  
**Reston, VA 20190**  
**ATTN: Board Elections**



## A Change of Scenery

Did you get bit by the travel bug recently and need a change of scenery? Do not miss out on important information from Compass Rose Benefits Group!

If you have recently changed your address, let us know! You can submit a Change of Address Form at [www.compassrosebenefits.com/Address](http://www.compassrosebenefits.com/Address) or contact our Administrative Office at **(866) 368-7227**.



## Nearing age 65? Here's What You Should Know

For some of you, age 65 is quickly approaching and your mailbox is most likely being bombarded with literature from multiple insurance companies. Know that the Compass Rose Health Plan is here to help. Out Member Services Teams can answer questions and explain how Medicare and you Compass Rose Health Plan work together.

When the time comes, you will automatically be enrolled in Medicare Part A as that is free to you if you or your spouse has worked and paid Medicare taxes for at least 10 years (40 quarters).

Another option to consider is Medicare Part B. Part B is known as medical insurance and covers your doctor services, surgical services, outpatient hospital care, some home health care and durable medical equipment and supplies.

Do not forget, if you choose NOT to enroll in Medicare Part B when you first become eligible, you may be charged a Part B late enrollment penalty should you sign up at a later date. This may result in a 10% increase in premium for every 12 months you wait.

To learn more about how the Compass Rose Health Plan and Medicare work together to cover your health care needs, visit [www.compassrosebenefits.com/Medicare](http://www.compassrosebenefits.com/Medicare).



Even though enrolling in Medicare is not required, there are some definite advantages to having both Medicare and the Compass Rose Health Plan.

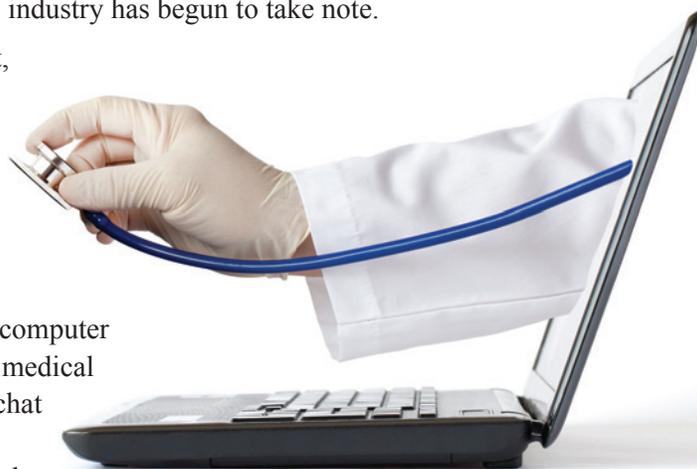
- If Medicare is your primary claims payer, you do not need to file claims. Notify the Compass Rose Health Plan when you elect Medicare and we take care of ensuring an electronic crossover is set up with Medicare. It is as simple as that!
- With Medicare Part A and B, the Compass Rose Health Plan waives calendar year deductibles, copayments and coinsurance.
- You are free to see any participating Medicare provider WITHOUT penalty (whether in- or out-of-network).
- If you choose to enroll in Medicare Part B, we offer reduced prescription copayments of only \$3.00 for generic prescription drugs!

## Industry Trends: Telemedicine

With technology ever-evolving, great strides are being made in the world of medicine. Living in a connected society, you have almost everything at your fingertips and the health care industry has begun to take note.

Virtual doctors are slowly becoming a reality for many. As of yet, it is not a benefit of the Compass Rose Health Plan, but we have started exploring the possibilities. Privatized companies such as NowClinic, Doctor On Demand and American Well allow patients to speak with doctors via video chat. An on-demand video application lets patients see a doctor without the waiting room—you do not even need to leave the house!

Anyone can take advantage of this service on their smart phone, computer or tablet. The service will prompt you with questions about your medical history and current symptoms before making an appointment to chat with a doctor. While there is an average wait time of 20 minutes much like at a doctor's office, you are not surrounded by other sick patients. Just wait and your appointment will begin at your scheduled time. The doctor can ask questions, examine, make a diagnosis and, in some cases, call in a prescription if needed. This new technology is a great option for many; however, telemedicine is still evolving.



## Ask the Pharmacist: Metabolic Syndrome

You probably already look for risk factors that could lead to many unwanted health conditions. For example, if you have a family history of heart disease, it is something you are likely to pay closer attention to—especially if symptoms arise. But what is the next step after your risk factors have been identified?

Metabolic syndrome refers to a collection of conditions or risk factors that can make someone more likely to develop serious medical conditions such as cardiovascular disease or diabetes. In the past, it has also been called syndrome X or dysmetabolic syndrome. About 35% of adults in the U.S. have metabolic syndrome.

There are many other risk factors for heart disease and diabetes, but the ones that make up metabolic syndrome are:

- **High blood pressure:** High blood pressure puts excessive strain on the cardiovascular system, causing damage to the heart and blood vessels, which can lead to a heart attack or stroke.
- **Abdominal obesity:** Metabolic syndrome is closely linked to being overweight and not getting enough exercise.
- **Unhealthy cholesterol levels (high triglycerides and low HDL):** Cholesterol in the blood can build up in your blood vessels and cause damage or a blockage, leading to a heart attack.
- **High blood sugar:** High blood sugar is an indication of diabetes, and if it remains high, it can cause damage to the nerves, and small blood vessels of the kidneys and eyes. Metabolic syndrome is associated with insulin resistance, which means the body is not responding efficiently to insulin and increases the risk of developing Type 2 diabetes.

Metabolic syndrome doubles the risk of heart disease and increases the likelihood of developing diabetes fivefold.

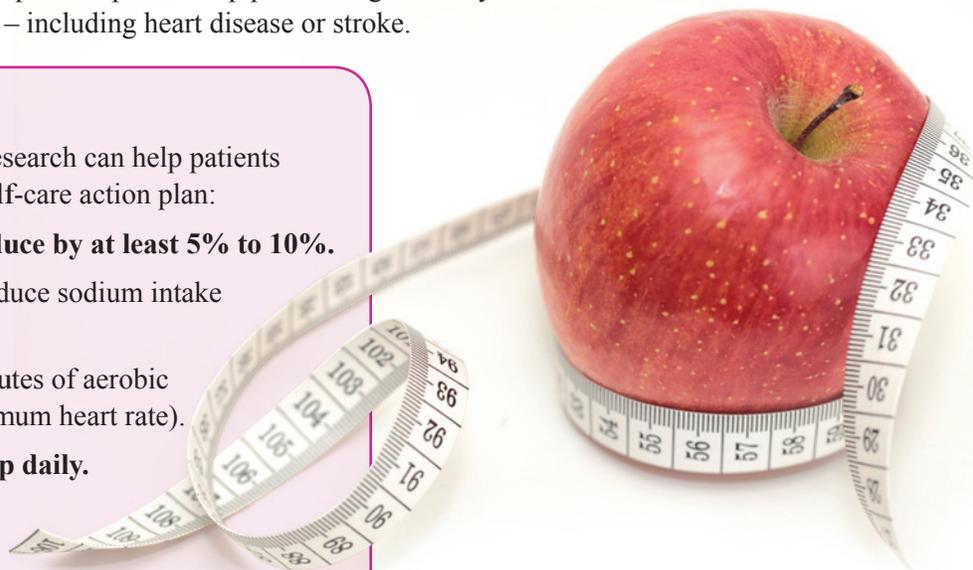
Specialty pharmacists in the Express Scripts Diabetes Therapeutic Resource Center® can help counsel patients about metabolic syndrome, minimize their risk and learn how to solve health-related problems.

A self-care action plan based on easy-to-accomplish steps can help patients significantly reduce the risk of developing a serious illness – including heart disease or stroke.

### Specialized Action Advice

These guidelines from evidence-based research can help patients form the foundation of a personalized self-care action plan:

- **For those not at ideal body weight, reduce by at least 5% to 10%.**
- **Keep blood pressure below 135/85.** Reduce sodium intake to less than 2,300 mg daily.
- **Increase activity level** to reach 150 minutes of aerobic exercise per week (50% to 70% of maximum heart rate).
- **Get at least seven hours of quality sleep daily.**
- **Control blood sugar** by eating small, well-balanced meals and healthy snacks and monitoring carbohydrate intake.
- **Minimize unhealthy fat content of meals and snacks.**



Creating a personalized self-care action plan that fits your lifestyle and is easy to accomplish is the first step toward healthier outcomes. Also, create a written action plan and start each sentence with change talk phrases such as “I can” or “I will.” An action plan will help you keep track of goals, and put you one step closer toward success.

SOURCE: Express Scripts



## The Sandwich Generation



Have you ever heard someone use the term “Sandwich Generation?” It was coined based on two simultaneously occurring trends. More and more millennials are moving back home after graduating college, as they face a competitive job market and increasing cost-of-living. At the same time, the average lifespan is 78.7 years, according to the Centers for Disease Control and Prevention—meaning people are living longer. The generation caught in between, juggling both their children and their parents, are known as the Sandwich Generation.

Being responsible for taking care of and supporting everyone else can be stressful. It can force you to make some tough decisions such as how long your adult children stay at home, should you charge them rent, who pays the bills, who cares for your aging parents and the list goes on. The best way to address these questions is to have a family meeting.

If you are from the Sandwich Generation, you are the one taking on a lot of responsibility. It is okay to ask for help if you need it—you should not have to take on the burden alone. Your parents who love and raised you will understand, and your children who you love and raised will also understand. By setting a good example for your children and taking care of them just a little bit longer, they will likely return the favor down the road.

### Your Children

First, your children need to realize they are not children anymore. You have taken care of them their whole lives and it is time for them to take on some responsibility. This may come in the form of paying rent or taking over their cell phone bill. Ask them to contribute to household expenses if possible. In the long-run, allowing your children to live at home helps them save money, and they will be forever grateful. Furthermore, your children can also help take care of your parents.

### Your Parents

Their needs will help determine the level of care they need. For example, if they have dementia or limited mobility, you may not be equipped to take care of them. You must realize that you are a priority too, and if taking care of them is taking a toll on your own health, a senior residence that provides them with the care they need might be a better option. Or, maybe your parents are in good health, but because they did not expect to live this long, resources are starting to run out. Having them move in with you is an option to help them save money.

*SOURCE: <http://www.cdc.gov/nchs/fastats/life-expectancy.htm>*

## The Facts of Life

The facts about Life Insurance can seem daunting. Not everyone is an expert, and it can be hard to decipher all the technical language, which is why we have simplified the highlights of our Group Term Life Insurance\* Plan in a few short bullets:

- **Only three medical questions.** Many Life Insurance plans require extensive underwriting or a physical exam, which can put you off from the process. Our application offers a simplified underwriting process, saving you the headache.
- **100% portability.** No matter where life takes you, you can take our Group Term Life Insurance Plan with you. Unlike FEGLI, if you leave the Federal Government to pursue other opportunities, you can keep our plan.
- **Coverage for Acts of War and Terrorism.** Did you know that most insurance plans do not cover Acts of War and Terrorism? Ours does. And with all of the threats in the world today, one can never be too careful.

Apply today! The **new online application** makes applying more convenient than ever! Complete and submit an application at [www.compassrosebenefits.com/Apply.\\*\\*](http://www.compassrosebenefits.com/Apply.**)

### Retiring Soon?

You can apply for our Group Term Life Insurance Plan up to the day you retire!

### Already Enrolled?

We thank you for being a member of our Group Term Life Insurance Plan and are always here as a resource. Once you have enrolled in something, it is easy not to give it another thought. But as life changes, you might want to think about updating your Group Term Life Insurance coverage.

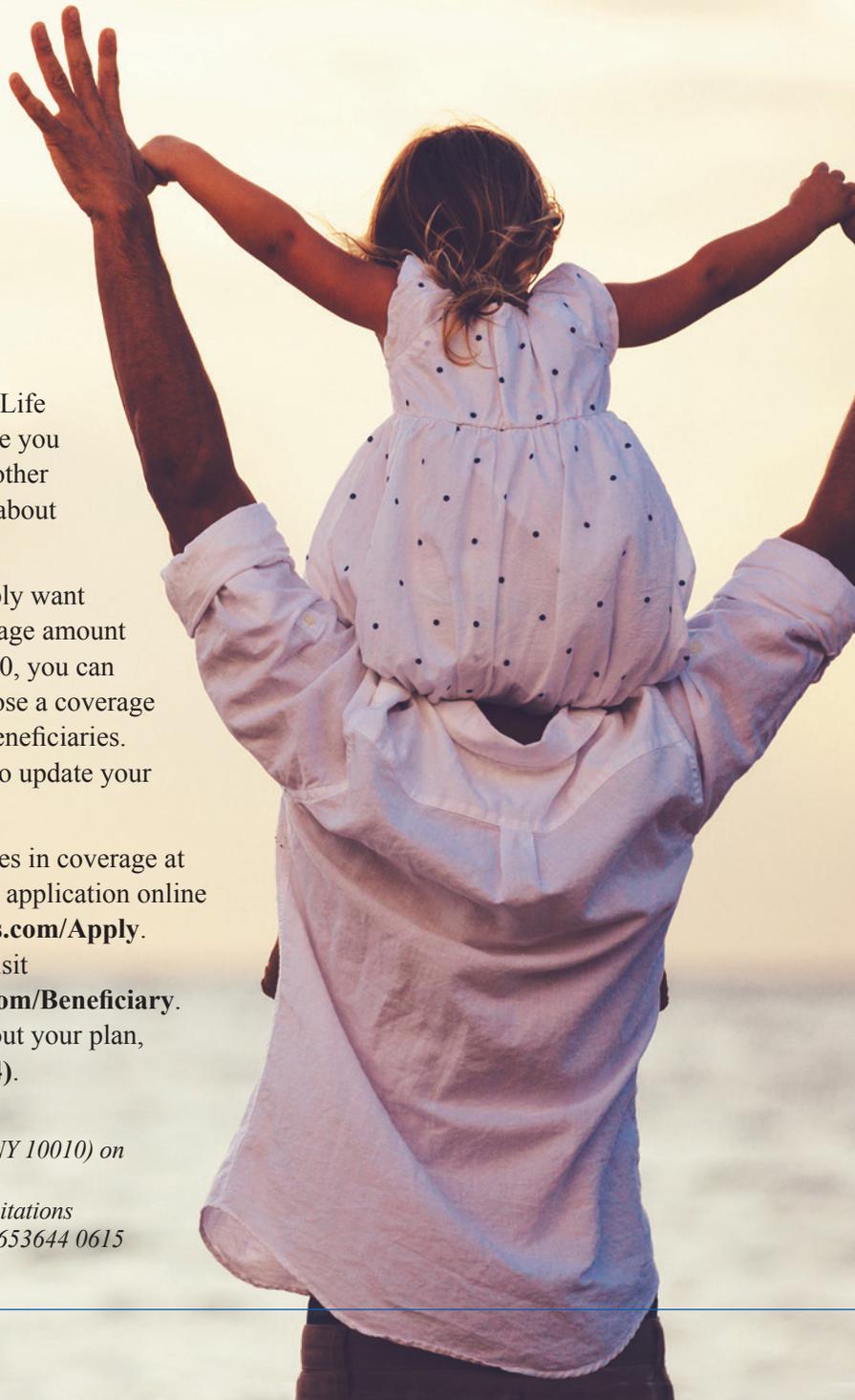
If you got a raise, bought a new car/house or you simply want more protection, you can apply to increase your coverage amount at any time. While you may have started with \$100,000, you can get up to \$500,000 in coverage. Not only did you choose a coverage amount when you enrolled, but you also chose your beneficiaries. Has your family expanded since then? Did you think to update your beneficiary(ies) and include them?



You can apply to make changes in coverage at any time by submitting a new application online at [www.compassrosebenefits.com/Apply](http://www.compassrosebenefits.com/Apply). To update your beneficiary, visit [www.compassrosebenefits.com/Beneficiary](http://www.compassrosebenefits.com/Beneficiary). If you have any questions about your plan, call **(866) 368-7227 (option 4)**.

*\* Underwritten by New York Life Insurance Company (NY, NY 10010) on Policy Form GMR-ER-P Nationwide*

*\*\* Includes details of the plans features, costs, exclusions, limitations and renewal provisions  
Bates 1653644 0615*



## Are You Ready for Retirement?

No one is ever completely ready for retirement—you get double the time to spend money with half the income. Regardless of whether retirement is years away, in the very near future or right now, the key to success is planning.

Preparation allows you to do your best to avoid financial surprises. For example, consider how much income you will need. Look at your monthly expenses and add them up. Make sure to consider the trips, adventures and pursuits you have in mind. If your retirement income strategy was conceived a few years ago, revisit it to see if it needs adjusting. Before you officially retire, try living on your projected monthly income for 2-3 months.

Many retirees find that their expenses “out of the gate” are larger than anticipated – more travel and leisure means more money spent. Even so, no one wants to enter retirement pinching pennies. If you want to enjoy retirement, yet you are worried about drawing down your savings too fast, consider downsizing your home, limiting transportation costs (car and gasoline expenses; maybe you could even live car-free) or cutting other discretionary spending (such as the money you spend on Starbucks, recreational activities or eating out rather than cooking).

In retirement planning, the top priority is to build savings, but within retirement, the top priority is generating consistent, sufficient income. With that in mind, portfolio assets may be adjusted or reallocated with respect to time. It may be wise to have some risk-averse investments that can provide income in the next few years as well as growth investments geared toward income or savings objectives on the long-term horizon.

There are several other factors that need to be considered when planning for retirement including health insurance, long-term care insurance, estate planning and other important topics that can be reviewed in the company of a qualified financial professional. Ongoing adjustment may be necessary due to life or financial events to help make sure your financial plan is a success.

All of the time you put into planning will likely pay off, but one thing is for sure—with modern day medicines, people are living much longer than they did only a few years ago. Therefore, it is essential to ensure that you do not outlive your nest egg. There are people who wrap up their careers without much idea of what their day-to-day life will be like once they retire. Some picture an endless Saturday. Others wonder if they will lose their sense of purpose (and self) away from work. Remember that retirement is a new beginning. Ask yourself what you would like to begin doing. Think about how to structure your days and how your life could change for the better with the gift of more free time.

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SUMMER 2015



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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	<b>(888) 438-9135</b>
Precertifications	UMR	<b>(866) 494-4502</b>
Express Scripts	Express Scripts P.O. Box 747000 Cincinnati, OH 45274	<b>(877) 438-4449</b> <a href="http://www.express-scripts.com/Pharmacy">www.express-scripts.com/Pharmacy</a>
Lab Program	LabCorp	<b>(888) 438-9135</b>
Dental and Vision Discount Program	Careington International Corporation 7400 Gaylord Parkway Frisco, TX 75034	<b>(800) 290-0523</b> <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	<b>(866) 368-7227</b> <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>