

FALL 2017



# COMPASS.

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SERVICE. STABILITY. SECURITY.



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Rose Health  
Plan in 2018**

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## Welcome to 2018

We value your membership and are committed to serving your health care needs. Our goal is to provide you and your family with comprehensive, high-quality health care at a competitive cost. To do so, we have partners who assist us in providing your care. We are pleased to announce that our partners will remain unchanged for Plan Year 2018. These include UnitedHealthcare (our network), UMR (our claims payer) and Express Scripts (our Pharmacy Benefits Manager).

Below, please find our 2018 premiums:

2018	Self Only: 421		Self Plus One: 423		Self and Family: 422	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Government Share	\$229.25	\$496.71	\$491.00	\$1063.83	\$521.58	\$1130.09
Member Share	\$92.11	\$199.57	\$216.00	\$468.00	\$249.69	\$541.00

Below are plan highlights. For complete coverage changes, please see Section 2 of our 2018 FEHB Plan Brochure at [compassrosebenefits.com/Brochure](http://compassrosebenefits.com/Brochure). The benefits covered under our health plan continually evolve to meet the unique and ever-changing needs of our membership. In 2018, the Plan:

- Now covers in-network maternity services at 100%.
- Is covering outpatient restorative services necessary to promptly repair natural teeth within 12 months of an accident under the accidental injury dental benefit.
- Is counting physical, speech and occupational therapy provided by a chiropractor towards the 90 combined visits for physical, speech and occupational therapy.
- Is requiring a copayment or coinsurance for services performed in a physician's office related to an accidental injury.
- Does not cover transportation by railroad or commercial airline.
- Modified the time to obtain an uncashed replacement check to three years.
- Has updated the contact number for Medicare B diabetic supplies.
- Has updated prior authorization requirements.
- Is applying the primary care provider benefit to the professional fee for services provided at convenient care centers, lowering the cost to \$15 per visit for in-network providers.
- Has eliminated the deductible for Non-PPO urgent care centers for accidental injuries.
- Modified covered transplants based on the most recent research and OPM requirements.
- Is applying chiropractic copayments to the out-of-pocket maximum.
- Is combining the medical PPO and network pharmacy out-of-pocket maximum. The catastrophic out-of-pocket maximum for you or any covered family member combined is \$4,000 in-network and \$7,000 out-of-network.

**Open Season Dates:** This year's Federal Employees Health Benefits (FEHB) Open Season runs from **November 13 – December 11, 2017**. During this time, all Federal employees and retirees currently enrolled in any FEHB plan have the opportunity to make changes in their coverage. **If you are NOT making changes, you DON'T need to do anything.** For active employees, any changes made during Open Season will become effective the first day of the first full pay period in 2018. For retirees, the effective date is January 1, 2018.

Our commitment for 2018 is to continue to provide excellent customer service and to exceed our members' expectations. If you have any questions about your benefits or 2018 changes, please contact a Compass Rose Member Advocate at **(866) 368-7227 (option 3)**.

## Don't Shred Just Yet!

Do NOT discard your current member ID card. We will NOT issue new health plan member identification (ID) cards for 2018, as your current 2017 cards will remain valid. Your health plan member ID card is used to schedule medical appointments, fill prescriptions and process claims.



To view, print or request additional cards be mailed to you, please follow these steps online, or call UMR at **(888) 438-9135**:

1. Sign into your **Member Portal**
2. Click **'Claims & EOBs'** in the menu bar
3. Choose the button for your current plan information (which will bring you to your profile within UMR)
4. Select **'Id Card'** from the **'My Menu'**

The information on your member ID card can be overwhelming. If you need help understanding how to read your ID card, please see our online tutorials:

- Members WITHOUT Medicare: [compassrosebenefits.com/Active](http://compassrosebenefits.com/Active)
- Members WITH Medicare: [compassrosebenefits.com/MedMember](http://compassrosebenefits.com/MedMember)

These tutorials are also available on your Member Portal.

## A Simple Way to Manage Your Prescriptions

Express Scripts offers Compass Rose Health Plan members the ease and convenience of managing their prescriptions and pharmacy care anytime, anywhere securely through the Compass Rose Member Portal!

Instead of accessing Express Scripts with a separate login, you can now go directly through your Member Portal to sign-up for Home Delivery and view important information such as:

- Copayments
- Refill Alerts
- Coverage and Plan Benefits
- Expiration Dates
- Opportunities to Save Money
- Health and Safety Alerts
- Prior Authorization
- Local Pharmacies
- Drug Interactions

### Home Delivery

Sign-up for Home Delivery and receive a three-month supply of your prescription for the cost of two!

To get started, sign into your Member Portal at <http://member.compassrosebenefits.com>.

**NEW**  
to the  
Compass Rose  
Member Portal...

*Express  
Scripts*



### Formulary

The Compass Rose Health Plan will continue to use the Express Scripts' National Formulary—a list of preferred generic and brand name drugs—in 2018. Some exclusions are being made. Express Scripts will notify you if one or more of your prescriptions are affected; however, we encourage you to check the formulary online at [compassrosebenefits.com/Formulary](http://compassrosebenefits.com/Formulary) or by calling Express Scripts at **(877) 438-4449**.

## My Plan or Yours?

Balancing employee benefit options is an important conversation for two-earner married couples to minimize cost and obtain the coverage you need. Employer-sponsored health coverage can vary so it is important to do your research to help make sure you and your spouse make the right choice.

The first step is to check with your employer to see what benefits are available to you and your dependents, and at what cost. Each of your employers likely has a list of options. Once you have all the information, evaluate the features and costs of both sets of benefits packages. You may find it helpful to make a comparison chart. Make a list of your current and anticipated future health care needs. The list could include prescription medications or any planned surgeries or health care procedures for the upcoming year.

### Ask questions!

Questions to ask include:

- What are the out-of-pocket costs including premiums, copayments and deductibles?
- Do they cover my prescription drug(s)?
- Will this plan cover me and my family into retirement?

Addressing these questions will help make sure there is no gap in coverage for you and your family; for example, one plan may cover something that another plan does not. If you do not understand the details of your plan, we can help. You can contact a Compass Rose Member Advocate at [askCRBG@compassrosebenefits.com](mailto:askCRBG@compassrosebenefits.com) or **(866) 368-7227 (option 3)**.

It is also important to consider multiple scenarios.

- A. Are you thinking of starting a family or is your dependent turning 26? The number of people on your plan can affect the coverage level (i.e., Single, Self Plus One, Self and Family).
- B. Would it be better for each to be covered separately on their respective employer's plan? Should you be covered as a dependent on your spouse's plan? It is typically unnecessary to pay for additional coverage when you may not get reimbursed under more than one plan, or the reimbursement from the second plan wouldn't be large enough to justify the additional premium costs.
- C. Are you and/or your spouse retiring soon? As a federal employee, if you are enrolled in any Federal Employees Health Benefits (FEHB) Program for at least five consecutive years immediately preceding your retirement, you retain eligibility for FEHB health coverage.

As you are reviewing your benefit options with your spouse, be open and honest about what you both really need, and take the time to compare the benefits most important to you.



## What to Know About Heart Health

Cardiovascular disease is the leading cause of death in the United States for both men and women<sup>1</sup>. According to the Centers for Disease Control and Prevention (CDC), an estimated 610,000 Americans die from heart disease every year—that is 1 in every 4 deaths! Those statistics can be scary, but the good news is that you can prevent and control many coronary heart disease risk factors with a heart-healthy lifestyle. Protecting your heart is one of the most important things you can do to lower your risk for heart disease.

### Risk Factors & Symptoms

Your risk for heart disease is impacted by factors you can and cannot control. Controllable risk-factors include high blood cholesterol, high blood pressure and obesity. Factors such as age, gender and family history cannot be controlled, but should not be ignored.

How do you know if you have heart disease? Having an annual routine physical exam is one of the best preventive measures you can take for detecting whether you have a medical condition. However, you can detect some of the symptoms associated with heart disease. If you experience one or more of these major warning signs, seek medical attention right away:

- Chest pain or discomfort
- Upper body pain or discomfort in the arms, back, neck, jaw or upper stomach
- Shortness of breath
- Nausea, lightheadedness or cold sweats

### Prevention

You can help prevent and manage heart disease by making healthy choices and managing any health conditions you may have. The CDC recommends:

- Working to lower your blood pressure and cholesterol levels
- Eating a healthy diet that is low in salt, total fat, saturated fat and cholesterol
- Eating fruits and vegetables (4-5 servings per day)
- Staying physically active
- Aiming for a healthy weight
- Managing stress
- Quitting smoking

### Management

Sometimes lifestyle changes are not enough to control your condition.

Your provider may prescribe a statin to help manage coronary heart disease, peripheral artery disease or prior stroke. It is crucial to take all medicines regularly, as your doctor prescribes. Do not change the amount of your medicine or skip a dose unless your doctor tells you to, as modifications can impact effectiveness. You should still follow a heart-healthy lifestyle, even if you take medication to treat heart disease.

Your health is important to us! The Compass Rose Health Plan offers a Care Management Program free to eligible members. For more information, or to find out if you qualify, please call UMR at **(866) 575-2540**.

You can help spread heart health awareness by leading by example—improve your diet and help encourage others to stay physically active as well. Together, you can drastically reduce your risk, and that of those around you, from experiencing life-threatening heart conditions.



## Are You a Wellness Superhero?

Healthy habits may help you live a healthier and longer life. Take this quiz to find out if your habits mean you are a wellness superhero. Be sure to keep track of your yes's and no's to find out how you did at the end.

### Are you up-to-date on immunizations and screenings?

- Yes** – Good work! Get a leg-up by scheduling your 2018 appointment in advance.
- No/Unsure** – Take action by scheduling a doctor visit and asking if you are due for any vaccines or health screenings.

### Do you exercise regularly? *(That is at least 2.5 hours of moderate aerobic activity a week.)*

- Yes** – Awesome! Do not forget to add strength exercises at least two times a week.
- No** – Ask your doctor about a fitness routine that is right for you. Start small with 10 minutes of exercise at a time and build from there.

### Do you eat a variety of healthy foods such as fruits, vegetables and whole grains?

- Yes** – You rock! Also remember to choose healthy proteins such as poultry, fish, eggs and beans.
- No** – Set a goal to eat a colorful blend of fruits and vegetables daily, switch to whole grains and choose healthy proteins such as poultry, fish, eggs and beans. Visit our blog for more nutrition tips and recipes at [compassrosebenefits.com/Blog](http://compassrosebenefits.com/Blog).

### Is your weight in a healthy range?

- Yes** – Excellent! Be sure to monitor any fluctuations and ask your doctor what a healthy range is for you.
- No** – Find out your target. Your doctor can help determine what a healthy weight range is for you and offer tips to help you stay active and eat right.

### Do you steer clear of tobacco?

- Yes** – Outstanding! You should also avoid secondhand smoke.
- No** – Talk with your doctor about ways to quit and learn about our Tobacco Cessation Program at [compassrosebenefits.com/QuitSmoking](http://compassrosebenefits.com/QuitSmoking).

### Do you set limits on alcohol?

- Yes** – Cheers! Be safe and smart by never drinking and driving.
- No** – Moderate drinking means no more than one drink a day for women and no more than two for men.

### Do you routinely get at least seven hours of sleep a night?

- Yes** – High five! If you get plenty of sleep but do not feel rested, talk with your doctor.
- No** – Try going to sleep and waking up at the same time every day, even on weekends. Turn off your electronic devices an hour before bedtime and relax.

### Do you enjoy life, find it easy to relax and have a strong social circle?

- Yes** – Great! Share your positive spirit with others in your community.
- No** – Make a goal to do something you enjoy every day, that might help you manage stress. This could be reading, yoga or an adult coloring book. Make a connection by reaching out to family and friends, or join a social club nearby.



## Your Score

### Mostly YES:

You are doing great! Keep up the good work and use the tips you have picked up here to really be at your best.

### Mostly NO:

Start today! Use the tips above to help improve your health. Start with small goals, building over time.

There are many factors that affect your health. Your answers to these questions do not give you a complete understanding of your health status. Be sure to talk with your provider to get advice tailored to you and your needs.

## Hospital to Home: Planning for a Smooth Transition

Good communication is an important part of the healing process. When a doctor and patient work as a team, they are more likely to achieve better health outcomes. As a patient, this means asking questions if explanations or instructions are unclear, telling the doctor or nurse about new problems and letting the doctor know if you have concerns about a particular treatment or change in your life.

Returning home from a hospital stay can result in unexpected challenges. While you are focused on healing and recovering, you may struggle to manage medications, make follow-up appointments and get in-home support you need. Without proper planning, many patients end up returning to the hospital. Help ensure that you or your loved one makes a successful transition from the hospital to home by preparing for your hospital stay before being admitted—if possible. Start planning for your discharge the day of admission.

There are a lot of details to work out and the sooner you start the better. Here are some important items to keep in mind:

- Order any needed equipment and supplies in advance through your network provider. Ask whether you will need a hospital bed, shower chair, commode, oxygen supply or other equipment when you return home.
- Find out if you will require home care and what type. Ask what you can do by yourself and what you will likely need help with once home.
- Make your home a comfortable and safe place for care. This could mean making room for equipment, having a place to sleep on the ground level if you cannot use the stairs and move any items that are potential tripping hazards.
- Choose a caregiver who will bring you home from the hospital and care for you during the transition period. Sometimes hospital staff will not teach these tasks until the day you leave the hospital. This may not be a good time to learn if you feel rushed or overwhelmed. You can learn by paying attention to hospital staff and asking questions during the duration of your hospital stay. If possible, have your home caregiver present when the hospital staff review your discharge plans.
- Understand how to care for any wounds or incisions.
- Write down the dosage, frequency and side effects of each medication prescribed. Ask whether your medications should be taken with meals and/or at certain times of day. Be sure to check whether new medications can be taken with those you were taking prior to being admitted.
- Know who to call after discharge and get phone numbers of people on your care team, as well as home care agency.
- Be aware of any symptoms or potential problems to watch for and report them right away. Know your restrictions or activities to avoid.

To help ensure a successful discharge, be proactive. Find out what you can do to help recover, such as physical therapy, and schedule and attend any follow-up tests or appointments. Some of these require prior authorization, so make sure your network provider calls **(800) 808-4424** first.

Planning goes a long way to help you address the questions that arise during the discharge process so you can have a safe and smooth return home.



## Wintry Ways to Keep Your Family Fit

Between the chilly weather and seasonal comfort foods, it is easy to be lulled into hibernation mode in the winter. But it is important to stay physically active year-round for your health. This winter, embrace the season and commit to staying in shape by trying cold-weather sports or checking out a new indoor activity.

Try these activities with your family to stay healthy, and remember to talk to your provider before starting any exercise program.

### Go skiing, snowshoeing or ice skating.



These activities engage your core to keep balance, posture and correct form. Unlike other sports that just work the arms or legs, these winter activities provide a total body workout.

### Build a snowman or igloo.

This activity requires bending and stretching while rolling snow. It also exercises the creative part of your brain. Join your kids and have fun catching snowflakes on your tongue, making snow angels or going sledding.

### Pitch in with shoveling – wisely.

Done safely, and if you exercise regularly, shoveling snow can be as good as weight training—offering resistance exercise and strength-building. Stay ahead of the snow, take breaks and shovel in shifts. Push snow instead of lifting it to reduce strain. Get your kids involved too with child-size shovels and challenge them to see who can make the biggest snow piles.

### Follow safety precautions.

We have previously discussed the importance of staying hydrated and protecting your skin from the sun during the summer months. These tips apply to winter, too. There are some additional tips to follow during winter:

- Dress in layers that you can remove if you get too hot, and put back on if needed.
- Protect your hands and feet from cold temperatures.
- Check weather forecasts. Wind chill can make exercising outdoors unsafe—even with warm clothing.
- Consider putting off your workout if it is raining or snowing unless you have waterproof gear. Getting wet makes you more vulnerable to the cold.
- Wear a helmet while skiing, snowboarding and snowmobiling.

It is also important to know the signs of frostbite and hypothermia. Frostbite is an injury to the body that is caused by freezing. Frostbite is most common on exposed skin, such as your cheeks, nose and ears. It also can occur on hands and feet. Early warning signs include numbness, loss of feeling or a stinging sensation. Hypothermia is abnormally low body temperature. When exposed to cold temperatures, your body begins to lose heat faster than it can be produced. Hypothermia signs and symptoms include intense shivering, slurred speech, loss of coordination and fatigue. Seek help for possible frostbite or hypothermia.

Not only does exercising during the winter help you stay healthy, but exercise also boosts your immune system to help fight off winter colds. Winter weather is a challenge, but do not let it be a barrier to getting exercise and staying active.

## Manage Your Family's Health Care Costs

Start managing your health care at your convenience! Join the online experience and access your plan information, Explanation of Benefits (EOBs) and claims status on the Compass Rose Member Portal. The Member Portal gives you exclusive access to help you find information and save on out-of-pocket expenses.

### Tools to Help You Save

The Member Portal gives you access to your personal profile within UMR, our claims administrator. This helps you keep track of your claims and Explanation of Benefits (EOBs). In addition, it provides access to a tool called the **Health Cost Estimator**, which lets you see what you can expect to pay before you go to the doctor and compare costs. Doctor costs vary widely. This tool uses the Compass Rose Health Plan's coverage to estimate your share of the cost for many common conditions and services. It also helps you make a more informed decision by showing experience, patient satisfaction and quality of care.

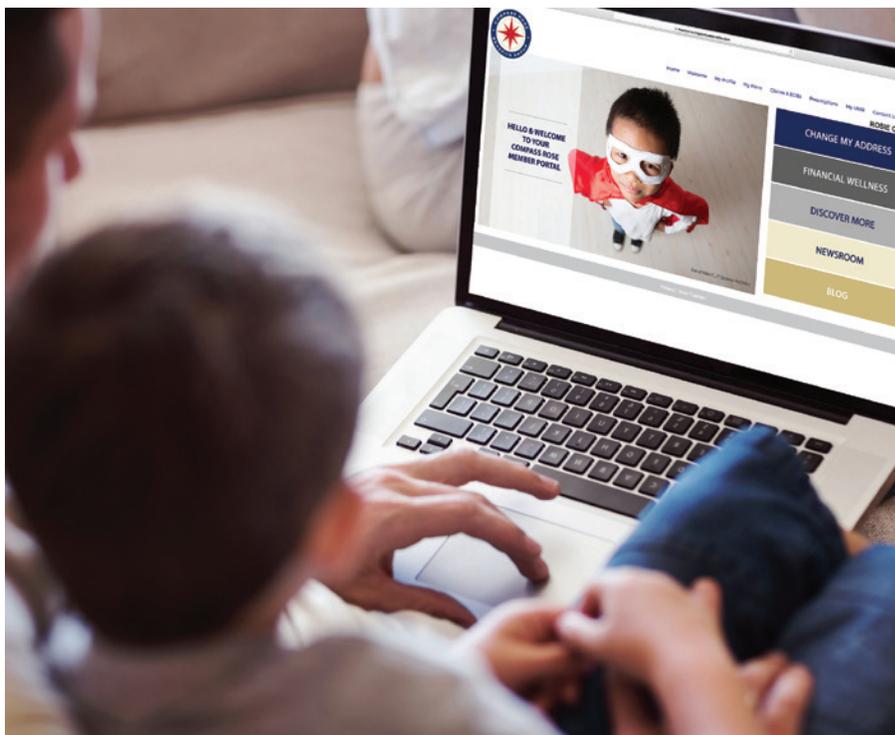
You can access your personal Express Scripts profile through the Member Portal. This allows you to sign-up for Home Delivery of discounted maintenance drugs. Learn more about the features available with Express Scripts on page 3.

### Additional Money-Saving Tips

Here are suggestions to help you and your family save.

- Use your **Preventive Care Benefit** for an annual routine check-up—covered at 100% when visiting a network provider. Early detection of medical conditions greatly increases the chances for positive outcomes.
- Request the **generic medication** if you take a prescription, which is the same formula as brand name drugs but for a \$5 copayment versus a \$35 copayment. Or, ask for a formulary drug if a generic is not available.
- Sign-up for the **Express Scripts Home Delivery Program**. You can receive up to a three-month supply for the cost of two months delivered to your home with free shipping.
- Visit **LabCorp** for covered outpatient lab testing ordered by a physician for 100% coverage.
- Take advantage of our **Dental and Vision Discount Program**, provided through **Careington**, to receive discounts on common dental and vision needs, such as teeth cleanings, x-rays, dentures, crowns, eye exams, eye glasses, LASIK and more!

Get started at [compassrosebenefits.com/Register](https://compassrosebenefits.com/Register), or sign-in at <https://member.compassrosebenefits.com>. After completing the registration form, you will receive an email within 3-5 business days with your unique log-in information, securing access to your personalized Member Portal account. We are here for you! If you did not receive an email with your log-in information, or you cannot access the Member Portal, please email a Member Advocate at [askCRBG@compassrosebenefits.com](mailto:askCRBG@compassrosebenefits.com) or call (866) 368-7227 (option 3).



## Documents to Organize and Share

When getting your estate in order, there are many accounts, policies, documents and other information to organize. By getting important documents together, you help relieve a burden off your family should something happen to you. This planning checklist will help you get organized.

### Insurance Policies

- Health Insurance
- Life Insurance
- Car Insurance
- Home Insurance
- Other Insurance policies (identity, theft, flood, fire, earthquake, etc.)

### Bank Accounts

- Account numbers
- Recent account statements
- Login and password information for online account management

### Mortgages or Loans

- Company through which mortgage or loan was given
- A copy of the mortgage or loan agreement

### Tax Returns

- Most recent W-2 forms or federal self-employment tax return
- Income tax returns for the current and previous year, including 1040 variations and 1099s, if applicable

### Retirement Benefit Information

- Thrift Savings Plan
- 401(k) or 403(b)
- IRAs / Roth IRAs

### Titles or Deeds to Any Property

- Real estate
- Motor vehicles
- Boats

### Investment Portfolios

- Stocks
- Bonds
- Mutual funds

### Will

- Copy of the Will
- Copies of previous versions of the Will
- Name of attorney or law firm that helped create the Will, if applicable

### Trusts

- Declarations of Trust or Trust agreements
- Name of attorney or law firm that helped create the Trust, if applicable
- Bank accounts associated with the Trust

### Power of Attorney

- Name of the person appointed to Power of Attorney
- Power of Attorney documentation
- Name of attorney or law firm that helped create the POA, if applicable

### Safe Deposit Box

- Location of safe deposit box
- Safe deposit box keys or their location

### Any Professionals Who Have Helped

- Lawyer
- Accountant
- Insurance agent

### Advance Directive

- Living Will
- Health Care Power of Attorney
- Do Not Resuscitate (DNR)

### Automatically Renewing Medications

- Names of medications
- Name of pharmacy where medications are renewed
- Name of doctor who prescribed medication

Organizing all of these documents can be overwhelming. And, if you do not already have a will, trust or other legal documentation in place, finding a professional can be expensive. Compass Rose Benefits Group offers a Legal Protection Plan that provides quality legal services at an affordable price, through LegalShield. For less than \$16 per month, you have access to top-quality law firms that can help you create some of the legal documents in this checklist. To learn more or sign-up, visit [compassrosebenefits.com/Legal](https://compassrosebenefits.com/Legal).

## Don't Let a Physical Setback Become a Financial Disaster

Accidents that result in injury happen every day. Car accidents, sporting accidents and other events can result in loss of limbs, sight, hearing and/or speech, coma, loss of use/paralysis or severe burns. Whether it is a fender bender, a job hazard or merely slipping and falling, accidents happen every day and often come with physical and financial consequences.

As much as you try to prevent injury, are you taking the same precaution to prevent a financial setback on the off chance that an accident occurs? Injuries such as those listed above can be costly. Hospital bills, rehabilitation and therapy can begin to pile up. On top of that, you may not be able to work to bring in the income that your family needs. No one likes to think about the unthinkable, but once you know you are prepared you will have peace of mind.

Compass Rose Benefits Group is committed to helping you and your loved ones be prepared in the event that an accident occurs. You and your entire family are eligible to receive guaranteed coverage through our affordable Accident Protection Plan with no medical questions, underwritten by Nationwide Life Insurance Company. Enrollment is easy and requires no underwriting—you are guaranteed coverage from \$150,000 to \$500,000.

The plan provides coverage for losses from:

- Accidental Death
- Accidental Dismemberment
- Acts of War — Declared or Undeclared; Domestically or Abroad
- Recreational Activities\*
- Air Travel\*
- Other acts of daily living\*
- Benefits for Coma, Loss of Use/Paralysis and Severe Burn
- Additional benefit in the event of an automobile accident resulting in a loss when a seatbelt was used and airbag deployed

The plan provides coverage to use as needed to help with out-of-pocket expenses such as bereavement and trauma counseling, child day care, education, rehabilitation and wheelchair confinement.

Each day, you and your family face the possibility of a serious injury or accidental death. When the unthinkable happens, make sure you and your family are prepared—visit [compassrosebenefits.com/Accident](http://compassrosebenefits.com/Accident).

*\*See Policy Certificate for complete Exceptions and Limitations*



FALL 2017



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*Protecting  
our members  
since 1948.*

# COMPASS. *connection*

SERVICE. STABILITY. SECURITY.

## COMPASS CONNECTION

### Compass Rose Contact Information:

Medical Claims	UMR P.O. Box 8095 Wausau, WI 54402	<b>(888) 438-9135</b>
Precertifications	UMR	<b>(800) 808-4424</b>
Prescription Drug Program	Express Scripts P.O. Box 14711 Lexington, KY 40212-4711	<b>(877) 438-4449</b> <b><a href="http://express-scripts.com/Pharmacy">express-scripts.com/Pharmacy</a></b>
Lab Work Program	LabCorp	<b>(888) 438-9135</b>
Dental and Vision Discount Program	Careington International Corporation 7400 Gaylord Parkway Frisco, TX 75034	<b>(800) 441-0380</b> <b><a href="http://compassrosebenefits.com/Careington">compassrosebenefits.com/Careington</a></b> PIN: 0512
Compass Rose Benefits Group	Compass Rose Benefits Group 11490 Commerce Park Drive Suite 220 Reston, VA 20191	<b>(866) 368-7227</b> <b><a href="mailto:askcrbg@compassrosebenefits.com">askcrbg@compassrosebenefits.com</a></b> <b><a href="http://compassrosebenefits.com">compassrosebenefits.com</a></b>
Social Networks	<b><a href="https://twitter.com/CRBGinsurance">twitter.com/CRBGinsurance</a></b> <b><a href="https://facebook.com/CRBGinsurance">facebook.com/CRBGinsurance</a></b>	<b><a href="http://compassrosebenefits.com/Pinterest">compassrosebenefits.com/Pinterest</a></b> <b><a href="http://compassrosebenefits.com/LinkedIn">compassrosebenefits.com/LinkedIn</a></b>