

SPRING 2017



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SERVICE. STABILITY. SECURITY.

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## When You Are Too Busy to be Sick

Many of us live an on-the-go lifestyle and often find that visiting a doctor is not always convenient.

Next time you need to visit the doctor, skip the waiting room—**Doctor on Demand** lets you see a board-certified physician face-to-face immediately over live video from your mobile device or computer. They can diagnose, treat and even prescribe medication if necessary. For your convenience, this service is available 7 days a week—even when other health care options are closed.

### Treatment

**Doctor On Demand** physicians treat hundreds of conditions. Each physician was trained, and is based, in the U.S.

Common treatable conditions include:

- Cold / Flu
- Fever
- Sore Throat
- Allergies
- Diarrhea / Vomiting
- Rashes
- Urinary Tract Infections



### How It Works

Enjoy the peace-of-mind that comes with having access to trusted, affordable, medical care readily available whenever you or your dependents need it. Next time you are not feeling well, consider the convenience of **Doctor on Demand**. Simply access your account and get started with three easy steps:

1. List your symptoms
2. Provide your history
3. Start your visit!

### Cost

**Doctor On Demand** is more affordable than a typical visit to urgent care or the emergency room. Compass Rose Health Plan members, including those with Medicare, pay a \$15 co-pay per visit! To ensure that you receive coverage under the Plan, be sure to select **UMR** as your insurance provider when setting up your account.

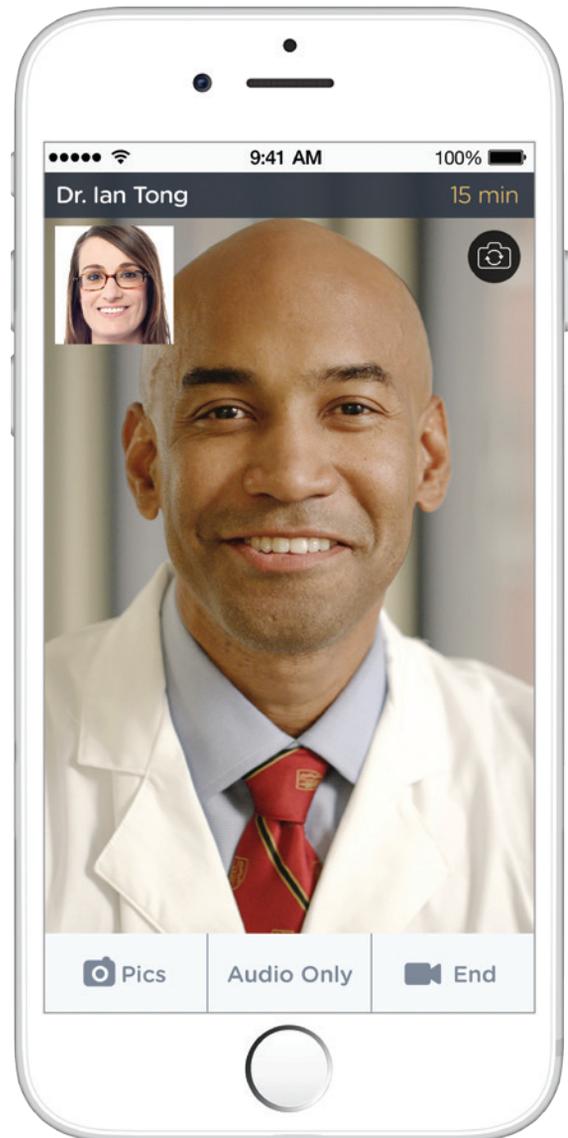
### Get Started

Download the app and pre-register today.

- **Download the app:** Look for '**Doctor On Demand**' in your smartphone or tablet's app store, or text '**COMPASS**' to '**68398**' for a direct link. Once downloaded, open the app and follow the prompts.
- **Go online\*:** Visit [www.compassrosebenefits.com/DrNow](http://www.compassrosebenefits.com/DrNow)

If you have questions regarding this new benefit, contact **Doctor On Demand**'s Customer Support by emailing [support@doctorondemand.com](mailto:support@doctorondemand.com) or calling (800) 997-6196.

*\*Not supported by Internet Explorer.*



## How to Have a Smarter Checkup

Preparation saves time. Consider this checklist to help you prepare for your next doctor visit. You can improve the quality of your health care by educating yourself—for additional tips on how to take control of your care, see page 6 of our 2017 FEHB Plan Brochure at [www.compassrosebenefits.com/Brochure](http://www.compassrosebenefits.com/Brochure).

### Before your visit:

- Check that your doctor is in-network.
- Make a list of all medications—including over-the-counter products.
- Jot down questions, symptoms or concerns.
- Pack your health plan member ID card.

### At your visit:

- What vaccines, screenings or lab tests do I need?
- When will I get my results?
- Do you have recommendations on steps I should take to stay healthy?
- What are the instructions and side-effects associated with medications you are prescribing?
- Can I get instructions in writing?
- When should I schedule my next appointment?
- How should I contact you if I have questions after this visit?

### After your visit:

- Follow all treatment instructions.
- Report any problems.
- Call your doctor if you have a condition that persists or worsens.
- Keep your follow-up appointment.
- Follow recommended preventive care and wellness lifestyle changes.

## Understanding Your Benefits: Preventive Care Quiz



When it comes to your health, preventive care matters. Do you know your preventive care facts?

1. **True or False:** Preventive Care helps you stay healthy—before you have symptoms.
2. **True or False:** The Compass Rose Health Plan covers a routine preventive care exam once every other year.
3. **True or False:** Eligible preventive care services are covered at 100% when you see a network provider.

Turn to page 5 for the answers, and to learn more about your preventive care benefits.

## Ask A Wellness Coach: The Benefits of a Tobacco Cessation Program

Amanda Jakubowski MS, DTR, has been encouraging people to improve their quality of life as a Wellness Coach with UMR since 2011. Amanda is passionate about health and wellness and feels that the best approach is fulfilling your body, mind and spirit. She finds coaching to be a rewarding experience as she is able to work with individuals and help them along their journey.

Amanda agreed to share her knowledge on the benefits of UMR's **Tobacco Cessation Program**, free to Compass Rose Health Plan members wishing to quit.



### What are the benefits of having a coach?

Our program is personalized to the member and the coach is there to offer continued support and celebrate success. When a member starts with a UMR health coach, they know that smoking is detrimental to their health and understand that if they quit it will reduce their risk for developing future health problems. The most challenging aspect is the commitment to change and then finding a plan that works for them. UMR coaches are in the member's corner and understand change is not easy.

### What are the goals of the coaching process?

Our goal is to partner with the member to identify what they want to accomplish regarding tobacco use. The coach will start at the stage the member is in and build from there. When it comes to behavior change, the coach collaborates with the member on their journey to reach their vision and goals for their health.

### What happens during a coaching session?

The health coach will call the member at the scheduled date and time and begin the session by introducing the program. They will explain the purpose of coaching, ask what the member hopes to gain from the program and conduct an assessment of the member's tobacco use by asking questions. Once the assessment is completed, the health coach will be able to determine the member's readiness to change. On follow up calls the member will create their health vision and SMART (Smart-Measurable-Attainable-Realistic-Timely) goals.

### What materials does a coach provide?

During the member's first call, the coach will determine what educational materials the member would like to receive. They will provide to the member a health vision and SMART goals worksheet so that they can leverage this during follow up coaching sessions. The coach may also recommend other resources or self-management tools such as websites, apps on their phone and community resources to assist the member.

### How does a coach help participants stay on track?

A coach will engage with members to help them stay on track. This includes setting goal completion dates, suggesting possible steps that lead to success and helping to identify obstacles and assisting in finding other sources of support.

UMR coaches are certified through Wellcoaches Inc. and are trained Tobacco Specialists through the University of Massachusetts. Many of the techniques and strategies coaches use in assisting members to stay on track are from the evidence-based training received through Wellcoaches Inc. and other professional organizations.

Take the first step toward your tobacco-free life. For more information on UMR's **Tobacco Cessation Program**, or to enroll, call **(800) 207-7680**.



## How to Read Your ID Card and EOBs

We understand that health care can be confusing, which is why we are here to help simplify the complexities of insurance. If you would like help understanding your health plan member identification (ID) card or Explanation of Benefits (EOBs), simply log into your Member Portal account at <https://member.compassrosebenefits.com> and visit the ‘Quick Links’ section under the ‘My Plans’ tab.

If you do not have a Member Portal account:

**Medicare members:** [www.compassrosebenefits.com/MedMember](http://www.compassrosebenefits.com/MedMember)

**Non-Medicare members:** [www.compassrosebenefits.com/Active](http://www.compassrosebenefits.com/Active)

For questions about viewing / printing your ID cards, claims status or benefits information, please contact a UMR Member Services Representative at **(888) 438-9135**, available weekdays 8am to 8pm EST.



## Tax Season

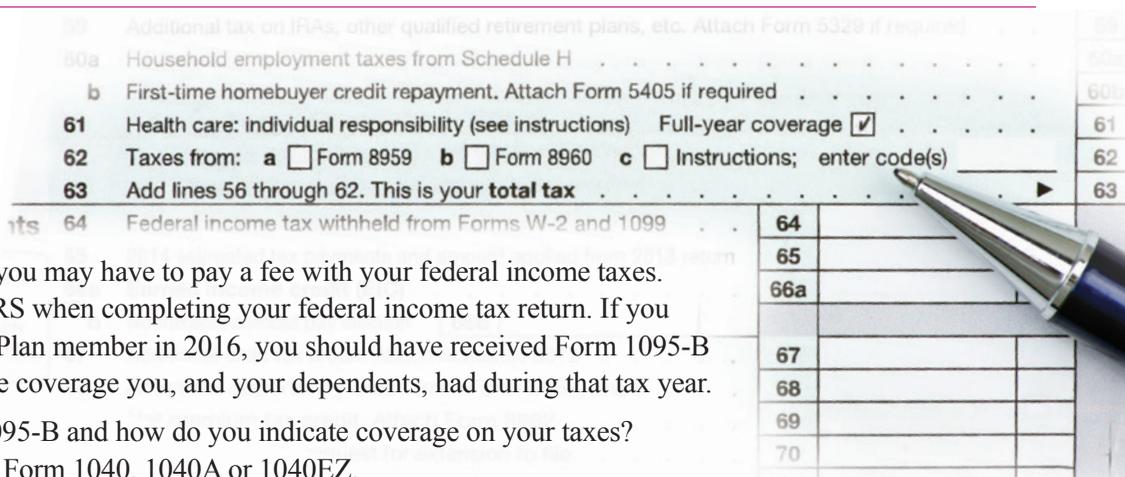
The Affordable Care Act (ACA) requires everyone to have minimum essential

health insurance coverage, or you may have to pay a fee with your federal income taxes. This must be reported to the IRS when completing your federal income tax return. If you were a Compass Rose Health Plan member in 2016, you should have received Form 1095-B in the mail, which indicates the coverage you, and your dependents, had during that tax year.

So what do you do with the 1095-B and how do you indicate coverage on your taxes? Simply check the box on your Form 1040, 1040A or 1040EZ.

If you have not received your 1095-B, please contact us by calling **(866) 368-7227 (option 3)**. We need to have your correct mailing address and social security number for this to be processed correctly. If you received the form and noticed a mistake, we will correct the error and send your revised 1095-B within 30 days of notification.

*SOURCE: <http://www.irs.gov>*



## Preventive Care Quiz Answers



- 1. True:** Routine checkups and screenings are good examples of preventive care.
- 2. False:** The Compass Rose Health Plan covers a routine preventive care exam **annually**.
- 3. True:** Your annual routine preventive care exam is **covered at 100%** when you see a network provider.

We encourage members to manage their health and take advantage of our preventive care benefits to include your annual routine physical examination, vaccinations, screenings and tests. Your provider can determine the type of preventive care services that are best for you. To learn about covered services, see page 31 of our 2017 FEHB Plan Brochure at [www.compassrosebenefits.com/Brochure](http://www.compassrosebenefits.com/Brochure).

## Asthma Action

From pollens to outdoor activities, there are some asthma triggers that sprout with Spring. Asthma is a serious condition that can be triggered year-round, but it does not have to run your life.

### Spring Asthma Tips

- 1. Check the outdoor air quality.** If you plan to take advantage of the warmer weather, remember that temperature and humidity changes can be a trigger. The quality of the air we breathe affects each of us and can be especially troublesome for people with asthma.
- 2. Practice smart lawn and garden maintenance.** Before working in the yard, check your local pollen count. Consider gardening in the early morning or evening when the pollen count is at its lowest. Fertilizers and freshly cut grass can worsen asthma symptoms, so consider wearing a particle mask.
- 3. Use medications as prescribed.** While limiting exposure to triggers can be helpful, they can never be completely eliminated. Always be sure to use your preventive or controller medications as prescribed, even if you are feeling well. If you have asthma, remember to keep your quick-relief medicine nearby in case of a flare-up.

### Asthma Action Plan

Asthma varies from person to person. Be sure to keep your provider informed if you have trouble controlling your asthma or allergy symptoms during the spring months. If asthma flare-ups are frequent, discuss being tested for common allergens, which may help you identify triggers. Your provider can help you recognize what makes your asthma worse, and help find simple solutions to reduce and avoid asthma triggers. With your provider's help, you can create an asthma or allergy management plan to help keep you feeling healthy, active and well controlled.

An Asthma Action Plan helps you know how to care for your asthma day to day and what to do if it gets worse. Work with your doctor to create a plan that best addresses your personal needs.

Everyone with asthma should have an Asthma Action Plan in writing. This plan provides information and instructions on how you can manage your asthma. It includes:

- Medications prescribed by your doctor and guidelines for taking them
- Recognizing when your symptoms get worse
- What to do in an emergency

This information is commonly broken into three asthma zones: green, yellow or red. The colors correspond with the severity and helps you judge how you are doing.

### Next Steps

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**.

*SOURCE: <http://www.aafa.org/page/asthma-treatment-action-plan.aspx>*



## Nutrition and Diabetes Working Together

Nearly 30 million people in the U.S., or 1 in 11, have diabetes<sup>1</sup>. That is a scary statistic. Luckily, there is a lot of knowledge about how to prevent and manage diabetes.

**Nutrition and Prevention:** A healthy diet can result in weight loss—helping people who are overweight prevent Type 2 diabetes. Prevention is particularly important since diabetes can cause other complications such as high blood pressure and cholesterol, an increased risk for heart attack and stroke, kidney disease and blindness.

**Nutrition and Management:** Diabetes management centers around monitoring and managing blood glucose levels. This is done by controlling what you eat and knowing how food affects your blood sugar.

When you have diabetes you have to know a lot about food. We want to help you simplify your nutrition management.

### Nutrition

- **Carbohydrates:** Carbohydrates, such as starches and sugars, have the largest affect on your blood sugar. If you have diabetes, you must match your carbohydrate intake to your insulin dose. When you have type 2 diabetes, your blood sugar will go up if you eat too many carbohydrates. The best way to regulate your carbohydrate intake is to count the carbohydrates in your food. But, a lot of healthy foods like fruit and vegetables do not come with a nutrition label. To help you keep track of your daily nutrition, there are free apps available such as *BG Monitor Diabetes* and *Diabetes in Check*.
- **Protein:** Choose leaner protein sources like lean meats, poultry and fish, low fat or nonfat dairy products, and vegetarian protein sources like tofu.
- **Fats:** Limit the fat you eat, such as ground beef, sausage, bacon, butter, cream sauces and processed foods.

### Maintaining a Balanced Diet

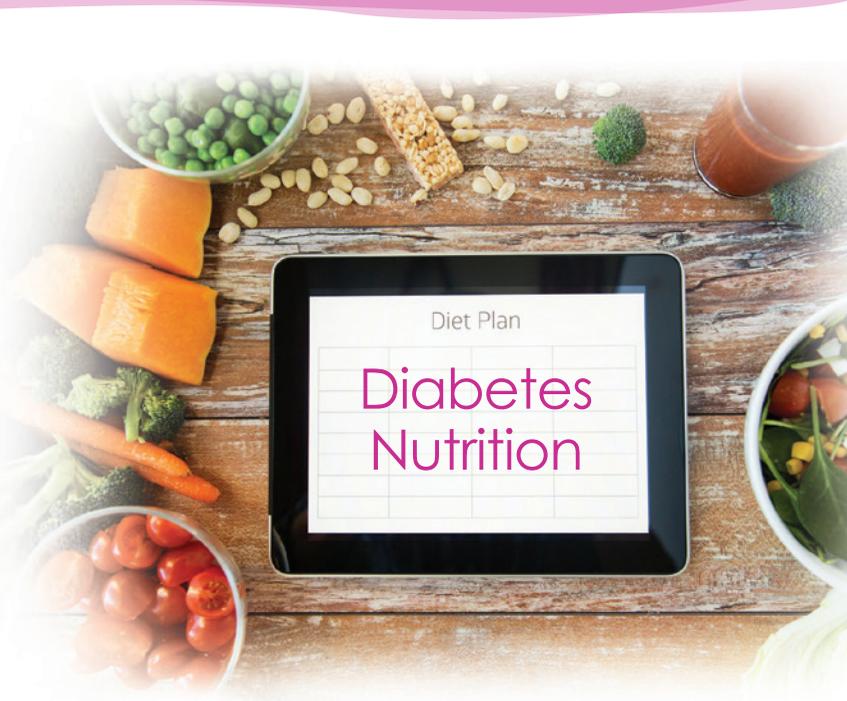
It is important to eat a well-balanced diet. The United States Department of Agriculture (USDA) provides a tool that can be used to guide food choices called *MyPlate*. Available at [www.choosemyplate.gov](http://www.choosemyplate.gov), the tool can help you create meal plans, encourages nutritious foods and emphasizes portion control. Your doctor can also help make dietary recommendations based on your personal situation.

### Managing Diabetes

If you are struggling to manage your diabetes, consider our **Care Management Program**. Available to qualified Compass Rose Health Plan Members at no cost to participate, the Care Management Program provides a nurse coach to offer guidance and support. If you are interested and want to learn more or sign-up, please contact UMR at (866) 575-2540, or go online to your **Member Portal**, click 'Claims & EOBs' and follow the instructions to UMR. From there, eligible members can choose 'Get a health coach' from the 'I need to' menu.

Remember, nutrition is not the only piece that goes into preventing or managing diabetes. Combined with an active lifestyle and regular doctor visits, you will be well on your way to living a healthier life.

SOURCE: <sup>1</sup><https://www.cdc.gov/diabetes/data/statistics/2014StatisticsReport.html> <sup>2</sup>[http://care.diabetesjournals.org/content/27/suppl\\_1/s36](http://care.diabetesjournals.org/content/27/suppl_1/s36)



## The Results Are In!

At the end of last year, we held an election for the Compass Rose Benefits Group (CRBG) Board of Directors. We are pleased to congratulate Kevin Smith, Beverly Borich Christiana and Edward Shannon Frank on their appointment to the Board. Their expertise and dedication will play an important part in ensuring all of our products and services meet the unique needs of our members.



## Answering Your Questions on Cost

Did you know that medical costs for the same procedure can vary widely? Knowing the cost ahead of time lets you make more informed choices.

🔍 How much does surgery cost?

Unfortunately, the issue of cost is rarely raised, and even if it is, doctors may not have the answer. Most doctor's offices can provide their costs, but they may not be informed about other providers in your area or are unfamiliar with your plan benefits. So, who can answer your questions about cost? You can!

**The Health Cost Estimator**, available through your Member Portal, provides approximate treatment costs based on your specific health benefits. When there is a choice, smart consumers should research their options before they buy.

Comparison-shopping is common in today's consumer-driven economy. A person looking to buy a car will shop online first, so why not do the same when seeking medical care? Not only does the Health Cost Estimator help you understand costs, but it also offers provider's quality ratings. We recommend using a Tier 1 provider, who receive the title for quality and cost efficiency. Tier 1 providers have evidence-based safe, effective and patient-centered care.

Even if you are currently healthy, it never hurts to be informed! Explore the tool using one of these common procedures: tonsillectomy, appendectomy, total knee replacement or total hip replacement.

### How to access the online Health Cost Estimator tool



1. Log into your Member Portal at <https://member.compassrosebenefits.com>
2. Choose 'Claims & EOBs' from the menu bar
3. Select the button corresponding with your current plan information to redirect to your personal UMR profile
4. Click 'Health Cost Estimator'.



### Ask an Advisor

Access to affordable care is essential to your health, but medical terminology can be confusing. UMR Plan Advisors can help guide and support you. If you need help navigating the online Health Cost Estimator, or would prefer to speak directly to someone about costs, a UMR Plan Advisor can help. Simply call **(888) 438-9135** weekdays from 8am to 8pm EST.

## Meet the Compass Rose Team

Compass Rose Benefits Group has many partners and resources to help our members. This includes our in-house team dedicated to addressing your health care needs, answering questions and resolving problems. They welcome the opportunity to support our members and ultimately make their lives easier.

We asked the team of Compass Rose Specialists to tell us what ‘Excellent Customer Service’ means to them, and here is what they said.



“ Customer service is managing all member requests with the highest level of commitment to responding with accurate and prompt solutions that meet their needs. The goal is to resolve any issue, concern or request completely—the first time! Going above and beyond for our members by not only addressing their inquiry but also exceeding their expectations whenever possible. ”

**Karen Strohecker**



“ Excellent customer service means that our health members are aware of and utilize the benefits included within their health plan to enhance and fulfill their personal health needs such as well-baby check-ups, mammograms, free lab tests at LabCorp and more. ”

**Markie Simmons**



“ I believe good customer service is about solving problems and offering solutions. The customer is always right, and being pleasant and polite makes all the difference. I believe good customer service is the better half of a real successful business. ”

**Elizabeth Cooper**



“ The definition of customer service in my mind means ‘going above and beyond’ for someone who needs help. We do anything and everything to ensure the quality of service and dedication to our members and their needs. Our goal is to provide the best level of customer service that our members deserve as well as providing attention to the details of their membership. ”

**Raquel Martinez**



“ Excellent customer service means meeting our members needs with confidence and in a timely manner. It is important to always have a warm friendly attitude, be a good listener, have patience and provide resolution as efficiently as possible. ”

**Angela Miller**

Our team is dedicated to being an advocate for our members. Contact us at (866) 368-7227 (option 3) or email [askCRBG@compassrosebenefits.com](mailto:askCRBG@compassrosebenefits.com).

## Don't Miss a Well-Child Visit

Is your child up-to-date at the pediatrician's office?

Regular well-child visits during the first three years of childhood are critical to identify health, behavioral and developmental problems that could have long-lasting effects into adulthood. At well-child visits, pediatricians provide recommended immunizations, screenings and preventive treatments.

As an adult, you likely only have an annual well visit once a year. However, the health needs of infants, children and adolescents differ from those of adults. During growth and development, children require more time and attention, which includes about a dozen appointments by the time they turn three—something many new parents may not realize.

Primary care is an underutilized venue for providing preventive services, which can allow early detection and treatment. Why are well-child visits skipped? In a busy world, some parents may find it difficult to keep up with the recommended schedule, it may seem like their child was recently at the doctor or the child appears healthy.

When it comes to well-child visits, even if your child is healthy, sticking to a schedule is important. Children who miss visits are at a higher risk of hospital admission due to something preventable<sup>1</sup>. Pediatricians do much more than provide immunizations and check your child's height and weight. They look at nutrition, hearing and vision, chronic conditions, obesity, adolescent tobacco use and depression.

We want to help parents prioritize and organize visits. The American Academy of Pediatrics (AAP) recommends babies get checkups at birth, 3 to 5 days after birth and then at 1, 2, 4, 6, 9, 12, 15, 18, 24 and 30 months, after which, visits become yearly. But, keep in mind that additional visits may become necessary for those with developmental, psychosocial and chronic disease issues, which may require frequent counseling and treatment visits separate from preventive care visits.

Each child and family is unique. Your child's pediatrician can recommend the preventive care that is right for them. Make sure that your child is up-to-date on their visits. To find locate a network provider in your area, visit [www.compassrosebenefits.com/UHC](http://www.compassrosebenefits.com/UHC).



## The Long-Distance Caregiver

It happens all too often. You become an adult and your parents decide to retire, sell your childhood home and move some place far away. Before you know it, their health begins to deteriorate and you find yourself in the role of a long-distance caregiver.

Caregiving for aging parents can be difficult even when you live nearby, but long-distance caregiving poses its own unique challenges. You may feel helpless due to the distance, and aside from hopping on a plane, you might wonder what you can do to help.

Long-distance caregivers can be helpful no matter how far away they live. Here are some tips to consider:

- **Schedule a family meeting.** Gather family and friends involved in your loved one's care in person, by phone or by video chat. Discuss your roles and divide responsibilities.
- **Get organized.** Compile paperwork, including contact numbers, insurance information, account numbers and other important details.
- **Research your loved one's illness and treatment.** This will help you understand what your loved one is going through, and help you assist them with management, even if it is just daily reminders over the phone.
- **Keep in touch with your loved one's friends and neighbors.** Those that your loved one sees on a regular basis can check in and provide updates. They are also in close proximity should something happen.
- **Seek professional help.** If necessary, hire someone to help with meals, personal care and other needs.
- **Make a plan for emergencies.** Set aside vacation time and money in case you need to make unexpected visits.
- **Provide emotional support.** Simply letting them know how much they are loved can help.
- **Make visits productive.** You may be fortunate enough to have the opportunity to visit your loved ones. Take advantage of your time together by enjoying each other's company and helping address their needs. Act as chauffeur—driving them to doctor appointments and the grocery store. Become their personal assistant—organizing mail and paperwork. Take on the role of a maid—helping to clean or make dinner. During your visit, you can take note of their condition and the type of help they need.

Many long-distance caregivers feel guilty about not being able to do enough or spend adequate time with their loved ones. Always remember that you are doing the best you can.



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

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solutions for over  
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	(800) 808-4424
Prescription Drug Program	Express Scripts P.O. Box 14711 Lexington, KY 40212-4711	(877) 438-4449 <a href="http://www.express-scripts.com/Pharmacy">www.express-scripts.com/Pharmacy</a>
Lab Work 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>