

SUMMER 2017



COMPASS

connection

SERVICE. STABILITY. SECURITY.

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WE MOVED

11490 Commerce Park Drive
Suite 220
Reston, VA 20191
FAX (NEW!): (888) 971-4313

Note: the address you use to submit claims has **NOT changed.*



Goodbye Old, Hello New

Want to stay up-to-date on what else is new with CRBG? You can read exclusive content, view monthly updates, learn about health topics and access cost-savings tips by visiting our Newsroom and Blog.

The Compass Rose **NEWSROOM:**
www.compassrosebenefits.com/Newsroom

Chat & Chew **BLOG:**
www.compassrosebenefits.com/Blog

We Value Your Feedback.

Let us know what you think about Compass Connection and the services we offer. If you have ideas on topics you would like to see, we are all ears!

www.compassrosebenefits.com/Feedback

CRBG headquarters, workspace



The new office environment has allowed us to:

- 1 Incorporate a cutting edge member engagement center
- 2 Customize workspace to increase efficiency and inspire innovation
- 3 Increase collaboration amongst coworkers



CRBG headquarters, reception



Let's Connect

Join our online community for real-time updates and friendly reminders. We welcome your comments, and do our best to respond in a timely manner.

facebook.com/CRBGinsurance

compassrosebenefits.com/LinkedIn

twitter.com/CRBGinsurance

compassrosebenefits.com/Pinterest

Remember, we also care about protecting your privacy and ask that you not post any personal health information.



We moved—let us know if you have, too!

After unpacking and organizing your new home, you can finally relax and enjoy your new space. Changing your address may be the last thing on your mind. While it is one of the least exciting aspects of moving, it is important to update your health contact information. That includes notifying your doctor—and us! To let us know about your change of address, complete the form online at www.compassrosebenefits.com/Address.

Call for Candidates: Apply Today!

Compass Rose Benefits Group (CRBG) is actively seeking eligible candidates for its 2018 Board of Directors. Candidates must be enrolled in at least one CRBG plan.

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 an important role in ensuring that all CRBG products and services meet membership needs. All Board positions are non-paid.

This year's Board of Directors election will be held in November.

There are four positions open to eligible candidates. Those elected will serve a three-year term beginning January 2018.

Interested parties should submit a brief personal biography (550 words or less), including a statement of interest no later than September 30th.

Email

boardelections@compassrosebenefits.com

Mail

Compass Rose Benefits Group
11490 Commerce Park Drive
Suite 220
Reston, VA 20191
ATTN: Board Elections



Who You Gonna Call?

Compass Rose Benefits Group has many partners and resources to help our members. In our Spring Compass Connection, we talked about the in-house Compass Rose team, dedicated to being advocates for our members.

We know that navigating the health care system can be complex and confusing. That is why we have **UMR Plan Advisor**—to get you the answers you need. Plan advisors are here for you weekdays from 8am to 8pm EST at **(888) 438-9135**. With a single call, you can:

- Ask about a claim
- Find out if a doctor or facility is in-network
- Receive assistance in locating and selecting in-network providers
- Learn about your health plan benefits
- Get help scheduling appointments
- See if you are eligible for Tobacco Cessation, Care Management and/or Case Management

You can also visit UMR online through your Compass Rose Member Portal account at <https://member.compassrosebenefits.com> to use decision support tools to estimate the cost of treatment, and browse a library of information on health conditions and medications.

How do you know who to call and when? 

UMR Plan Advisor is best for claims, benefits and basic questions, while **Compass Rose Specialists** can help address questions and concerns you need further investigation on.

Red Flags You Shouldn't Ignore

We have all done it—gone onto WebMD a time or two to look up common symptoms to see if there is a more serious underlying cause. Most of the time, your symptoms go away and do not turn into anything more. However, sometimes symptoms signal a problem that needs attention. “Red flags” are symptoms to monitor. When you experience sudden, severe onset of certain symptoms, they may deserve a call to your doctor or trip to the emergency room. Learn what these warning signs are so you know when to act.

If you experience any of these, call your doctor right away.

Severe abdominal pain can be caused by several factors such as gas, a pulled muscle or the stomach flu to more serious conditions like appendicitis or urinary tract infections.

This may be a red flag if... you are experiencing intense localized pain, especially in the right lower part of your abdomen or your right upper region.

Painful headaches. Everyone gets a headache now and then, which can be treated on your own with rest, quiet and over-the-counter pain relievers.

This may be a red flag if... the pain is intense, sudden and persistent—even with treatment—aka the worst headache of your life. A headache is also worrisome if it is accompanied by a fever, neck pain, rash, nausea or vomiting which could signal a viral infection or concussion.

Vomiting and diarrhea are typically the result of a virus.

This may be a red flag if... you have diabetes, are dehydrated, or if you have a fever, severe abdominal pain or a severe headache along with the vomiting and nausea.

Fever or chills could be a sign of infection. These are also common symptoms of the flu, which is often nothing to worry about.

Call your doctor if... they persist or worsen with treatment.

Difficulty breathing or shortness of breath. Causes of these symptoms can range from anemia and asthma to heart attack and stroke.

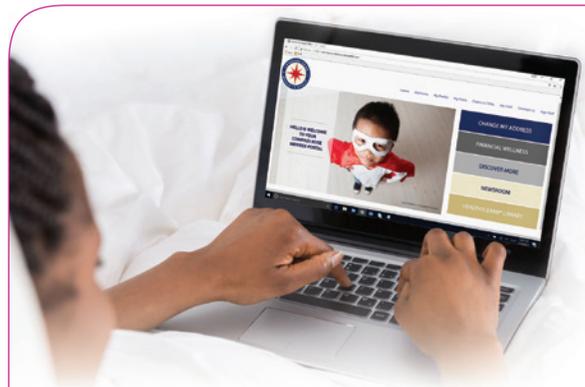
Head to the ER if... you cannot breathe. You should always head to the ER if you are experiencing shortness of breath.

Loss of function can be a result of physical trauma or a stroke.

Head to the ER if... you are experiencing loss of function, whether it occurred suddenly or over time—when something is not working, do not try to ‘sleep it off’.

Have thoughts of harming yourself or others. Call 9-1-1 at once.

Call your doctor if... you have symptoms of depression. Many treatment options are available to you.



Try the FREE Health Education Library.

Did you know that you have access to a Health Education Library via your Member Portal account? This health encyclopedia lets you look up a wide variety of health conditions, diseases, injuries and more! It also includes a symptom navigator, where you can select your symptoms to see a list of possible causes, treatment and information on when to see a doctor. To access:

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 Education Library**’

Better safe than sorry.

Some symptoms may or may not be serious. When in doubt, call your doctor. They know your history and will likely ask questions to help determine whether you need to be examined.

Achieve Your Health Goals

Whether you are living with a challenging health situation or looking for help to meet a goal—such as exercising more or quitting tobacco—let the Compass Rose Health Plan support you. We offer many programs to help you better manage your individual risks, stay in good health and produce positive outcomes.

Determining the best path can be confusing. But not doing anything at all may cause complications that can lead to hospital admissions, readmissions and emergency visits. The chart below outlines programs available for different conditions, a brief description and where to go for more information.

I have or need help with...	Program Available	Where to Find Information
Asthma Diabetes Obstructive Pulmonary Disease Heart Concerns (High Blood Pressure, Heart Failure, Coronary Artery Disease)	UMR's Care Management Program provides a personal nurse coach who reinforces strategies to help you manage your condition. Whether that is helping you with weight-loss or maintaining blood sugar in the recommended range, a nurse coach can help you set health goals and stay motivated and accountable.	Qualified members can call UMR at (866) 575-2540 or join online: <ol style="list-style-type: none"> 1. Log into your Member Portal account. 2. Click Claims & EOBs in the menu bar. Then, click on your current plan to redirect to your profile within UMR. 3. Click Health Center from the myMenu and choose Get a Health Coach from the I need to... menu.
Cancer	UMR's Case Management Program provides a Case Management Nurse who can help coordinate care, communicate with physicians and answer questions.	If you are in need of additional help, please call UMR at (888) 438-9135 to review your situation and determine next steps.
Exercise & Nutrition	Our Fitness and Wellness Program through GlobalFit has discounts at fitness centers, clubs and studios nationwide. Members also have access to interactive health and nutrition coaching.	For more information, or to activate your online account, visit GlobalFit online at www.compassrosebenefits.com/GlobalFit or call (800) 294-1500 .
Pregnancy	Our Prenatal Care Program provides resources for expectant mothers, such as helpful tips that guide you through each trimester.	To view our online Prenatal Care resources or sign-up to receive a FREE eBook and app, please visit www.compassrosebenefits.com/Prenatal .
Tobacco Cessation	UMR's Tobacco Cessation Program supports members wishing to break the habit and remain tobacco-free. Certified tobacco cessation specialists work with you to develop a personalized quit plan and provide encouragement through counselling sessions.	Take the first step toward your smoke-free life. For more information on UMR's Tobacco Cessation Program or to enroll, call (800) 207-7680 .

All programs are offered as part of your benefits with the Compass Rose Health Plan. Qualified members may receive a call or letter inviting you to participate in some of these programs. Your participation and personal information is kept strictly confidential. We encourage you to take an active role in your health and participate in these wellness programs and services to help improve your overall well-being.

Well-Woman Exam: What You Should Know

If you just saw your doctor for your annual preventive care checkup, well done! Everyone needs a routine health visit each year. A well-woman visit includes an additional exam just for women. This once-a-year visit focuses on the female reproductive system and sexual health.

A well-woman visit is about prevention and planning to keep you healthy. It allows your doctor the opportunity to find and treat any problems that may come up when they are still small—before they turn into big issues. Not seeing a doctor regularly means that you lose out on important health screenings or early diagnosis. You can feel fine, but still have conditions.

These suggested checkups and tests can help women stay healthy. They are meant only as a general guideline. The tests and screenings you need depend on your individual risks, medical history and age. Talk with your doctor to know exactly what you need to do for your health. Your doctor can also tell you how often you should have these tests and screenings. Many doctors follow the guidelines put forth by the U.S. Preventive Services Task Force (USPSTF). The USPSTF is the nation's leading source of recommendations and guidelines for screening tests¹.



PHYSICAL EXAM

A clinical breast exam is recommended² for women starting between ages 13-15, and a pelvic exam for women 21+

A clinical breast exam and pelvic exam is recommended once every year. Your provider will check your breasts for any changes or abnormalities (such as a lump). During a pelvic exam, they examine your internal reproductive organs.



SEXUALLY TRANSMITTED DISEASE SCREENING

recommended¹ for sexually active women age 24 or younger, and in older women at an increased risk

This screening checks for STDs such as chlamydia and gonorrhea, which can be prevented by practicing safe sex.



PAP SMEAR

recommended¹ for women ages 21-65

Pap smears are recommended every 3 years, as long as there are no other factors that make more frequent testing necessary. This is the best test for finding cervical cancer.



MAMMOGRAM

recommended¹ for women age 40+

Regular mammograms are the most useful tests for finding breast cancer in its early stages, when it is usually easier to treat.

TIP: Schedule your mammogram for the week after your period, when your breasts are less likely to be swollen and tender.

Some may find well-woman visits to be uncomfortable. A good relationship with your provider is vital to having a satisfactory visit. Your provider should show interest in your concerns, without judgement, and allow you to feel comfortable. To find a network physician, visit www.compassrosebenefits.com/UHC. The Provider Directory not only shows network doctors in your area, but provides their rating for quality and cost-efficient care as well as provides patient reviews.

Your annual well-woman care visit is covered at 100% when using a network provider. **TIP: Be sure to say you are coming in for a “well-woman visit” when you schedule your appointment.**

Exercise in Retirement

Baby Boomers say the most important factors for maintaining good health in retirement include diet and exercise, plus having interests that keep them active—according to a survey conducted for Merrill Lynch in partnership with Age Wave¹.

Baby Boomers are looking at retirement in a new light—as an active retirement. Many want to travel, which often entails physical activities such as swimming, hiking, biking and more. As such, motivation behind physical fitness is about having fun as much as it is about being healthy. Being physically capable to travel lets retirees engage socially with other retirees who value fitness and active living. Popular fitness activities among retirees include:

- SWIMMING
- CYCLING
- WATER AEROBICS
- ZUMBA
- YOGA
- SPEED WALKING
- TENNIS
- GOLF
- RESISTANCE TRAINING

The biggest mistake is trying to do too much too soon. It is important to remember that while you feel young, you may no longer be able to do what you once could. Being physically fit takes patience and dedication. When people fall short of their goal, they think, “That is it, I have blown it. I will never make this work. Maybe I am just destined to be a couch potato.”

While you may be on the other end of the spectrum, enjoying the couch potato life, it can have a negative impact on your health. You do not have to overdo activity, but do not overdo sitting either—it is about finding the right balance.

Get started by making a plan for getting from where you are right now to where you want to be in terms of fitness and work toward that goal.

How much exercise should I do?

Start small. Aim for thirty minutes, five times a week. Before starting an exercise regimen consult your doctor for recommendations based on your individual history and risks. If you ever feel dizzy, short of breath or pain, stop and seek medical attention.

Where can I go?

Many retirement communities offer classes and/or gym access in their clubhouse. As a Compass Rose Health Plan member, you have access to a Fitness and Wellness Discount Program through **GlobalFit**, which provides access to lower rates on thousands of gyms nationwide such as LA Fitness, Anytime Fitness, Jazzercise and more. They also provide discounts on in-home programs and equipment. To learn more, or activate your membership, call (800) 294-1500 or visit www.compassrosebenefits.com/GlobalFit.



Home Safety for Seniors

Exercise is one way to help sustain your mobility later in life. However, you may get to the point where extra assistance is needed to get around and complete every-day tasks. Whether you are mobile now, looking to downsize and planning ahead, or you want to stay in your home for as long as you can, it is important to consider home safety.

What are the most unsafe areas of the home for seniors? Bathrooms and bedrooms are where fall injuries are most likely to happen. So, what can older adults who want to stay at home do? An annual home safety check is very important to a senior's home safety. A room-by-room check can make all the difference in keeping seniors safe and independent at home.

Use this home safety checklist to guide you and help keep you and your loved ones safe:

Bedroom

- ✓ Do throw rugs create a tripping hazard?
- ✓ Is the room cluttered or is there not enough space to move around furniture?
- ✓ Is there access to a telephone, especially at night?
- ✓ Is there enough light?
- ✓ Is the bed too high or low?
- ✓ Does the furniture provide proper support, if needed?

Bathroom

- ✓ Are grab bars available near the toilet and bathtub for safety in standing and lowering?
- ✓ Is there a raised toilet seat for easier sitting?
- ✓ Are there nonskid mats on the bathroom floor and in the bathtub to prevent slipping and falling?
- ✓ Is the bathtub too high to climb into?

Home-wide

- ✓ Are closet doors and drawers closed?
- ✓ Are carpet edges and cords taped down to prevent bruises or tripping?
- ✓ Do you have handrails to help move from one room to another, and a clear path?
- ✓ Are there nightlights for safety when moving around at night?
- ✓ Are there working smoke alarms and fire extinguishers?
- ✓ Is there easy access to a phone, emergency numbers and contact information?

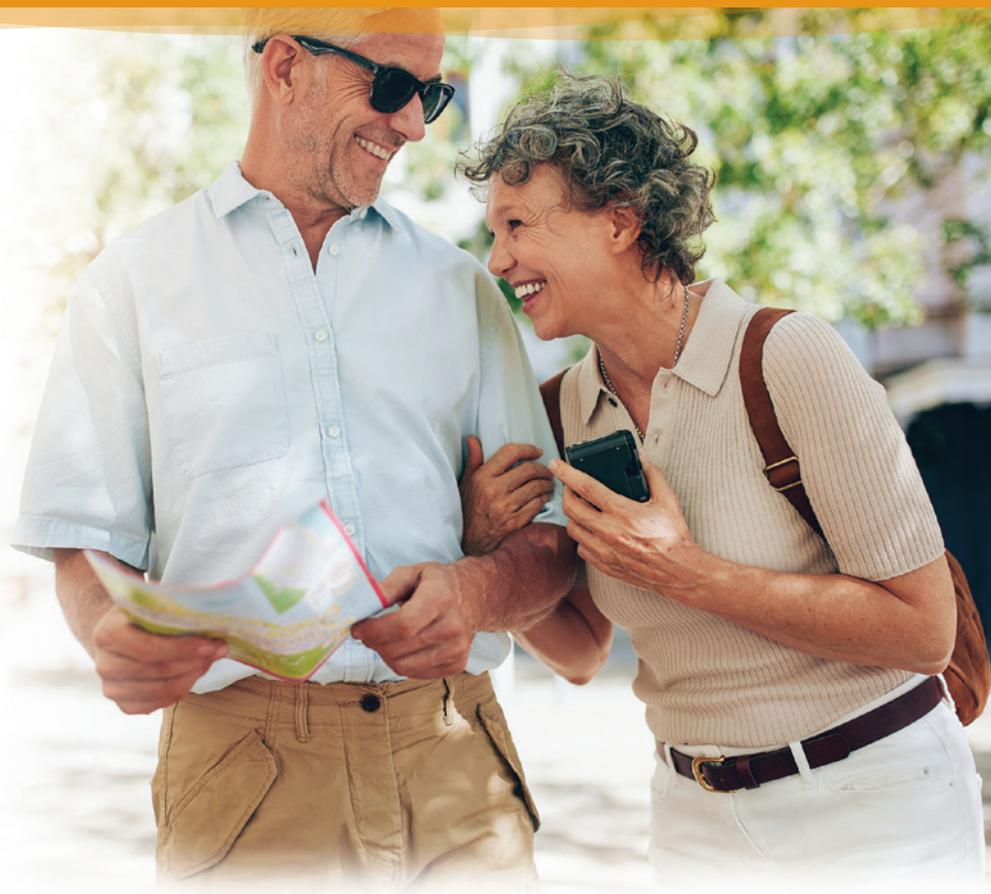
Aside from these safety tips, what else can you do to reduce the risk of injury for yourself or your loved one? Strength training and balance training can aid with your mobility. If you or a loved one has a bad fall, it is important to follow the rehabilitation guidelines provided by your doctor.



Financial Planning when Living Overseas

Have you ever considered living overseas? A recent survey compiled by The Best Places in the World to Retire¹ found that many believed the most attractive aspect of living abroad would be the lower cost-of-living. Followed by the desire for a simpler, less stressful lifestyle and nicer weather. What is of interest is that more than 80% said they accomplished their goal of spending less overall.

Before you make the jump, it is important to factor in other financial implications of living abroad. Without a financial plan, you may not be able to cover unexpected bills such as paying for a flight home to see a loved one who is sick.



Consider these tips to help you prepare.

One of your first considerations should be access to, and the cost of, health care. As an overseas Compass Rose Health Plan member, your claims are generally paid as in-network no matter which doctor or hospital you choose—however, it works a little differently. The caveat is that you pay the bill first, then you submit a completed claim form, itemized bills and proof of payment for claims processing and reimbursement. This is also true of prescription drugs filled overseas. However, you can have your maintenance drugs mailed to you via the Express Scripts Home Delivery Program. Consider establishing a health care emergency fund to help cover these costs up-front. The amount you may need depends on your location's cost of care and the type of treatment.

It is important to research doctors, hospitals and pharmacies that are available where you consider living. You can access the overseas claim form through your Member Portal account or at www.compassrosebenefits.com/Overseas. And, you can file a claim by faxing UMR at (855) 405-2189 or mailing UMR P.O. Box 8095 Wausau, WI 54402-8095.

Currency exchange, finances and banking concerns are other considerations to make. Be sure you can convert money and make transactions. If you keep your bank in the U.S., know that fluctuations in the currency exchange market will make your money worth more or less depending on which way the tide turns. Consider establishing a budget to account for these fluctuations, travel, rent, daily needs and other items.

In addition, leaving the country does not exempt U.S. citizens from their obligations to the Internal Revenue Service (IRS) and state of residency. The IRS taxes U.S. citizens on their worldwide income. Therefore, any money earned while abroad may be subject to taxation in the U.S., the state you resided in prior to leaving and the foreign country you move to. These laws tend to become very complex and it is recommended that you speak with a Certified Public Accountant (CPA) or tax advisor prior to leaving to understand the consequences.

No matter how nice the weather is, or how low the cost of living is in your host country, remember to stash away cash for your golden years. Or, if you are living abroad in retirement, remember to stick to the budget and goals you made pre-retirement.

This material was prepared by Horowitz & Company, Inc.

Peace-of-Mind

When it comes to exploring your insurance options, the experience can be overwhelming and confusing. At Compass Rose Benefits Group (CRBG), we simplify the complexities of insurance. You know us by our health plan, serving our nation's elite since 1948. But, did you know that our commitment to quality insurance extends beyond health care?

As a federal employee, you are our nation's superheroes. You are also an everyday superhero to your family, which means there will be big shoes to fill if the unexpected happens. You may not possess supernatural powers to fight against evil, but you do know the importance of protection.

Be a superhero for LIFE. Help provide peace-of-mind for life's uncertainties, with CRBG as your sidekick.

Additional Insurance Solutions



Group Term Life Insurance

Why do I need it?

- You have dependents
- You have financial responsibilities such as a mortgage, car payments, college tuition
- Life insurance helps replace your paycheck if you are not there to earn it

How much do I need?

Some is better than none. A good starting place is coverage that equals any outstanding debt plus 5 years of your annual salary.

What does it cost?

It can be less expensive than you think. It does get more expensive as you get older, which is why it makes sense to buy when you are young and healthy.

Discover more at compassrosebenefits.com/Life



Accident Protection

What is it?

Accidents happen in the blink of an eye. Accident Protection helps provide coverage for unexpected costs that can accompany an accidental injury—such as loss of limb, sight and/or hearing.

How does it help?

In many ways. Accident Protection helps make sure you can help pay the bills while managing an injury. It can provide coverage for child care, education, safety and medical equipment, bereavement & trauma counseling and travel assistance.

What does it cost?

Premiums are affordable, and are based on how much you want in coverage—ranging from \$150,000 to \$500,000.

Learn more at compassrosebenefits.com/Accident



Legal & Identity Protection

Legal

Access to an experienced, responsive and reliable law firm in your area. A licensed attorney can help you with your will, estate planning, traffic violations, housing disputes and more.

Identity

Get the expertise you need to help prevent identity theft and resolve issues related to identity theft. In today's cyber world, identity theft is becoming a reality. Get credit reports, continuous monitoring and restoration services.

What does it cost?

Just \$15.95 a month for legal protection, \$12.95 a month for identity protection or \$25.90 a month for both.

Get started at compassrosebenefits.com/Legal

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COMPASS *connection*

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(571) 449-2366
(866) 368-7227

www.compassrosebenefits.com
<https://member.compassrosebenefits.com>

*Protecting
our members
since 1948.*

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 www.express-scripts.com/Pharmacy
Lab Work Program	LabCorp	(888) 438-9135
Dental and Vision Discount Program	Careington International Corporation 7400 Gaylord Parkway Frisco, TX 75034	(800) 441-0380 www.compassrosebenefits.com/Careington PIN: 0512
Compass Rose Benefits Group	Compass Rose Benefits Group 11490 Commerce Park Drive Suite 220 Reston, VA 20191	(866) 368-7227 askcrbg@compassrosebenefits.com www.compassrosebenefits.com
Social Networks	www.twitter.com/CRBGinsurance www.facebook.com/CRBGinsurance	www.compassrosebenefits.com/Pinterest www.compassrosebenefits.com/LinkedIn