

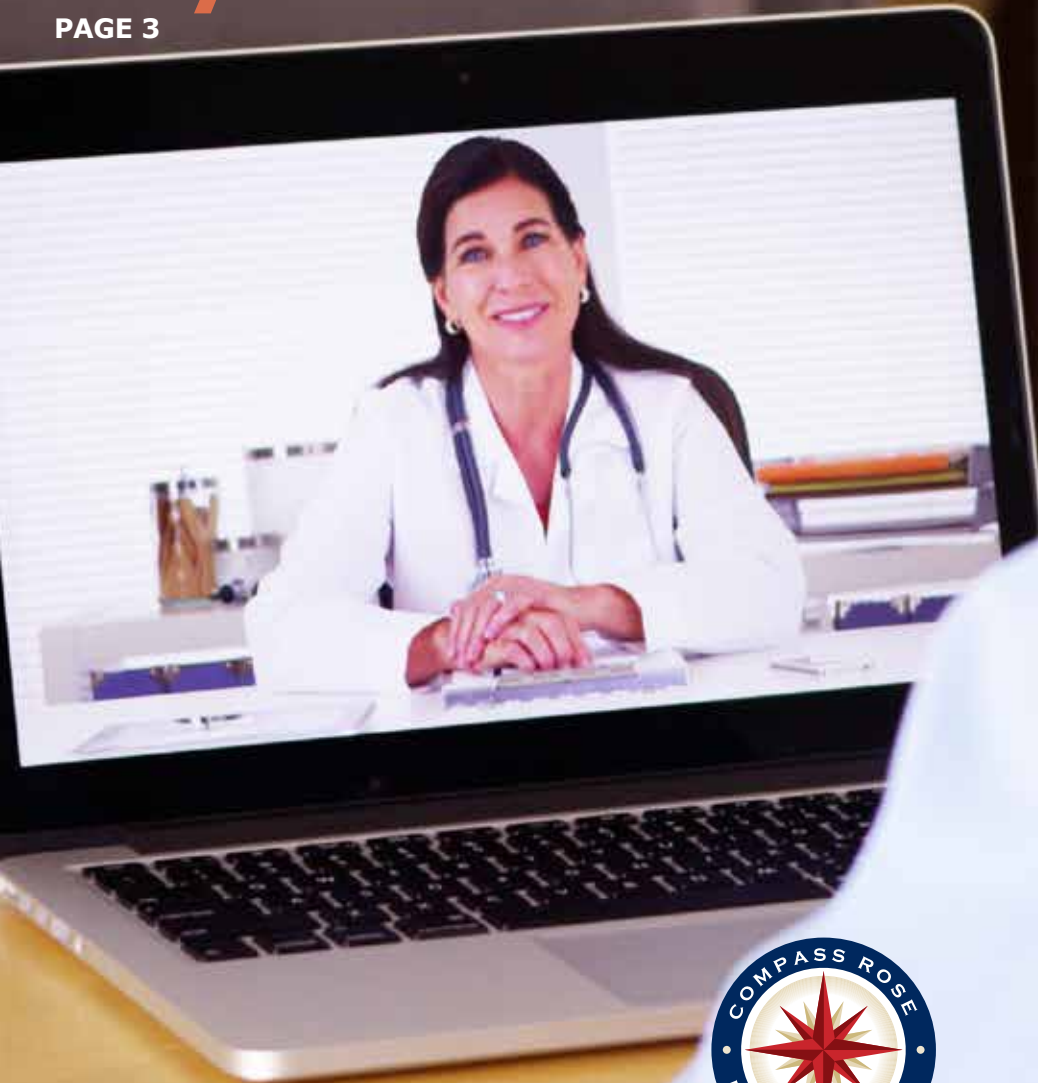
COMPASS.

SPRING 2018

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SERVICE. STABILITY. SECURITY.
compassrosebenefits.com

MANAGING YOUR BENEFITS

Reading Your Member ID Card **And** Explanation Of Benefits

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), for your convenience we have detailed descriptions online.

Simply sign into your **Member Portal** account at the top of the home page compassrosebenefits.com. Go to the 'My Plans' tab and click on 'Quick Links' to access the explanations.

If you do not have a **Member Portal** or have not created your account yet:

1

Members who have Medicare can visit

compassrosebenefits.com/MedMember

2

Members who do not have Medicare can visit

compassrosebenefits.com/Active



If you need additional ID cards, to check on claims status or obtain benefits information, please contact a UMR health plan advisor at **(888) 438-9135**, available weekdays 8 a.m. to 8 p.m. EST. Remember you can sign into your **Member Portal** anytime to access this information.

Using Live Chat

On weekdays, our member advocates can answer your questions online at compassrosebenefits.com, saving you a phone call. Click on the Live Chat button at the lower right of your screen Monday – Friday, 9 a.m. – 5 p.m. EST. After hours, you can email us at askCRBG@compassrosebenefits.com.

WITH DOCTOR ON DEMAND APP, YOU CAN SEE A PHYSICIAN QUICKLY ONLINE, SAVING YOU TIME AND MONEY

Visiting the doctor when you are sick is no fun especially when you have to travel and wait. But now you do not have to leave your house or sit in a waiting room. With **Doctor on Demand**, a telehealth service, you can skip the doctor's office and "visit" a board-certified physician on your smartphone, laptop, computer or other mobile device no matter where you are located.

The best part is **Doctor on Demand** is always open! You can schedule a visit anytime, 24 hours a day, seven days a week while relaxing on your sofa or away on vacation – for a \$15 co-pay.

Here is how it works. **Doctor on Demand** lets you see a physician face-to-face, usually within minutes over live video from your desktop or mobile device. A board-certified doctor will diagnose, treat and even prescribe medication if necessary. The physician can electronically send a prescription to your pharmacy, reducing your wait at the drug store.

A member shared her experience that she had with Doctor on Demand over a holiday weekend. She told us, "I had not been feeling well for a day or two, and did not have time to see my doctor. It was Thanksgiving weekend and I had way too much to do." By Saturday night, she could hardly swallow and had a fever that was not going away.

The local urgent care center was closed and she did not feel sick enough to visit a hospital Emergency Department. At that point, she decided to download the **Doctor on Demand App** on our website at compassrosebenefits.com/DrNow.



To Download the Doctor on Demand App

On your computer or mobile device, go to compassrosebenefits.com/DrNow and click on "Getting Started" and follow the prompts. **Doctor on Demand** is more affordable than urgent care or the emergency room. Compass Rose Health Plan members, including those with Medicare, pay a \$15 co-pay. **You must select UMR as your insurance provider** when setting up your account to ensure coverage under the Plan.

"I filled out the information form on the site and within 10 minutes I was talking with a physician on a secure connection through my laptop. Between my laptop camera

and a flashlight, the doctor could see that my tonsils were swollen, red and had white spots. Because of that and my fever, he felt I needed an antibiotic. My local pharmacy was closed, but when it opened Sunday morning my prescription was ready and waiting!"

Her husband picked up the prescription the next morning and by Monday she was feeling much better. She was very thankful to use **Doctor on Demand** and recommends this option for cold or flu symptoms. It saved her time and money. An urgent care visit has a \$50 copay and an ER visit would have cost her \$100.

Doctor on Demand physicians are U.S.-based and treat hundreds of conditions including other common ailments such as:

- Allergies
- Diarrhea / Vomiting
- Rashes
- Urinary Tract Infections
- Gout
- Pink Eye



WELL-CHILD VISITS ARE CRITICAL IN THE FIRST 15 MONTHS OF A BABY'S LIFE

Regular well-child visits in the first year and three months of your baby's life are vital to their health and well-being. Physicians can identify health, behavioral and developmental problems that could have long-lasting effects into adulthood¹.

During well-child visits, pediatricians provide recommended immunizations, screenings and preventive treatments². New parents might not realize that the health needs of infants, children and adolescents differ significantly from adults who need only one checkup a year.

During growth and development, children require more time and attention from their healthcare provider. Pediatricians do much more than provide immunizations and check your child's height and weight. They also look at nutrition, hearing and vision, chronic conditions, tobacco use and depression.

We want to help parents prioritize and organize doctor 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 children with developmental, psychosocial and chronic diseases, which may require counseling and treatment visits separate from preventive care visits.

To ensure your child gets all the needed checkups, Compass Rose Health Plan has created a specially designed form that lists recommended well-child visits and immunizations, and the timing of them so you can keep track online or on paper. You can download this form at compassrosebenefits.com/wellchildvisits.

Even if your child is healthy, sticking to a schedule is important when it comes to well-child appointments early in your child's development. And it is important to have well-child visits when your baby is not sick. Children who miss routine visits are at a higher risk of hospital admission due to something preventable³.

Each child and family is unique. Your pediatrician can recommend the preventive care that is right for your child's health needs. To find an in-network pediatrician in your area, visit the provider directory at compassrosebenefits.com/UHC.

When your child sees an **in-network provider** for a well-child visit, there is no co-pay or out-of-pocket cost for these exams or immunizations. See FEHB Brochure (p. 37) for details. Note the physician's bill must state, "**Routine Physical Exam.**"

HIGH BLOOD PRESSURE SCREENINGS CAN SAVE YOUR LIFE

About 75 million Americans, or one in three U.S. adults, live with high blood pressure. Only about half of these individuals have this common, serious condition under control.¹ High blood pressure is often called the “silent killer” because it usually has no warning signs and no symptoms. Having high blood pressure is dangerous because it increases your risk of heart disease and stroke, two of the leading causes of death for Americans.

What is Blood Pressure?

It is the force of your blood pushing against the walls of your arteries, which carry blood from your heart to the rest of your body. Blood pressure normally rises and falls throughout the day. But if it stays high for extended periods of time, it can damage your heart and lead to serious, life-threatening health problems.

What is Normal Blood Pressure?

A normal blood pressure reading is 120 systolic over 80 diastolic or slightly lower, written as 120/80. High blood pressure is 140 systolic over 90 diastolic or higher, written as 140/90. Recently, a national study group has recommended that 130/80 be considered at risk and discussed with your provider.² The first number, systolic, measures the pressure in your blood vessels when your heart beats. The second number, diastolic, measures the pressure when your heart rests between beats³.

Regular Blood Pressure Screenings

Most people do not realize they have high blood pressure. That is why it is important to visit your doctor on a regular basis and get your blood pressure checked. Be sure to talk with your doctor about how often you should have it checked.

Prevention

Leading a heart-healthy lifestyle is one of the best things you can do to prevent or control high blood pressure and heart disease. The Centers for Disease Control and Prevention recommends these healthy habits to help keep blood pressure in check:

- ✔ Work with your doctor to lower your blood pressure and cholesterol levels
- ✔ Eat a heart healthy diet low in salt, total fat, saturated fat and cholesterol
- ✔ Eat 4-5 servings of fruits and vegetables per day
- ✔ Stay physically active and aim for a healthy weight
- ✔ Manage stress
- ✔ Quit smoking

Management

When 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. Remember to take all medicines as prescribed and do not skip doses.

Your health and well-being are important to us! The Compass Rose Health Plan offers a free Care Management Program to eligible members. To see if you qualify, please call UMR at **(866) 575-2540**. We also have resources to help you quit smoking. Call UMR's Tobacco Cessation Program at **(800) 207-7680**.



Is Back Surgery the Right Option for You?

About eighty percent of Americans live with chronic back pain. If you are one of them, getting an accurate diagnosis is the first step to finding the most appropriate treatment and relieving your pain. For most back pain, a conservative approach to diagnosing the cause of your pain and treating it is the gold standard of care recommended by experts.

Your doctor will discuss the history of your pain to find out:

- **How long** you have experienced the pain
- **If your pain started** after an injury
- **Intensity and frequency** of the pain
- **How it impacts** your ability to do daily activities at home and/or work

The doctor will also perform a physical exam, assessing your ability to walk, sit, stand, and lift your legs. In most cases, your doctor will recommend you try conservative treatments first, including:





- **non-steroidal anti-inflammatory medications** (NSAIDs) or acetaminophen for pain
- **physical therapy**
- **losing weight** if you are overweight
- **applying ice and/or heat**

Your doctor may also suggest topical pain relievers or therapeutic massage as first steps in the treatment process. And while the pain may make you want to stop moving, doctors recommend remaining as active as possible. More than a day or two of bedrest can lead to deconditioning of muscles that support the spine.



Experts advise against providers routinely sending patients with back pain for imaging tests such as MRI or CT scans, immediately referring patients to specialists for injections or surgery, and prescribing narcotic pain relievers. Researchers have found most routine back pain improves with conservative treatment and that getting aggressive types of treatment sooner does not change the long-term outcome and could limit your future treatment options.

If conservative treatment does not relieve your pain or if your doctor believes that an injury, arthritis, or other medical problem may be the cause of your back pain, he or she will recommend diagnostic tests that may include:

-  **X-rays to check for injuries** to the bones of the spine or arthritis signs
-  **MRI or CT scan**, which can show herniated disks and problems with bones, muscles, ligaments, tissue, tendons, blood vessels, and nerves
-  **Blood tests to determine** if an infection is the underlying cause of your pain
-  **Nerve studies** to check for nerves compressed by a herniated disk or narrowing of the spinal canal

In rare cases, the doctor may also recommend a bone scan to check for tumors or fractures caused by osteoporosis. Depending on the test results, your doctor may recommend more aggressive treatment, ranging from cortisone injections to surgery.

Steps to Take Before Considering Back Surgery

While surgery can be beneficial for some people for whom conservative therapy is not effective, studies have found that surgery tends to be over-prescribed and many patients end up with no less pain than they had before the procedure. In addition, unneeded surgery can lead to long recovery times and surgical complications, not to mention unnecessary medical spending.

If you are experiencing problems with back pain and your doctor recommends back surgery, Compass Rose Health Plan has expert advisors at PinnacleCare who can guide you through the process of getting a second opinion. PinnacleCare is a concierge-style service which can help you navigate important decisions affecting you or your family member's health in complex situations such as chronic back pain.

Please contact PinnacleCare at compassrose@pinnaclecare.com or by phone at (443) 351-7370 if you are considering surgery for back pain. Compass Rose Benefits Group has partnered with PinnacleCare to include consultative services in your plan at no cost for these types of cases.

NOTE: Some treatments recommended by your provider may not be covered by your plan or may require a prior authorization. You can call a UMR Plan Advisor for more information at (888) 438-9135.



Board Happenings

We are pleased to announce that Hal Harrison was elected to the board this year to serve a three-year term. Mr. Harrison retired from NGA and has an extensive background in the insurance industry. Also, Ann Crouch and Barbara Bluffer were re-elected to the Board for additional three-year terms. All Board Directors use their knowledge of the health plan and expertise. They make important contributions to ensuring our products and services meet the needs of all our plan members.



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Follow us on
twitter.com/CRBGinsurance

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 express-scripts.com/Pharmacy
Lab Work Program	LabCorp	(888) 522-2677
Dental and Vision Discount Program	Careington 7400 Gaylord Parkway Frisco, TX 75034	(800) 441-0380 compassrosebenefits.com/Careington PIN: 0512
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