



COMPASS CONNECTION

FALL 2018

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OPEN SEASON NEWS

2019 Benefits & Rates

This year's Federal Employees Health Benefits (FEHB) Open Season starts Monday, November 12, 2018 and ends Monday, December 10, 2018. If you are NOT making changes, you DO NOT need to do anything.

Now is a great time to learn about some of the changes we are making to the Compass Rose Health Plan for 2019.

We are pleased to inform you that our rates will **decrease** for 2019!

2019 Health Plan Premiums

2019	Self Only: 421		Self Plus One: 423		Self and Family: 422	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Government Share	\$230.18	\$498.72	\$492.27	\$1,066.59	\$525.32	\$1,138.19
Member Share	\$91.18	\$197.56	\$214.73	\$465.24	\$245.95	\$532.90

Out-of-Pocket Costs

We have created a separate out-of-pocket maximum for Self Only coverage and have increased the catastrophic out-of-pocket maximum for Self Plus One and Self and Family coverage as follows:

- Catastrophic In-Network Medical & Pharmacy Coverage:
 - o Self Only: \$4,000
 - o Self Plus One and Self and Family: \$5,000
- Catastrophic Out-of-Network Coverage:
 - o Self Only: \$7,000
 - o Self Plus One and Self and Family: \$9,000

Telehealth Services

Members can receive urgent and primary care telehealth services from Doctor On Demand or their network provider for a \$0 copayment. Learn more on page 3.

Wellness Rewards Program

Members and their covered spouse can earn up to \$250 through our Wellness Rewards Program. Learn more on page 5.

Preventive Care

Immunizations for travel, work and sports, and physical exams for work and sports, will be covered under the preventive care benefit at 100% when performed by a network provider.

Allergy Care

Instead of a copayment, members are now responsible for 10% of the Plan allowance for network allergy care performed in a physician's office. Office visits still require a copayment.

Devices and Equipment

Coverage for mastectomy garments and compression stockings (for the diagnosis of lymphedema) are limited to four per year.

Pharmacy Benefits

To enroll in the Home Delivery Program through Express Scripts, your prescription must be for an 84-day supply at minimum.

Coverage for specialty medications has been split into three tiers, with increased maximum cost-sharing for specialty formulary medications and increased coinsurance on specialty medications:

- **Specialty Generic:** 20% of the Plan cost up to a maximum of \$150 for up to 30-day supply (no deductible)
- **Specialty Formulary:** 20% of the Plan cost up to a maximum of \$200 for up to 30-day supply (no deductible)
- **Specialty Non-Formulary:** 25% of the Plan cost up to a maximum of \$300 for up to 30-day supply (no deductible)

Please note, this is a summary of changes to the Compass Rose Health Plan. For a complete list of 2019 changes, please see Section 2 of our 2019 FEHB Brochure at compassrosebenefits.com/Brochure. If you would like to request a hard copy of the brochure be mailed to you, please complete and submit the form located at compassrosebenefits.com/2019Brochure.

Our commitment for 2019 is to continue to provide excellent customer service that exceeds our members' expectations. If you have any questions about your benefits for 2019, please contact UMR at **(888) 438-9135**.

Connect With a Doctor 24/7 — For FREE

Get Started With Doctor on Demand

Set up your Doctor On Demand account now so you are ready the next time you need to request a visit. Remember to select UMR as your insurance when setting up your account.

To preregister:

Download the **Doctor On Demand** app on the App Store or Google Play

or

Text **COMPASS** to **68398**

The last thing you want to do when you are sick is drag yourself out of bed to see a doctor. What if you did not have to? Lucky for us, new technologies allow people to see a doctor in just minutes on their smartphone or computer. By now, you may have heard of Doctor On Demand — a telehealth service offered to Compass Rose Health Plan members as part of your health benefits plan.

Doctor On Demand connects users with a doctor over live video chat at any time of day to diagnose and treat a variety of conditions. They can even send prescriptions to nearby pharmacies and order lab work if needed.

We are excited to announce that in 2019 Compass Rose Health Plan members pay **\$0 for telehealth services** provided by Doctor On Demand or a network primary care provider.

Questions? Contact Doctor On Demand's Customer Support.



support@doctorondemand.com



(800) 997-6196

IMPORTANT INFORMATION About Your Health Plan Member ID Cards

Your Compass Rose Health Plan member identification (ID) card is your proof of insurance and is a useful tool for your health care providers and pharmacists to help identify your coverage, and you are likely asked to present your card for appointments at your provider's office and when filling prescriptions.

Do NOT discard your current health plan member identification (ID) card. We will NOT issue new ID cards for 2019, as your current 2018 card will remain valid.

If you have misplaced or lost your ID card, you can print a temporary card or request a new one from UMR. Simply call UMR at (888) 438-9135 or follow these instructions online:

1. Sign into your **Member Portal** account at <https://member.compassrosebenefits.com>
2. Once you are logged in, choose '**Claims & EOBS**' in the menu bar
3. Then, click '**Go to UMR**' next to your current plan information (which will bring you to your profile within UMR)
4. From there, select '**ID Card**' under '**myMenu**'

You may not think about your ID card very often — after all, it probably spends most of its time in your wallet. But it can be helpful to have a basic understanding of what is included on your ID card as it contains a lot of important information about your insurance coverage. To learn more about what is included on your ID card, please see our online tutorials:

- Members WITHOUT Medicare: compassrosebenefits.com/Active
- Members WITH Medicare: compassrosebenefits.com/MedMember

These tutorials can also be accessed from your Compass Rose Member Portal account.



Get Convenient, Free Lab Testing

LabCorp is a UnitedHealthcare national lab partner and Compass Rose Health Plan members receive **100% coverage for outpatient lab testing** if covered, ordered by a physician and processed by LabCorp. Ask your provider to send your labs to LabCorp — even when it is drawn in the office. To find a facility near you, visit LabCorp.com.

Take Charge of Your Health, GET REWARDED

Taking charge of your health is important. At the Compass Rose Health Plan, we want to recognize you for making healthy choices and working towards your health goals. We are excited to announce that beginning in 2019, we will reward your hard work with reward points as part of our new Wellness Rewards Program. You and your covered spouse can each earn up to \$250 per calendar year by completing qualifying activities and screenings.

How to Earn Rewards

 **Complete an online clinical health risk assessment (CHRA)** (*50 reward points*) to see how healthy you are right now and what areas you can improve. To take the CHRA online:

1. Sign into your Member Portal account at <https://member.compassrosebenefits.com>
2. Once you are logged in, click on 'Claims & EOBS' in the menu bar
3. Then, click 'Go to UMR' next to your current plan information (which will bring you to your profile within UMR)
4. From there, select 'Take a CHRA'

 Receive your biometric screening and have your doctor fill out a **UMR Physician Lab Form** (*50 reward points*). Certain numbers can tell you a lot about your odds for developing health problems in the future. Bring the UMR Physician Lab Form to your health care provider and have them send it in following the instructions on the form. You can access the form at compassrosebenefits.com/LabForm or through your Member Portal account.

1. Sign into your Member Portal account at member.compassrosebenefits.com
2. Once you are logged in, choose 'Claims & EOBS' in the menu bar
3. Then, click 'Go to UMR' next to your current plan information (which will bring you to your profile within UMR)
4. From there, select 'Health Center' under 'myMenu'
5. Next, choose 'Wellness Activity Center' and get started

 Get your **annual routine preventive care check-up** (*50 reward points*). During this visit you may receive the following preventive screenings, which must be billed as preventive care (not diagnostic) to earn reward points:

- o Cervical cancer screening (*100 reward points*)
- o Mammogram (*100 reward points*)
- o Colorectal cancer screening (*50 reward points*)



Use the UMR **Health Cost Estimator** tool (*50 reward points*). The Health Cost Estimator, available through your Member Portal Account, helps you estimate the cost for medical services and treatment based on your benefits with the Compass Rose Health Plan. To access this tool:

1. Sign into your **Member Portal** account at <https://member.compassrosebenefits.com>
2. Once you are logged in, choose '**Claims & EOBS**' in the menu bar
3. Then, click '**Go to UMR**' next to your current plan information (which will bring you to your profile within UMR)
4. From there, select '**Health Cost Estimator**'

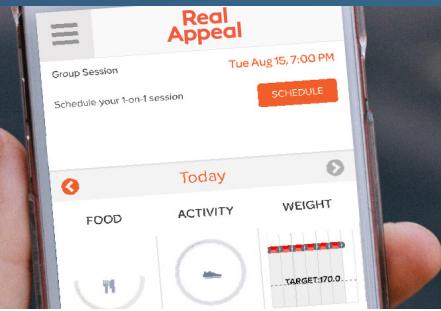
Participate in health coaching. If you have a health condition, you may qualify to participate in one-on-one health coaching by **completing** any of the following programs with UMR:

- o Care Management for asthma, diabetes, hypertension, cognitive heart failure, coronary artery disease or chronic obstructive pulmonary disease (*100 reward points*)
- o Tobacco Cessation (*100 reward points*)
- o Maternity Management — you must enroll during your first trimester (*100 reward points*)

1 point equates to 1 dollar. For members who use the Compass Rose Health Plan as their primary insurance, the rewards you rack up will be applied to your deductible the following calendar year. Members who have Medicare B as their primary insurance will receive their reward in a health reimbursement account that can be used for qualified medical expenses such as medical and prescription drug copayments and Medicare premiums.

Please Note: You may not be able to see some of the ways to earn rewards online until January 1, 2019.

You can start earning rewards beginning January 1, 2019 and the cut off for members to earn rewards to be used during 2020 is November 30, 2019. There is no cost to participate. For more information, visit compassrosebenefits.com/Rewards or call UMR at (888) 438-9135.



Losing Weight Is Hard — Here's One Way to Make it Easier

For most people trying to lose weight, it is a struggle. It is important to remember that losing weight is an uphill battle but through encouragement and accountability, you will find yourself well on your way to reaching your weight loss goals.

The Compass Rose Health Plan is excited to announce that we now offer eligible members access to **Real Appeal**, a weight loss program designed to help you make healthy lifestyle changes. Real Appeal is provided at **no additional cost** to you as part of your benefits with the Compass Rose Health Plan.

Nearly 70 percent of adults aged 20 and over are overweight or obese according to the Centers for Disease Control and Prevention.¹ What's more, people who have obesity are at increased risk for developing many serious diseases and health conditions such as high blood pressure, type 2 diabetes, coronary heart disease, stroke and sleep apnea among others. Founded on decades of clinical research, Real Appeal is focused on helping you lose weight and prevent obesity-related diseases.

Simple Steps for Successful Transformation

The year-long program combines clinically proven science with engaging content and easy-to-understand principles that teach you how to eat healthier and be active, without turning your life upside down, so you can achieve and maintain your weight-loss goals. It encompasses three essential elements of weight loss:

- 1) Nutrition**
- 2) Fitness**
- 3) Motivation**

Real Appeal helps tailor these three areas to fit your individual needs and lifestyle because no two people are the same.

Who Can Participate

Compass Rose Health Plan members 18 and older with a body mass index (BMI) of 23 or higher can participate in Real Appeal. Members with a BMI of 23 to 29.9 without a qualifying comorbidity (such as diabetes, pre-diabetes, dyslipidemia, high blood pressure or tobacco use) can participate but are not eligible to receive one-on-one coaching.

Getting Started

To learn more about Real Appeal and enroll, visit compassrosebenefits.com/RealAppeal. Make sure you have your health plan member ID card, height and weight ready. Together, Real Appeal Members have lost more than 1 million pounds. Start your own success story today!

Tools Made for You

When you enroll you will receive:

1 A Transformation Coach who leads weekly online group sessions with tips for breaking through barriers to reach your goals. They offer support and help guide you through the program step-by-step, customizing it to fit your needs, preferences, goals and medical history.

2 24/7 online tools and support including:

- Customizable food, activity, weight and goal trackers
- Unlimited access to digital content
- Success group support which lets you chat with others in the program

3 A Success Kit delivered to your door after you attend your first coaching session to help kick-start your weight loss. The Success Kit includes:

- Program success guides
- Nutrition guide with recipes
- Portion plate
- Electronic food scale
- Digital weight scale
- Fitness guide
- 12 fitness DVDs
- Resistance bands

If you have questions about this program, contact Real Appeal.

help@realappeal.com
(844) 344-REAL (7325)
Monday through Friday
7AM - 11PM EST

Maternity Management

Pregnancy can be an exciting time for expectant mothers. From decorating a nursery to picking out cute baby clothes, you are likely staring at a long to-do list. It is also a time when moms-to-be get a lot of advice. And it is important to make sure that advice is credible when it comes to your health and the health of your baby.

At the Compass Rose Health Plan, we are committed to providing you with everything you need to support a healthy and happy pregnancy. Throughout your pregnancy, you should be receiving prenatal care through your chosen healthcare provider — and that is great! Starting prenatal care as early as possible and seeing your provider regularly can result in a healthy pregnancy and fewer complications.

During the first, second and third trimester, there are many things you can do to promote good health and prepare for the arrival of your baby. Whether that is scheduling your first prenatal appointment or learning how to install a car seat, it is important that you receive all of the support you need during this exciting time.

That is why we offer a Maternity Management program through UMR to expectant mothers, at no cost to you. By participating in this program, you will receive:

- Phone calls with an experienced Ob-Gyn nurse each trimester and a follow-up after your baby is born
- Educational materials to help you learn what you can do to stay healthy during your pregnancy and give your baby the best start on life
- Your choice of one out of six top-selling pregnancy books

Plus, if you have a high-risk pregnancy due to a medical condition or other factors, the Maternity Management program will lend you additional ongoing support and assistance during your pregnancy.



10 Tips for a Healthy Pregnancy

- 1** Start prenatal care early
- 2** Discuss any tests and screenings with your provider
- 3** Talk to your provider about prenatal vitamins
- 4** Eat right
- 5** Stay active
- 6** Quit smoking
- 7** Know the signs and symptoms of premature labor and preeclampsia
- 8** Take a class to prepare for baby
- 9** Pre-register at the hospital where you plan to give birth
- 10** Find a pediatrician

In addition, women who are thinking about becoming pregnant can enroll in the preconception program, which is designed to help potential mothers make the best decisions about health, nutrition and lifestyle habits before they become pregnant.

How to Enroll

If you are interested in participating, you can enroll using one of the following options:

- Complete the online Maternity Management Registration Form, which you can find in your Member Portal account
- Call UMR at (888) 438-8105

For more information about this program, pregnancy and baby care, visit compassrosebenefits.com/Prenatal.



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compassrosebenefits.com
member.compassrosebenefits.com



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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

Provider Precertification

UMR
(800) 808-4424

Lab Work Program

LabCorp
(888) 522-2677
labcorp.com

Prescription Drug Program

Express Scripts
P.O. Box 14711
Lexington, KY 40212-4711
(877) 438-4449
express-scripts.com/Pharmacy

Doctor On Demand (Telehealth)

(800) 997-6196
compassrosebenefits.com/DrNow

Compass Rose Benefits Group

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