



COMPASS CONNECTION

SPRING 2019

2018
QUALITY MEASURES
and What They Mean for You
(Page 6)

**WHAT IS A
CLINICAL
HEALTH RISK
ASSESSMENT?**

(Page 2)

5 TIPS
for Achieving
Your Healthy
Weight (Page 3)

Test Your
**BLOOD
PRESSURE**



(Page 5)

What is a Clinical Health Risk Assessment?

At the Compass Rose Health Plan one of our primary goals is to help you stay as healthy as possible. One way we do that is by making a **Clinical Health Risk Assessment (CHRA)** available to all of our health plan members. A CHRA is a tool that can help determine your risk for certain health conditions and gives you a personalized plan for achieving your specific health goals.

Gain valuable insights into your personal health

Each year, nearly 900,000 Americans die prematurely from the five leading causes of death: heart disease, cancer, chronic lower respiratory diseases, stroke and unintentional injuries. Yet about 20% to about 40% of deaths from each of these causes could be prevented, according to a study from the Centers for Disease Control and Prevention.¹

Understanding how your lifestyle contributes to your health and health risks can help you make decisions about how to live a longer and healthier life — like avoiding tobacco, increasing physical activity and eating healthier.

Our CHRA asks you a series of questions about your health and lifestyle. It then uses that information to help you see your current health status and develops a personalized report that you can discuss with your primary care physician.

Once you have completed your CHRA you can view your report. You will also receive the results of your CHRA in the mail about two weeks after completing your assessment. Your results will tell you your personal wellness score, health status and risk for developing a disease in the future.

Your CHRA information is completely confidential and will not be shared with anyone. UMR, our plan administrator, may use your results to connect you with resources and programs under the Compass Rose Health Plan that can work with you to develop your personalized care plan.

For example, if you are a smoker, that information **will not** be shared with anyone, but UMR may reach out to you to participate in our Tobacco Cessation Program.



Discover the financial advantage of completing your CHRA

When you complete a clinical health risk assessment, you will earn valuable rewards. Each member and spouse who completes a CHRA will receive 50 reward points — which equates to \$50 dollars — as part of our **Wellness Rewards Program**.

Members who use the Compass Rose Health Plan as their primary insurance will see their rewards applied to their deductible the following calendar year. Members who have Medicare B as their primary insurance will receive their reward in a retirement reimbursement account that can be used to reimburse qualified medical expenses such as medical and prescription drug copayments and Medicare premiums. You must submit your completed CHRA between January 1, 2019 and November 30, 2019 to participate in the Wellness Rewards Program.

Get started by taking your clinical health risk assessment

To begin your CHRA follow these steps:

1. Sign into your Compass Rose Member Portal account at <https://member.compassrosebenefits.com>
2. Go to **Claims & EOBs** in the menu bar
3. Click **Go to UMR**
4. Select **Take a CHRA and get started**

Completing a CHRA every year gets you one step closer to a plan for better health and wellness and it is just one of the many benefits that come with the Compass Rose Health Plan.

Source: ¹ <https://www.cancer.org/latest-news/cdc-lifestyle-changes-can-reduce-death-from-top-5-causes.html>

5 Tips for Achieving Your Healthy Weight

Reaching and maintaining a healthy weight is important for overall health. When you are at your healthiest weight, not only do you feel great, but you also reduce the risks of developing many chronic diseases like type 2 diabetes and heart disease.¹ Yet for many of us, maintaining a healthy weight might seem really daunting.

Here are 5 tips to help you get started in achieving, and maintaining, your healthy weight.

1 Find your motivation.

Understanding exactly why you want to lose weight will help in setting attainable goals and keep you focused. Make a list of all the reasons you desire to make a change and use them as motivators to keep you on track.

2 Know your BMI.

Your BMI, or Body Mass Index, is a great indicator of how healthy your current weight actually is. Knowing this, you can determine your target weight and formulate a plan to achieve it.

3 Set a goal

Make sure the weight loss goal you set is S.M.A.R.T – Specific, Measurable, Attainable, Relevant, and Timely. Following this structure, you'll be able to set reachable goals and a solid plan to achieve them.

4 Make it a priority.

A busy lifestyle can make this challenging, but it's an important part to losing and keeping off the weight. Scheduling your workouts along with other important obligations in your calendar will help to keep them a priority.

5 Enlist support from friends and family.

Like anything, the more support you get the more success you'll have. Friends and family will cheer you on and help keep you accountable.



While these tips can help get you started, a successful plan will look different for everyone. Many factors can contribute to your weight such as environment, family history and genetics, metabolism (the way your body changes food and oxygen into energy) and behavior or habits. A healthy weight can make all the difference and a personalized approach can help get you there.

Real Appeal®, the FREE online **weight loss program** available to Compass Rose Health Plan members,* offers a plan that helps you get and stay on track to your healthy weight with coaching, exercise and a healthy diet.

Compass Rose Health Plan members can enroll in Real Appeal for free at enroll.realappeal.com. When you enroll, please select UMR as your insurance plan.

*Real Appeal is available at no additional cost to Compass Rose Health Plan members, their covered spouses and dependents 18 or over, with a BMI of 23 and higher, subject to eligibility.

Source: ¹ Wing, R. R., Lang, W., Wadden, T. A., Safford, M., Knowler, W. C., Bertoni, A. G., Wagenknecht, L. (2011). Benefits of Modest Weight Loss in Improving Cardiovascular Risk Factors in Overweight and Obese Individuals With Type 2 Diabetes. *Diabetes Care*, 34(7), 1481-1486. doi:10.2337/dc10-2415

Real Appeal®

Board of Directors Election Results Are In

We are pleased to announce that Tracy Griggs was elected to our Board of Directors to serve a three-year term. Ms. Griggs has been a member of Compass Rose Benefits Group for nearly 30 years and is honored to be serving on CRBG's Board of Directors. In addition, Gwen Gaskins and Michael Forde were both re-elected to the Board for an additional three-year term. All Board Directors use their knowledge and expertise to ensure that our products and services meet the needs of all our plan members. Please join us in congratulating them!



Understanding Metabolic Syndrome

You may have heard about a health condition called metabolic syndrome. People with metabolic syndrome have a group of risk factors that together raise their risk of developing heart disease, diabetes or stroke.

Metabolic Risk Factors

The five conditions described below are metabolic risk factors. You can have any one of these risk factors by itself, but they tend to occur together. According to the National Heart, Lung and Blood Institute, you must have at least three metabolic risk factors to be diagnosed with metabolic syndrome.¹

- A large waistline. Being overweight, particularly if you have excess fat in the stomach area, is a greater risk factor than excess fat in other parts of the body. An apple-shaped body, meaning you have a wider waist and carry extra weight around your abdomen, is a greater risk factor than if you have a pear-shaped body, which is when you carry more weight around your hips.
- High blood pressure, which can harden or weaken your arteries and lead to plaque buildup.
- A high triglyceride level, which indicates higher amounts of fat in your blood.
- A low HDL cholesterol level, also known as “good” cholesterol, which helps remove cholesterol from your arteries.
- High fasting blood sugar, which can be an early sign of diabetes.

Having just one of these conditions does not mean you have metabolic syndrome. However, any of these conditions increase your risk of serious disease. Having more than one of these might increase your risk even more. The American Heart

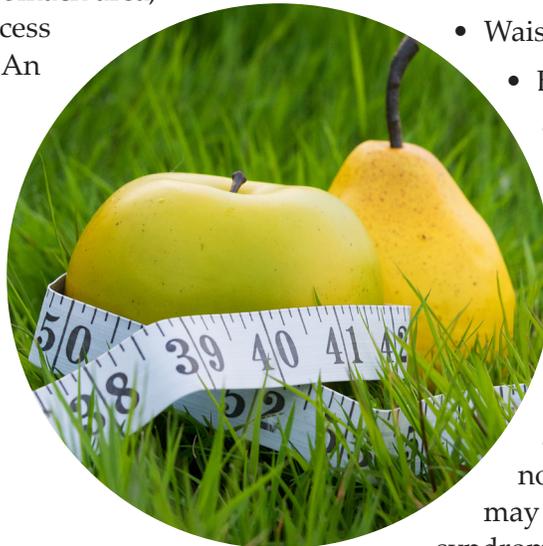
Association (AHA) reports that 23% of adults currently have metabolic syndrome.²

Most of the risk factors associated with metabolic syndrome have no symptoms, although a large waist circumference is a visible sign. Furthermore, if your blood sugar is very high, you might have signs and symptoms of diabetes — including increased thirst and urination, fatigue and blurred vision.

How Metabolic Syndrome is Diagnosed

The causes of the metabolic syndrome and type 2 diabetes are often intertwined, making it important to diagnose and treat early on. To diagnose metabolic syndrome, your physician may check one or more of the following:

- Waist circumference
- Blood pressure
- Fasting blood triglycerides
- Cholesterol levels
- Fasting glucose level



All of these tests are traditionally performed at an annual preventive care exam — free to Compass Rose Health Plan members when you see a network provider. Abnormalities noted on three or more of these tests may indicate the presence of metabolic syndrome and allow you and your physician to determine a plan that works best for you. If you are diagnosed with metabolic syndrome, your doctor may prescribe medications to reduce your blood pressure, cholesterol and/or blood sugar.

The conditions that make up metabolic syndrome are closely linked to excess body weight and a lack of physical activity. It is possible to prevent or delay metabolic syndrome, mainly by adopting healthy lifestyle changes focused on nutrition and exercise. Successfully controlling metabolic syndrome requires long-term effort and teamwork with your health care providers.

Sources:

¹ <https://www.nhlbi.nih.gov/health-topics/metabolic-syndrome>

² http://www.heart.org/HEARTORG/Conditions/More/MetabolicSyndrome/About-Metabolic-Syndrome_UCM_301920_Article.jsp

Test Your Blood Pressure IQ

Take this quiz to find out how much you know about hypertension.

1

Which of the following is the most desirable blood pressure reading?

- a. 130/90
- b. 180/110
- c. 140/80
- d. Lower than 120/80

2

What can cause high blood pressure?

- a. Stress
- b. Obesity
- c. Aging
- d. All of the above

3

High blood pressure medication is usually prescribed to be taken:

- a. Under stressful situations
- b. As a lifelong way to manage high blood pressure
- c. When activities require physical exertion
- d. Whenever you are not feeling well

Answers: 1) d – A normal blood pressure range is less than 120/80.¹ 2) d – The exact cause of high blood pressure is unknown, but these factors may play a role in addition to smoking, lack of physical activity, poor diet, alcohol consumption and family history. 3) b – Blood pressure medication is typically prescribed to be taken every day. It is important to follow your health care provider's advice and let them know of any problems you are having.

How did you do?

Are you a blood pressure expert or do you have more to learn? 1 in every 3 U.S. adults has high blood pressure, according to the National Institutes of Health (NIH) and it can lead to life-threatening conditions like heart attack or stroke¹. Understanding blood pressure is vital to heart health.

Here are some tips for helping to control high blood pressure:

1. Talk to your provider about how often you should get your blood pressure checked — and keep your appointments
2. Follow a heart-healthy diet low in salt, total fat, saturated fat and cholesterol
3. Stay physically active and maintain a healthy weight
4. Manage stress
5. Know your numbers

The best way to know if you have high blood pressure is to visit your doctor and have your numbers checked on a regular basis. If you are diagnosed with hypertension, it can help to monitor your numbers at home. To help you get and keep your blood pressure under control, we offer a blood pressure cuff at no cost to you through UMR's Care Management Program.* Having a blood pressure monitor at home gives you the convenience to check your blood pressure at any time and easily track your numbers so you can share them with your provider. Doing so could possibly prevent more serious conditions such as a heart attack or stroke.

To learn whether you qualify for the Care Management Program, please contact UMR at **(866) 575-2540**, or you can check online by clicking through our Member Portal to UMR and choosing Get a health coach from the I need to menu.

*For those who qualify and participate.

Source: ¹ <https://newsinhealth.nih.gov/issue/Jan2016/Feature1>

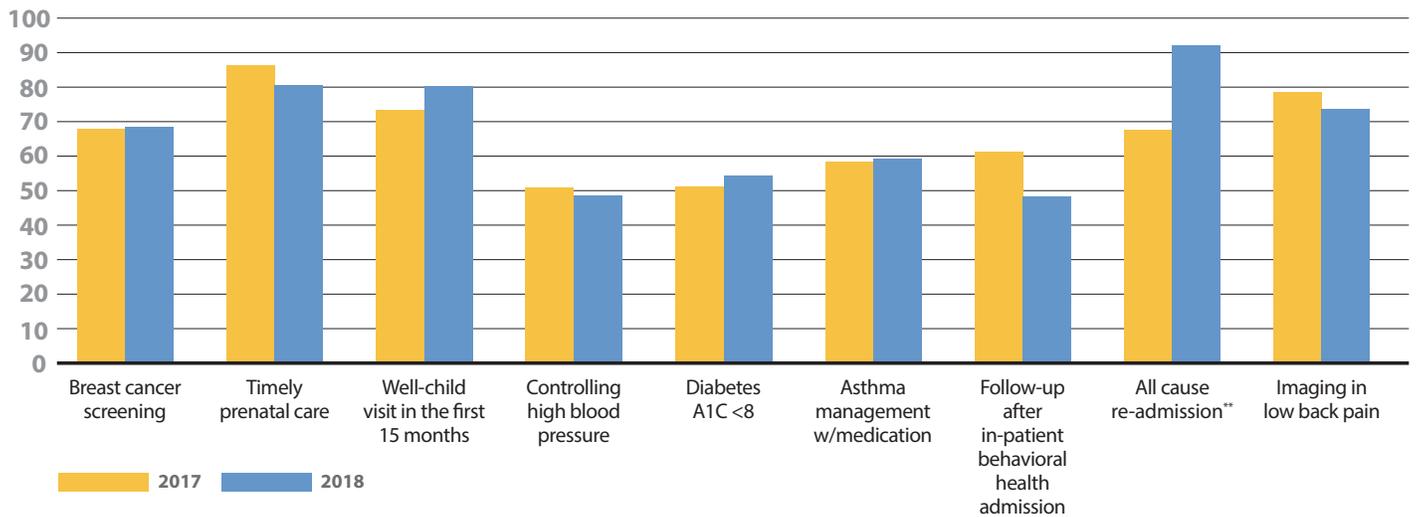
2018 Quality Measures and What They Mean for You

In the Summer 2018 edition of Compass Connection we talked about what the Compass Rose Health Plan does to improve the value of health care, how we get evaluated and what that means for you. If you missed it, visit compassrosebenefits.com/News.

Each year we take a look at the quality of health care our members receive to see where we can strive to do better for our members. Once again, we would like to share with you how our plan is performing by providing the percentage of our members who are compliant with various measurements and the results of the feedback we have received.

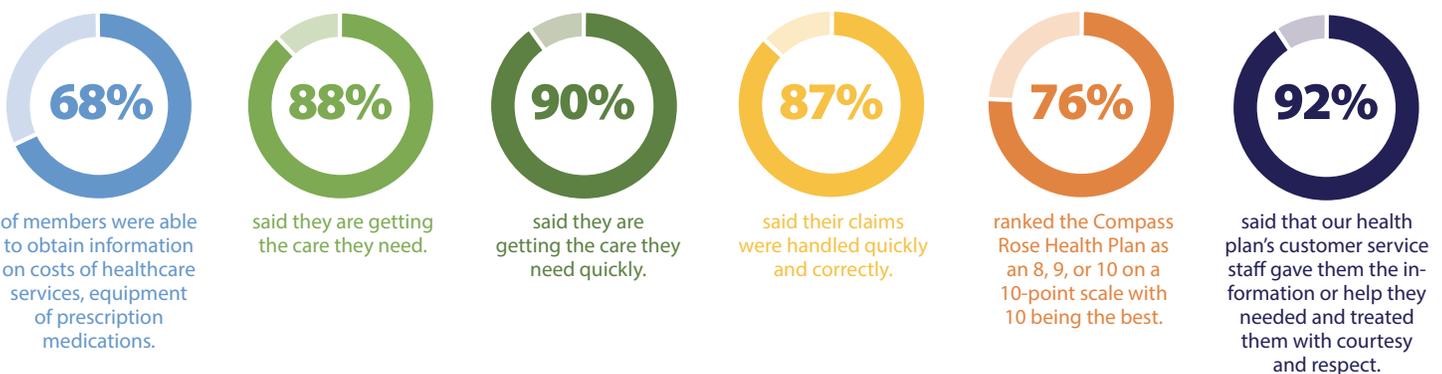
The chart below shows percentage of our members who were compliant with each HEDIS measurement in 2018:

Healthcare Effectiveness Data and Information Set (HEDIS)



As you can see, we are doing better in some areas and worse in others, but we cannot do it without YOU. Yes, you as a member play a role in how our plan performs. By staying healthy, going to your routine preventive care visits, getting your recommended preventive care screenings and staying compliant with your provider's recommendations not only are you improving your health, but the health of the Compass Rose Health Plan. Wondering what other Compass Rose Health Plan members have to say about us? Below are the results* of our 2018 CAHPS survey mailed to randomly selected members.

Consumer Assessment of Healthcare Providers and Systems (CAHPS)



Health care plays an important role in ensuring a long and happy life. Are you doing your part to improve it? Take the first step by scheduling your annual preventive care checkup with your primary care physician. To locate a network physician in your area, visit compassrosebenefits.com/UHC.

* CAHPS Percentages are based on the members who responded usually or always to survey questions pertaining to their experience with the Compass Rose Health Plan over the last 12 months
 ** An unexpected readmission within 30 days after discharge. In this instance a lower number would be better.

Don't Fall Off Your Financial Roadmap

Knowing how to secure your financial well-being is one of the most important things you will ever need in life. You do not need to be a financial expert to accomplish your goals — you just need to know a few basics, form a plan and stick to it.

A few people may stumble on their journey to reach financial security. Here are 5 common financial mistakes that can undermine a financial strategy.

1. Excessive spending

The most common piece of advice you may receive when it comes to achieving most financial goals is to save money. But you cannot save if you spend everything you earn. It may not seem like a big deal when you pick up your daily morning latte or step out for lunch every day, but every little item adds up.

You may have more opportunities to cut back than you realize. In order to determine where, you have to know how much you earn and how much you spend. Keeping track of all expenses for a month will help you get a better understanding of where you can save.

2. Living on borrowed money

Using credit cards is a common way of paying bills and buying what you need. But if you are not paying off your bill on-time and in-full every month, you may be paying double-digit interest rates — making everything a lot more expensive. Depending on credit also makes it more likely that you will spend more than you earn.

It is important to never charge more than you can pay off at the end of the month. If you rely on credit cards for essentials or to cover unexpected expenses on a regular basis, consider creating, or increasing, your emergency fund.

3. Not saving for retirement

Putting off saving for your future is a common problem, but we cannot stress the importance of saving for retirement enough. Plus, the longer you wait, the less you may have at retirement.

It is never too early to start saving and investing. An employer-sponsored retirement plan is an easy way to start.

4. Foregoing life insurance

If you are still working, your ability to earn income is a valuable asset to you and your family that should be protected with life insurance. And, you may learn that it is less expensive than you think.

Learn about the Compass Rose Group Term Life Insurance Plan at compassrosebenefits.com/Life to see just how affordable securing peace of mind can be.

5. Not having a plan

Failing to plan is planning to fail. One of the best ways to reach your financial goals is to develop a strategy to help you get there. Plus, having a plan to follow can help increase your chances of sticking to it.

It is important to avoid some of these missteps to help set yourself up for financial success in the future. Need help learning the basics? Mission Financial Solutions provides articles, interactive tools and even personalized answers to your financial questions, free and exclusive to Compass Rose Benefits Group members at compassrosebenefits.com/MFS.

**The information on the Mission Financial Solutions website is for educational purposes and the opinions and information is provided by the publisher (Horowitz & Company) and is not the opinion of Compass Rose Benefits Group or its affiliates.*





11490 Commerce Park Drive
Suite 220
Reston, VA 20191

compassrosebenefits.com
member.compassrosebenefits.com



Like us on
facebook.com/CRBGinsurance



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

(866) 368-7227
askCRBG@compassrosebenefits.com
compassrosebenefits.com