



COMPASS CONNECTION

SUMMER 2020



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Sticking to a Heart Healthy Lifestyle — At Home

Did you know that living a healthy lifestyle can help prevent or reduce high blood pressure? Small changes like eating healthier, exercising regularly and limiting alcohol and tobacco use can help control high blood pressure, also known as hypertension. High blood pressure increases the risk for heart disease and stroke, two leading causes of death for Americans, which is why it is important to manage this condition.¹

If you have been diagnosed with high blood pressure, your doctor may recommend adding activity to your daily routine. Exercise can help lower your blood pressure, improve your heart health, help you lose weight, increase your energy levels and make you feel healthier and less stressed.²

Staying active during the coronavirus (COVID-19) crisis can be especially challenging for people with high blood pressure because they have an increased risk for developing more severe symptoms and complications.³ You may not want to risk your health even just to go outside for a walk. Here are some ways to get in some exercise and improve your overall wellness while you are quarantined at home.

1. Make a schedule.

Schedule time for exercise and physical activity. If possible, pick the same time every day to exercise. This will help staying active become part of your daily routine.

2. Use what you have around the house to exercise.

Stand, instead of sitting, whenever you can to increase your circulation and burn a few extra calories throughout the day. Jumping jacks, push-ups, sit-ups and walking or jogging in place can all be done almost anywhere. You can even walk up and down the stairs if you have them. These exercises do not require you to have any additional equipment at home.

Exercising in your yard or outside your home will give you a chance to get some fresh air while increasing your vitamin D levels. If you choose to go out, **make sure to practice social distancing** by staying at least 6 feet away from other people.

3. Try a streaming or virtual exercise class.

If you prefer to not work out on your own, many gyms and fitness centers are streaming free classes for the public during the pandemic. Look up some of the gyms in your area to see if they posted a live streaming schedule or have any virtual class videos you can watch at your convenience. YouTube is also an excellent source of free guided workouts. Try searching for an activity you like that matches your fitness level or age.

You can find more information and resources for preventing or managing high blood pressure by visiting our special high blood pressure webpage at compassrosebenefits.com/BloodPressure.

If you have high blood pressure, you know that letting it go unchecked could be deadly, especially if you develop other cardiovascular conditions. With coronavirus posing an increased risk, it is especially important to pay attention to your heart health and keep blood pressure well-controlled. Talk with your provider about what you should be doing to protect your heart health during this pandemic. Your provider may be offering telehealth services or phone consultations. If you need help navigating this unprecedented time, please call us at **(888) 438-9135** 8am – 8pm EST.

SOURCES:

¹ Kochanek KD, Murphy SL, Xu J, Arias E. Deaths: Final Data for 2017. *National Vital Statistics Reports*, 68(9). Hyattsville, MD: National Center for Health Statistics; 2019.

² <https://www.heart.org/en/health-topics/high-blood-pressure/changes-you-can-make-to-manage-high-blood-pressure/getting-active-to-control-high-blood-pressure>

³ <https://www.heart.org/en/coronavirus/coronavirus-covid-19-resources/coronavirus-precautions-for-patients-and-others-facing-higher-risks>



Are You Taking Advantage of Dental & Vision Discounts?

When it comes to your health, EVERYTHING is important — including your teeth and eyes. When you add up the costs for cleanings, crowns, eye exams, glasses and more, it can often be expensive. That is why the Compass Rose Health Plan partners with **Careington** to offer a **dental and vision discount** card to help you save on the high cost of teeth and eye care. You can use your Careington membership card to save on dental and vision care needs at thousands of participating providers nationwide.

Careington is one of the most recognized professional dental networks in the nation. They also partner with providers such as EyeMed Vision Care, Qualsight LASIK and National LASIK Network to offer vision discounts. Among the many

discounts offered, the program allows you to save:

- 5%-50% on most dental procedures
- 5%-20% on orthodontics
- 20%-40% off the retail price of eye-wear
- 40%-50% off the overall national average cost for Traditional LASIK surgery through Qualsight LASIK

As a Compass Rose Health Plan member, you are automatically signed up to participate. To learn more about this additional benefit, search for participating providers and print your membership card, visit our Careington website at **compassrosebenefits.com/Careington**. To view and print your membership card, enter your four-digit pin number: **0512**.

If you have questions about how to use your discount plan, call

Careington's Member Services Department at **(800) 441-0380**. Compass Rose does not provide any of your identifying information to Careington. In order to identify yourself as a member of the Compass Rose Health Plan, please use the group ID: **DFG**.

Careington
SOLUTIONS SIMPLIFIED®



If you have used the Careington Dental & Vision Discount Program, we want to hear from you! Visit **compassrosebenefits.com/CareingtonSurvey** to provide your feedback.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance and is not available in all states.

Share Your COMPASS ROSE STORY

Compass Rose Benefits Group (CRBG) is proud to support federal employees and their families. At CRBG, we strive to provide an array of insurance solutions and take pride in stepping up to help ensure our members' insurance experience is simpler, easier and more convenient.

To do that, we need to hear from you.

Tell us about your experiences! We want to hear about accessing the care and benefits you need, about why you are a loyal member of Compass Rose Benefits Group, about something CRBG has done to make a dramatic difference, and everything in between.

By sharing your story, you help to inform our work and you speak up for people who may be facing issues just like yours.

Let us know how Compass Rose Benefits Group has helped you or a family member by visiting **compassrosebenefits.com/ShareYourStory**. After you submit your story, a member of our staff may contact you to learn more about your situation or to discuss potential opportunities to share your story.

Living With Back Pain? Ask These 3 Questions Before Surgery

If you are one of the approximately 80% of Americans living with chronic back pain,¹ you may think surgery is the only option. But surgery is not always the only option and, in many cases, it is not the most appropriate one either. If your doctor has recommended back surgery, you may want to consider **seeking a second opinion from an experienced physician** to help you better understand all your treatment options.

Ask your doctor these three questions:

- **Are there non-surgical treatments I could try first?** For some types of back pain, physical therapy, anti-inflammatory medications, steroid injections, weight loss and exercise, the application of heat and/or cold therapy and therapeutic massage may provide relief. Generally, your physician should recommend surgery only after you have tried and failed to get sustained relief from all appropriate non-surgical treatment options.

“If your doctor has recommended back surgery, you may want to consider seeking a second opinion from an experienced physician...”

- **What procedure are you recommending and why?** Find out which type of surgery your physician wants to perform and have them explain what the surgery entails. Ask how long the surgery will take, what

the recovery process is like and what the potential risks and benefits of the procedure are. Furthermore, ask why this type of surgery is being recommended— is the goal pain relief, improved function for physical activity or to correct an anatomical problem?

- **How long will the benefits of surgery last?** Are any positive results from the procedure expected to solve the problem permanently or will you need another surgery to maintain the result? You should also find out if the surgery could increase the likelihood of other types of back problems, such as degenerated discs or arthritis, in the future.

And remember: if you receive a serious, complex medical diagnosis or recommendation for surgery, need a second opinion and/or are looking for a top-rated specialist, the **PinnacleCare Health Advisor Program** can help. Their health advisors will connect you with top experts to evaluate your diagnosis so you can be confident that you are making the best health care decisions for you and your family. To learn more about this program visit compassrosebenefits.com/HealthAdvisor or call (443) 351-7370 Monday through Friday, 8 am to 6 pm EST.



PINNACLECARE

SOURCES:

¹National Institute of Neurological Disorders and Stroke: <https://www.ninds.nih.gov/Disorders/Patient-Caregiver-Education/Fact-Sheets/Low-Back-Pain-Fact-Sheet>

5 Ways to Defend Against COVID-19 Fraud & Scams

Health care fraud hurts everyone. In addition to higher premiums and increased out-of-pocket costs, health care fraud compromises health and safety, which can result in harm to patients and undermines the public's confidence in the health care system.

As part of our mission to improve and protect the health of our members, the Compass Rose Health Plan wants to let members know what they can do to prevent and respond to health care fraud, particularly under the threat of coronavirus (COVID-19).

There are fraudsters who seek to take advantage of the fear and confusion many may be feeling during these uncertain times. As a health care consumer, you should:

1 Use trusted sources — such as legitimate, government websites — for up-to-date, fact-based information about COVID-19.

2 Be wary of advertisements for vaccinations, medications, supplements or other health products to treat the virus, which are not recommended by the Centers for Disease Control and Prevention (CDC), your local health department or your provider. If you are uncertain about something, it is important to seek guidance from your provider.

3 Be aware of phishing and/or spear phishing emails referencing coronavirus or COVID-19, which may contain malware and/or request your personal information.

4 Be wary of unsolicited offers of telemedicine services. As a Compass Rose Health Plan member, you have access to board-certified physicians through Doctor On Demand.



In addition, your network provider's office may offer telehealth services that you can use. And, to help you through the coronavirus outbreak, the Compass Rose Health Plan expanded telehealth access by giving members a free, limited-time* One Medical membership.*

5 Beware of door-to-door COVID-19 scams, such as individuals knocking on your door offering to do COVID-19 home examinations, which may include swab and vital signs testing, among others.

Understanding Health Care Fraud, Waste and Abuse

Health care fraud is knowingly and willfully deceiving or attempting to deceive a health care benefit program to obtain illicit gains.

Health care waste is the expenditure, consumption, mismanagement, use of resources, practice of inefficient or ineffective procedures, systems,

and/or controls to the detriment or potential detriment of entities. Waste is generally not considered to be caused by criminally negligent actions but rather the misuse of resources.

Health care abuse includes actions that may result in unnecessary costs to the FEHB Program, improper payment, payment for services that fail to meet professionally recognized standards of care, or services that are medically unnecessary.

Fraud, Waste & Abuse Hotlines

If you suspect fraud, waste or abuse, you must report it. Here are hotlines you can call:

- UMR: (800) 356-5803
- Express Scripts: (866) 216-7096
- Compass Rose: (866) 368-7227 (option 6)

* This promotion has ended.

How to Improve Coordination of Care By Staying In-Network

A clogged ear, allergies and that weird rash you cannot identify are all reasons you visit your primary care provider (PCP). One conversation with your PCP about your allergy symptoms may lead to an appointment with an allergist after which a prescription gets sent to the pharmacy to help treat your hives or itchy or watery eyes. This is a simple example of care coordination.

In this instance, the coordination between the physician, allergy specialist and pharmacy improved the patient's care and helped ensure they received proper treatment.

Care coordination involves organizing patient care and sharing information among all providers concerned with a patient's care to achieve safer and more effective care. This means that the patient's needs are known and communicated at the right time to the right people, and that this information is used to provide safe, appropriate and effective care to the patient.

The Compass Rose Health Plan is committed to providing members with high quality health care. When a member receives services from more than one care provider, the care providers should collaborate and coordinate effectively. Lack of communication may negatively affect quality patient care. For example, if multiple providers prescribe a medication, it is important for them to know your medical history and other prescription medications you are taking to ensure there are not adverse reactions or side effects.

To help ensure coordination of care, our members have access to a large, nationwide network of doctors and hospitals. Providers in the United Healthcare (UHC) Choice Plus network are given resources, technology and other tools by UHC to help with coordination of care.

Primary care providers and specialists share responsibility for communicating essential patient information about consultations, treatment plans and referrals. This can be done more easily when all of the providers are in the same network. Plus, our network providers have an agreement that requires them to coordinate care with other participating network providers.

As a patient, one of the best things you can do to help coordinate care is to have regular visits with a primary care provider. This allows you to establish a trusting relationship that serves as a centralized hub for all of your health care needs. Plus, PCPs maintain your medical history and look at diagnostic tests and results, which can help identify potential health risks and issues that require further medical care. If something does come up, your PCP will coordinate care with specialists, behavioral health providers and other physicians, facilities and health care professionals.

The health care system can be hard to navigate and the process of visiting one physician to another can be overwhelming. Fortunately, there are things you can do as a patient to help make your care more coordinated and efficient.

Are you looking for an in-network primary care doctor? Use our online Provider Directory at compassrosebenefits.com/UHC.



Your Guide to a Comprehensive Medication Review



DO YOU TAKE FIVE OR MORE MAINTENANCE MEDICATIONS?

DO YOU HAVE ANY CHRONIC CONDITIONS LIKE HEART DISEASE, RHEUMATOID ARTHRITIS OR DIABETES?

ARE YOUR MEDICATIONS PRESCRIBED BY MORE THAN ONE DOCTOR?

Taking prescription medications can be a challenge. In addition to remembering to take them, you have to balance time of day, foods to avoid, bad interactions and more. There are a lot of details you are expected to understand as a patient. But there is one member of your health care team who can help you manage your medications and your health: a pharmacist.

A one-on-one review with a pharmacist, also known as a Comprehensive Medication Review (CMR) helps make sure the prescription drugs you take are working for you. As part of this review, a pharmacist can:

- Review the list of prescriptions you are taking
- Talk to you about how to take your prescriptions safely, including any over-the-counter (OTC) medications such as vitamins
- Help reduce the risk of adverse drug events, including adverse drug interactions
- Improve medication use and optimize outcomes
- Address any questions or concerns about the medications you are taking
- Recommend vaccinations based upon your age

Speaking to a pharmacist about your medications can help reduce the risk of medication overuse and interactions, helping you be healthier, lead to fewer hospital and emergency room visits and save you money on your health care expenses. Plus, when you have multiple doctors they may not have all of the information about your medications the same way the pharmacy does. Pharmacists can add an important layer to your health care.

During a medication review, you should have a list ready with all of your prescription medications and any vitamins, dietary supplements and over the counter medications that you take. The pharmacist will obtain information about your medical history from you and then talk about each medication with you. You will be able to discuss any problems, questions or concerns you have like difficulties in taking medications and side effects. The pharmacist will work with you to form an action plan and write down any recommendations that you can share with your provider at your next visit.

It can be hard to keep track of your medications, but taking them correctly is essential to good treatment. If you are interested in doing a Comprehensive Medication Review, we have a pharmacist available. You can call (866) 368-7227 (option 3) to schedule an appointment.

Get On Track For Aging Well

At the beginning of the year, we announced our new Aging Well program dedicated to helping our members age well. We want to thank all of the members who provided feedback on what they are looking for help with, ranging from staying in the home and making modifications to health and wellness tips to legal and financial advice. Your feedback has helped us shape the Aging Well program and guided us as we created our resources.

Your Aging Well Team

We partnered with Engaged Health Group (EHG) to provide resources and clinical support to the Aging Well program. EHG is a new organization that brings decades of experience in nursing and care management. Their team shares our vision to assist you in achieving your Aging Well goals and has two primary functions: to provide assistance in identifying resources and to offer clinical support. As a Compass Rose member, you have access to a Resource Coordinator and an Anchor Nurse who are available to answer questions about your aging well and health care needs.

Aging Well Online Resources

In addition to direct support from our Aging Well team members, we provide online support as well.

Learn more about the members of your Aging Well team at agingwell.compassrosebenefits.com. They are standing by to assist you and can be reached by phone at (855) 512- WELL (9355) or email at agingwell@engagedhealthgroup.com.

The Aging Well website will continue to evolve as we learn more about your needs. It has two primary purposes:

1. Provide information and resources on aging topics. The resources you find on our website have been reviewed for quality, and a short summary is provided. We hope this will help you find reliable information you need without wasting time. You can also call the Aging Well team for personal assistance and guidance to help find the resources that are right for you.

2. Access to the Member Center.

Once you register for access to the Member Center, you will be able to:

- Communicate one on one with our Aging Well team
- Receive important alerts
- View recommendations
- Track your health information
- Set and track the progress of your health goals

The information will be tailored just for you.

The best part is that this program is FREE to Compass Rose Health Plan members age 65 and over. For members under age 65 and starting their planning early, our resource coordinator is available to assist. Plus, anyone can access our Aging Well website, which is full of useful information. To learn more about the program and view our online resources, please visit agingwell.compassrosebenefits.com.

You will need to register for the Aging Well Member Center by calling your Aging Well team at (855) 512- WELL (9355).



AGING WELL

Staying Socially Connected

The U.S. population is aging, and in many ways, it is a good time to be an older adult. There is plenty of public transportation, senior centers, agencies and programs geared toward helping older adults stay active and form a community. Yet many seniors have a lack of social interaction and spend a large amount of time alone. This is known as social isolation.

Unfortunately, isolation is also often associated with poor health, including poor memory and thought processes, depression and functional decline. And with the current state of the world, the shutdown of many community centers across the country means enforced solitude and a loss of structure.

So how do you stay connected during these trying times? Here are some ideas that may help you battle social isolation:

- Dust off your address book and call people you have not had the opportunity to chat with in a long time. You can share a meal, a coffee or even a glass of wine while catching up with a distant cousin or a colleague of long ago just by picking up the phone and having a conversation.

- You can also try a video conferencing app like Skype, FaceTime, Portal from Facebook and GrandPad to have face-to-face conversations.
- Pen cards and letters to military. There is an organization called Operation Gratitude that send care packages to troops, including new recruits and veterans. These packages include snacks, clothes, toys, and other items that soldiers appreciate. In addition, they have letters inside to lift the recipients' spirits. **Visit operationgratitude.com** to find out how you can get involved.
- Never underestimate the love of a pet. Call your local humane society and see if they have a need to foster or adopt.

Staying socially connected can be difficult as you age. Forming a community can help improve your quality of life, boost your mental health and decrease your risk of depression. Compass Rose Benefits Group's Aging Well program can assist members faced with social isolation and help them to address their needs.

Visit the Aging Well website or reach out to an Aging Well team member to get started.



You Can't Always Control What Happens — But You Can Prepare

Over the last several months, many of us may have experienced big changes in our life or changes in the world around us. Sometimes it is our choice: getting married, buying a home or having a baby. And sometimes it is not: suffering a medical issue or losing a loved one. While you never know what the future holds, you can prepare. That may be why it is important to have life insurance.

Two-thirds of Americans recognize they need life insurance, yet many do not have adequate coverage to protect their families.¹

When you think about life insurance, it may conjure up old-school images of life insurance agents cold-calling and door-knocking as well as paperwork. Lots and lots of paperwork. When you are used to ordering everything with a tap on a screen and getting it fast, buying life insurance can seem like a painful task.

Right now, many industries are finding innovative ways to continue business in a rapidly changing world. At Compass Rose Benefits Group, we strive to help you make insurance decisions with confidence. To do this, we have helped improve the speed, ease and transparency of the life insurance purchasing process. For us, that means an easy, **online application** and **no medical exams**.

Now more than ever, it is important for us to help fulfill our members' insurance needs and make sure you and your family are well protected.

About Our Plan

The Compass Rose Group Term Life Insurance Plan, underwritten by New York Life Insurance Company², is available to full- or part-time active civilian employees of the federal government. Designed exclusively for federal employees, our plan includes:

- Up to \$500,000 in coverage, without salary limitations
- Automatic \$10,000 in coverage for your spouse at no additional cost AND you can apply for up to \$100,000 of Supplemental Spouse Coverage
- Automatic \$20,000 in coverage for each unmarried dependent under age 26
- 100% portability — so even if you leave your present employer or government position, you can remain insured
- Full coverage for losses due to Acts of War and Terrorism, anywhere in the world

Visit compassrosebenefits.com/Life to learn more.³

SOURCES:

¹ 2019 Insurance Barometer Study, *Life Happens* and LIMRA

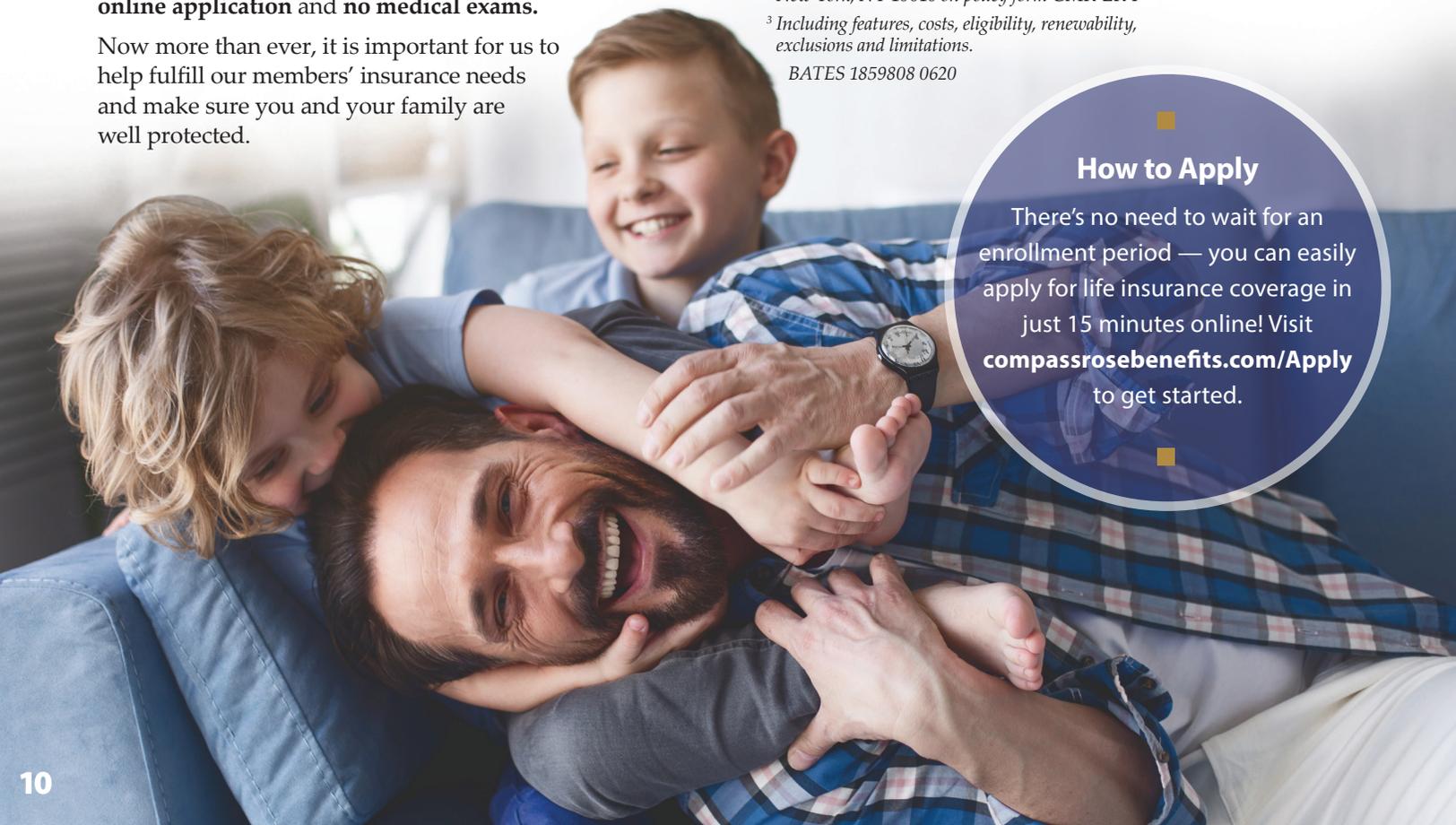
² New York, NY 10010 on policy form GMR-ER-P

³ Including features, costs, eligibility, renewability, exclusions and limitations.

BATES 1859808 0620

How to Apply

There's no need to wait for an enrollment period — you can easily apply for life insurance coverage in just 15 minutes online! Visit compassrosebenefits.com/Apply to get started.



Investment Paralysis

Jeff and Lisa have been investing for years. They have their TSP accounts as well as other investments and were diversified in mutual funds, bonds and stocks. Over recent months, they have become very concerned about markets and even afraid to invest. They sold off some of their stock investments when the market was dropping and moved their TSP to the Government Securities Investment Fund (G Fund).

The problem that they are now facing is that while they both agree that they should be invested and diversified, they do not know when or how to put money back to work in their investment portfolios. They worry when the markets move higher and are concerned when they move lower. They are stuck.

What they want is a plan but are not confident in their investment skills or their timing as to when is the best time to invest. What should they do?

SOURCES:

**Compass Rose members have FREE access to articles, interactive tools and even personalized answers to your financial questions through Mission Financial Solutions. 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.*



Visit Mission Financial Solutions* to find out one potential solution: bit.ly/CRBGJuly2020.

MISSION FINANCIAL SOLUTIONS

**Join CRBG's
Board of Directors**



Compass Rose Benefits Group (CRBG) is actively seeking eligible candidates for its 2021 Board of Directors, who play an important role in ensuring that all CRBG products and services meet membership needs.

Board members are elected by their peers and meet approximately six times a year in Reston, VA or via conference call. All Board positions are non-paid, and candidates must be enrolled in at least one CRBG plan.

The Board of Directors election will be held in November. Those elected

will serve a three-year term beginning January 2021. Interested parties should submit a brief personal biography (550 words or less), including a statement of interest no later than September 30, 2020 one of two ways:

EMAIL: BOARDELECTIONS@COMPASSROSEBENEFITS.COM

MAIL: COMPASS ROSE BENEFITS GROUP
11490 COMMERCE PARK DRIVE
SUITE 220, RESTON, VA 20191
ATTN: BOARD ELECTIONS



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

Quest Diagnostics
(866) 697-8378
questdiagnostics.com

Prescription Drug Program

Express Scripts
P.O. Box 14711
Lexington, KY 40512-4711
(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