



COMPASS ROSE HEALTH PLAN

2023 BENEFITS SUMMARY GUIDE

compassrosebenefits.com

WELCOME

WE ARE HERE TO HELP YOU
SOLVE THE COMPLEXITIES OF INSURANCE

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COMPASS ROSE HEALTH PLAN

POWERED BY  UnitedHealthcare®



FREE
PREVENTIVE
CARE*



WORLDWIDE
COVERAGE



NO
REFERRALS



FREE
TELEHEALTH
VISITS**



WELLNESS
REWARDS



MASSAGE
THERAPY

**MAKING INSURANCE SIMPLER, EASIER AND
MORE CONVENIENT.**

Visit compassrosebenefits.com to learn more.

EXCLUSIVE MEMBERSHIP

Intelligence
Community

Department of
Defense

Department of
Homeland Security

Department of
State

* Using the UnitedHealthcare Choice Plus Network.
** Using Doctor On Demand or a Network Provider.

YOUR HEALTH, OUR PLAN

SERVING OUR MEMBERS FOR 75 YEARS

WHO WE ARE

Compass Rose Benefits Group is a not-for-profit association that has been offering affordable insurance coverage for select federal employees and their families since 1948.

We originated as the preferred plan for employees of the Central Intelligence Agency (CIA). Over the years, we have expanded our eligibility to include active and retired civilian employees of the Intelligence Community, Department of Defense, Department of Homeland Security and Department of State.

To see if you are eligible, visit
compassrosebenefits.com/Eligibility

SERVICE. STABILITY. SECURITY.

We pride ourselves on offering individual attention to each insured employee and their family. Our mission is to provide you with a health plan that best meets your personal needs.

HOW OUR PLAN WORKS

GET TO KNOW US A LITTLE BETTER

COMPASS ROSE HEALTH PLAN

The Compass Rose Health Plan offers a nationwide network — giving you and your family access to high-quality health care. We work with the Office of Personnel Management to bring you our Federal Employees Health Benefits (FEHB) Plan.

We strive to keep your out-of-pocket expenses low and are committed to providing you with exceptional service. We raise the bar on what you can expect from a health insurance company.

HELPFUL TIP

Using in-network providers and facilities can help you save on your health care costs.

COVERAGE

You may be subject to either a copayment or coinsurance for covered services. A coinsurance is the percentage of the plan's allowed amount that you pay. When a coinsurance applies, the plan's coverage is as follows:

In-Network Coverage: covered at 90%

Out-of-Network Coverage: covered at 70%

Overseas Coverage: no networks, covered at the in-network level*

*Members are required to pay 100% at the time of service, and submit a claim for reimbursement.

The next page lists costs for common covered services when visiting a network provider.

ANNUAL DEDUCTIBLE

PLAN TYPE	IN-NETWORK	OUT-OF-NETWORK
SELF ONLY	\$350	\$400
SELF + ONE AND SELF & FAMILY	\$700	\$800

OUT-OF-POCKET MAXIMUM

PLAN TYPE	IN-NETWORK ¹	OUT-OF-NETWORK ²
SELF ONLY	\$5,000	\$7,000
SELF + ONE AND SELF & FAMILY	\$7,000	\$9,000

1) Medical & Pharmacy Network Providers

2) Medical Out-of-Network Providers

BENEFITS

GET THE MOST FROM YOUR PLAN TO HELP YOU SAVE MONEY

Your cost when you use **in-network** providers for covered services:

BENEFIT	STATESIDE AND OVERSEAS
Routine Preventive Care	\$0
Office Visit - Primary Care Physician (PCP)	\$15 copayment (No Deductible*)
Office Visit - Specialist	\$25 copayment (No Deductible)
Virtual Visit - PCP & Doctor On Demand	\$0
Lab Work - LabCorp & Quest Diagnostics	\$0
Simple Diagnostic Testing (x-ray, ultrasound)	\$0 in free-standing imaging center (No Deductible) 10% of the plan allowance outside free-standing imaging center
Advanced Imaging¹ (MRI, MRA, SPECT, CTA, PET & CT)	10% of the Plan Allowance (No Deductible in free-standing imaging center)
Urgent Care Center	\$50 copayment, waived if admitted (No Deductible)
Emergency Room	\$200 copayment, waived if admitted (No Deductible)
Inpatient Hospital¹	\$200 copayment per hospital stay (No Deductible)
Surgical Services¹	10% of the Plan Allowance (No Deductible)
Routine Maternity	\$0
Basic Chiropractic	10% of the Plan Allowance (24 visits max)
Acupuncture	10% of the Plan Allowance (24 visits max)
Massage Therapy	Reimbursed up to \$60 per visit (12 visits max)
Outpatient Therapy^{1,2}	10% of the Plan Allowance (90 visits max)

1) Precertification is required.

2) Combined 90 visits for Physical, Occupational and Speech therapy services. Prior authorization required after 12th visit.

* A deductible is the annual amount you pay for medical bills before the Plan pays. It is not required for some covered services. For details, see FEHB Plan Brochure.



See 2023 FEHB Plan Brochure for complete benefits information:
compassrosebenefits.com/Brochure

USING YOUR BENEFITS

YOU CHOOSE YOUR OWN HEALTH CARE PROVIDERS

OUR NETWORK

The Compass Rose Health Plan is a nationwide Preferred Provider Organization (PPO). When you visit a network provider, you receive covered services at a reduced cost.

The Plan is powered by the **UnitedHealthcare (UHC) Choice Plus network** in all states. The UHC network consists of over 514,000 primary care providers, 1,800,000 specialists and more than 5,800 hospitals. Our health plan gives you the freedom to choose ANY doctor or hospital, in- or out-of-network, and we **never** require a referral.



Find a provider using our online Provider Directory:
compassrosebenefits.com/UHC

HELPFUL TIP

Providers may not recognize our Plan name, be sure to ask if your provider participates in the **UnitedHealthcare Choice Plus network**.

MEDICARE ADVANTAGE

DUAL COVERAGE, DOUBLE PROTECTION

MEDICARE COORDINATION

Being enrolled in Medicare Part A and Part B and the Compass Rose Health Plan can help significantly decrease your out-of-pocket health care costs. Even though enrolling in Medicare is not required, there are some definite advantages to having BOTH Medicare and the Compass Rose Health Plan.

Compass Rose waives certain deductibles, copayments and coinsurance. Plus, Compass Rose offers prescription drug copayments at a reduced rate for Medicare Part B participants. The Compass Rose Health Plan also provides coverage for some services that Medicare does not cover.

In addition, retirees enrolled in the Compass Rose Health Plan and Medicare Parts A and B, are eligible for Compass Rose Medicare Advantage, a UnitedHealthcare® Group Medicare Advantage PPO Plan. **You'll get \$1,500 per year toward your Part B premium along with many other benefits.**



Learn more about Compass Rose Medicare Advantage:
compassrosebenefits.com/MedAdvantage

HELPFUL TIP

When you enroll in Medicare, be sure to let your Plan know so that your claims get processed correctly.

PRESCRIPTION DRUG PROGRAM

CONVENIENT OPTIONS TO FILL PRESCRIPTIONS

PHARMACY BENEFITS

We offer a variety of options for you and your family to get the prescription medications you need. Our Prescription Drug Plan is provided through Express Scripts, a leader in pharmaceutical care and services. Express Scripts can be reached at **(877) 438-4449**.



Access our list of preferred medications and exclusions:
compassrosebenefits.com/Formulary

RETAIL PHARMACY *IN-NETWORK*

Pick up your prescriptions at thousands of in-network retail pharmacy locations nationwide.



Locate a network pharmacy in your area:
express-scripts.com/CompassRose

HOME DELIVERY PROGRAM

Eliminate the trip to the pharmacy and consider home delivery for **maintenance drugs** — drugs that can be prescribed for a 3-month supply.

Prescriptions are delivered to your front door at no additional shipping cost, with an option for automatic refills — making it easy and convenient. Plus, you get a 3-month supply for the cost of 2!

SPECIALTY PHARMACY BENEFIT

Specialty medications used to treat severe, chronic medical conditions (usually administered by injection or infusion), must be obtained through **Accredo**. Specialty medications are NOT eligible for the home delivery benefit, nor can they be filled at retail pharmacies.

If you have questions regarding Specialty medications, please contact **Accredo** at **(800) 803-2523**.

HELPFUL TIP

You can receive a 90-day supply at retail by visiting a participating CVS or Walgreens pharmacy.

HELPFUL TIP

With the Home Delivery & Smart90 Programs, members receive a 3-month supply of their prescription for the cost of 2 months.

PRESCRIPTION DRUG CO-PAYS

CONVENIENT OPTIONS TO FILL PRESCRIPTIONS

	GENERIC	PREFERRED/ FORMULARY BRAND NAME	NON-PREFERRED/ NON-FORMULARY BRAND NAME
NON-MEDICARE:			
NETWORK RETAIL 30-DAY SUPPLY	\$5	\$45	\$75 or 40%, <i>whichever is greater</i>
SMART90 RETAIL 90-DAY SUPPLY ¹	\$10	\$90	\$150 or 40%, <i>whichever is greater</i>
HOME DELIVERY 90-DAY SUPPLY	\$10	\$90	\$150 or 40%, <i>whichever is greater</i>
MEDICARE PART B PRIMARY:			
NETWORK RETAIL 30-DAY SUPPLY	\$3	\$25	\$50 or 35%, <i>whichever is greater</i>
SMART90 RETAIL 90-DAY SUPPLY ¹	\$6	\$50	\$100 or 35%, <i>whichever is greater</i>
HOME DELIVERY 90-DAY SUPPLY	\$6	\$50	\$100 or 35%, <i>whichever is greater</i>
SPECIALTY PHARMACY:			
ACCREDO 30-DAY SUPPLY	10% up to a maximum of \$100	25% up to a maximum of \$250	35% up to a maximum of \$500

1) Limited to participating CVS and Walgreens pharmacies.

* No deductible applied.

LIVE HEALTHY, GET REWARDED

EARN REWARDS FOR TAKING AN ACTIVE ROLE IN YOUR HEALTH

WELLNESS REWARDS PROGRAM

We want to recognize members for making healthy choices and working towards their health goals. Adult members and their covered spouse can each **earn up to \$350** per calendar year by completing qualifying activities through our Wellness Rewards Program.*

WAYS TO EARN



- Utilize UMR's Health Cost Estimator or Express Scripts' Price a Medication tool
- Complete an Action Plan in the UMR Activity Center
- Register for myCompass and verify contact information
- Meet health targets for blood pressure and A1C



- Complete our online clinical health risk assessment
- Receive your yearly biometric screening



- Get your annual routine preventive care check-up
- Receive certain preventive care screenings
- Participate in the Compass Rose Living Well or Maternity programs
- Complete Tobacco Cessation



Learn more about the Wellness Rewards Program:
compassrosebenefits.com/Rewards

** You must opt-in to earn points.*

This is intended to be a summary of the Wellness Rewards Program. Visit us online for more information regarding how to earn and redeem points.

HEALTH TOOLS & WELLNESS PROGRAMS

GET THE MOST OUT OF YOUR COVERAGE + LIVE A HEALTHIER LIFE



MYCOMPASS

myCompass provides secure online access to claims, Explanation of Benefits (EOBs), ID cards and more.

The Member Portal allows you to:

- Print and request ID cards
- View EOBs
- Review claims status
- Locate in-network providers
- Estimate costs for services
- Manage prescriptions
- Access health & wellness resources



VIRTUAL PHYSICAL CARE

Start your journey to living pain free with **SWORD**, virtual physical care that you can do from the comfort of your home. You'll get a Digital Therapist tablet and motion sensors to track your progress, give feedback and help correct your form in real-time. Best of all, it's free to eligible* members as part of your health plan benefits.



ACTIVE&FIT DIRECT™

We partner with **Active&Fit Direct** to help members stay active with flexible fitness options starting at just \$25 a month. Members have access to thousands of fitness centers and studios, digital workout videos, one-on-one lifestyle coaching and more!



VIRTUAL VISITS

Skip the waiting room with **Doctor On Demand** — a service that lets you see a board-certified physician face-to-face over live video from your smartphone, tablet or computer. They can diagnose, treat and even prescribe medication if necessary. They are available 7 days a week — even when other health care options are closed — for free!



WEIGHT LOSS PROGRAM

Need help losing weight? We offer a FREE online weight loss program through **Real Appeal®** to help eligible* members make long-term healthy lifestyle changes. You'll get:

- A Transformation Coach to help motivate you to reach your goals
- Online tools and trackers, available 24/7
- A Success Kit with scales, recipes, workout DVDs and more



COMPASS ROSE LIVING WELL

Discover educational resources and tools to help you meet your health goals and live a healthy lifestyle. For one-on-one support, connect with an anchor nurse, who can help you navigate your health care.



Learn more about these programs by visiting us online at:
compassrosebenefits.com/Programs

* Must meet eligibility criteria.

PLAN RATES

2023 HIGH-OPTION MEMBER PREMIUMS

ENROLLMENT TYPE & CODE	BIWEEKLY RATE	MONTHLY RATE
Self Only (421)	\$98.32	\$213.02
Self Plus One (423)	\$227.19	\$492.25
Self & Family (422)	\$247.90	\$537.12

ENROLLMENT

CONVENIENT + EASY

Open Season is November 14 - December 12 — don't miss your chance to enroll. To see if you are eligible, visit compassrosebenefits.com/Eligibility.

ACTIVE EMPLOYEES

Contact your Health Benefits Officer or Human Resources Representative within your organization/agency. You will need to complete a **Health Benefits Election Form (SF 2809)**.

RETIREES

Contact OPM directly:

- During Open Season: **(800) 332-9798**

- Outside of Open Season: **(888) 767-6738**

Visit opm.gov for additional enrollment options.

QUESTIONS?

WE ARE HERE FOR YOU



CALL:

(888) 438-9135 from 8:00am - 8:00pm (EST)



EMAIL:

umr-crbginquiry@umr.com

compassrosebenefits.com

This is a summary of the features of the Compass Rose Health Plan. Before making a final decision, please read the Plan's FEHB Brochure at compassrosebenefits.com/Brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

Stay connected:    