



COMPASS CONNECTION

SPRING 2023

ARE YOU
PREPARED
FOR YOUR
NEXT
TRIP?



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GET THE
TOOLS
YOU NEED FOR A
HEALTHIER

YOU

YOU

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Get the Tools You Need for a Healthier You

Slipping into unhealthy habits happens gradually. You stop working out regularly and let convenience food overrule the more nutritional options. Don't be too hard on yourself — this cycle can happen to anyone as life gets busy.

Sometimes, it is the little things — like being unable to go up the stairs without feeling out of breath — that motivate you to make a healthy change. Other times it can be a health scare, like being diagnosed with high blood pressure or diabetes.

Whatever your “a-ha” moment is, you should be proud of yourself for deciding to live a healthier lifestyle. Taking the first steps towards eating healthy and being physically active can be overwhelming. There is no quick fix to help you miraculously shed extra pounds. And a quick online search will bring an abundance of weight loss programs and advertisements, but what actually works and won't cost a fortune?

Real Appeal® is a free online weight loss program available to eligible Compass Rose Medicare Advantage members as part of your benefits.* Real Appeal does not promise instant results. Their experts know everyone's journey is different. Still, the goal remains the same: make lasting changes to your health.

With Real Appeal, you have an online support group to help motivate you and a Transformation Coach to provide guidance. Your coach will help you create a plan to stay healthy, customized to fit **your** life, not the other way around.

You can get virtual help with things like:

- Understanding portion control
- Making healthy food decisions
- Preparing meals
- Finding time for exercise

Real Appeal helps motivate you and hold you accountable to make lasting changes in your life.

In addition to guided coaching through Real Appeal, you have access to an extensive, national network of fitness options through **Renew Active®**.¹ This is a **free membership** that you can use for online classes or in-person fitness locations, whichever fits your schedule better – or both! Plus, Renew Active provides socialization opportunities with various events and activities at your disposal.

GETTING STARTED

Real Appeal

Learn how to sign up at compassrosebenefits.com/RealAppeal

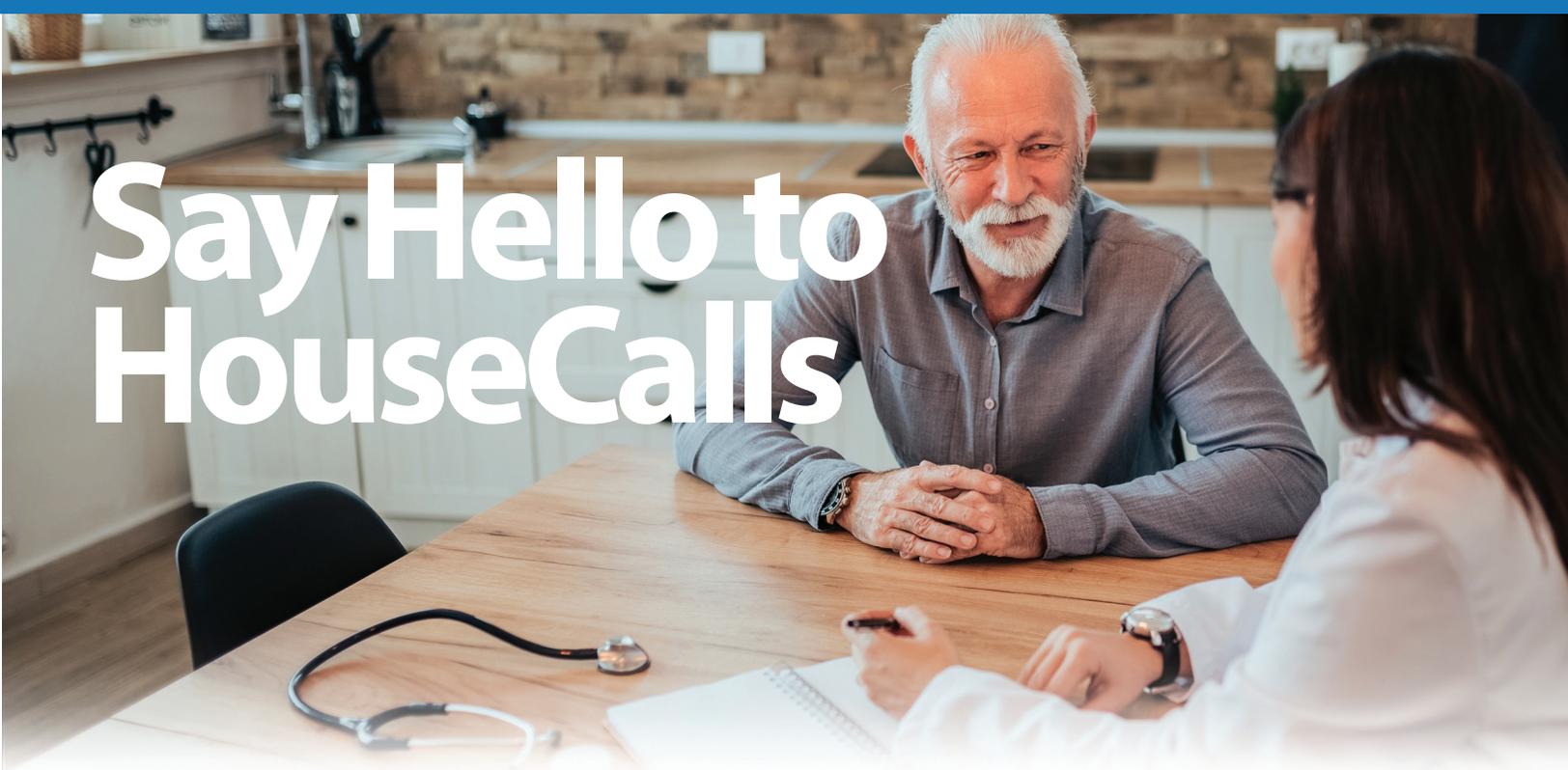
Renew Active

Enroll by visiting retiree.uhc.com/compassrose

¹ Renew Active® includes a standard fitness membership. The information provided through Renew Active is for informational purposes only and is not medical advice. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Gym network may vary in local market.

* Real Appeal Weight Loss is available at no additional cost to those with a BMI of 19 and higher. If you are pregnant, please speak with your primary care physician before joining the program. This information is for educational purposes only and is not a substitute for the advice of a medical provider.

Benefits and features may vary by plan/area. Limitations and exclusions apply.



Say Hello to HouseCalls

If you see your primary care provider regularly, you may be reluctant to take advantage of **UnitedHealthcare® HouseCalls¹**, a service that offers yearly in-home health and wellness examinations and screenings as part of your plan.

HouseCalls assessments are intended to supplement primary care visits, not replace them. These assessments allow you the opportunity to address issues that may not be covered during your primary care exam, such as access to food and transportation that may inhibit access to care or environmental and fall hazards in your home.

While routine checkups with a primary care physician are essential for overall health, many patients feel their doctor does not spend enough time with them during these visits. During a HouseCalls visit, a licensed UnitedHealthcare nurse practitioner (NP) spends 45 to 60 minutes with you in your home, giving you plenty of time to talk about your health questions.

At your HouseCalls visit, your NP will:

- Review your medical history
- Conduct a head-to-toe exam, including health screenings and tests as appropriate
- Complete a medication review
- Identify health risks and opportunities
- Provide education and referrals

Before your visit, you will receive a reminder with notes for how to get ready. It may be helpful to make a list of questions or concerns you would like to discuss, such as changes in your health or questions about how best to take a medication. Also, the day before your appointment, your NP may call you to introduce themselves and answer any questions you have about preparing.

HouseCalls connects with your primary care provider after your visit to help keep them informed about your health. It can be a great way to feel confident, knowing an extra set of eyes is looking out for you between regular doctor visits.

Think of HouseCalls as an extra layer of care — it is valuable 1-on-1 time you do not always get in the doctor's office. And it is tailored to your individual needs.

To get started with UnitedHealthcare HouseCalls visit

retiree.uhc.com/CompassRose

or call **1-866-799-5895, TTY 711**

Monday to Friday, 8 a.m. – 8:30 p.m. ET.

¹ HouseCalls may not be available in all areas.

The Key to Maintaining an Active Social Life as You Age

Our social lives can impact our overall health and well-being. And, as we age, it can be challenging to maintain the same level of social activity we had previously. This may be due to job changes, retirement, family moving away or a lack of energy and motivation to stay connected with friends.

According to a report from the National Academies of Sciences, Engineering, and Medicine (NASEM), nearly one-fourth of adults aged 65 and older are socially isolated.¹



Here are some tips to help you start building, or maintain, social connections:³

1 Get involved in your community through volunteering. This not only brings you closer to people in your area, but it helps you build an active schedule with things to look forward to.

2 Get connected on social media with your family and friends. Take advantage of the digital world and schedule regular online chats with your long distance loved ones. It has become increasingly easier to stay in touch with people who live all over the world through Facebook and Instagram, along with video calling applications like Zoom.

3 Join a local group to connect with others who share your interests, such as a book club or gardening club. Your local government or community may have a website or community center that can help you get started.

Yet the health risks of loneliness and social isolation can include:²

- A 50% increased risk of dementia
- Higher risk of heart disease and stroke
- Higher rates of anxiety and depression
- An increased risk of premature death

SOURCES:

¹ National Academies of Sciences, Engineering, and Medicine (NASEM). <https://nap.nationalacademies.org/catalog/25663/social-isolation-and-loneliness-in-older-adults-opportunities-for-the>

² Centers for Disease Control and Prevention. <https://www.cdc.gov/aging/publications/features/lonely-older-adults.html>

³ Healthline. <https://www.healthline.com/health-news/staying-social-as-a-senior>

Nurturing social connections requires time and effort, but it is important to your health to put yourself out there. We can help support you with the Compass Rose Aging Well Program. Our Resource Coordinator, Barbara Labosky, BS, CCM can help identify local resources to connect you with your community. You can reach Barbara by emailing agingwell@compassrosebenefits.com or calling (866) 368-7227 (option 6) Monday through Friday, 9 am to 5 pm EST.

Are You Prepared for Your Next Trip?

Travel can be a great way to relieve stress and enjoy yourself during your retirement years. But as you age, your ability to travel may become limited due to time constraints or chronic conditions. Don't let that stop you! Here are a few tips to help you travel with confidence.

- ✓ Make appropriate accommodations for yourself. If you have trouble walking, arrange for a wheelchair when you arrive. You can also arrange guided vehicle tours instead of walking tours for sightseeing.
- ✓ Invest in high-quality rolling luggage to help reduce the work as you travel. This is especially helpful if you are touring and visiting locations that require moving your luggage several times.
- ✓ Manage your medications carefully. Create and carry a detailed list of your medications, including brand and generic names, dosages and frequency of administration. Also include the name and phone number of each doctor who prescribes your medications in case you need to get help or advice while you travel.
- ✓ Pack your medications in your carry-on luggage, and do not allow them to be placed in the cargo hold of the airplane or bus. Bring extra medications in case you get delayed and do not return home when planned. A good rule of thumb is to add a 10-50% buffer.
- ✓ Consider your abilities and the support you might need in an emergency. For instance, if you have an accident requiring emergency care, you may have to provide payment before you can get treatment and submit a reimbursement form later. When you are traveling, make sure you are able to pay for emergency expenses.

Our Aging Well team can help you make a list before you go. You will work closely with our dedicated Resource Coordinator Barbara Labosky, BS, CCM, who can help you identify issues, as well as what questions to ask your health care and travel professionals as you make your plans. Reach out to our team at agingwell@compassrosebenefits.com or call us at (866) 368-7227 (option 6).

How to Recognize Fraud, Waste and Abuse

Health care fraud happens every day, aiming to scam people into giving away their private health information or money. Unfortunately, many people fall victim to fraud, waste and abuse because they do not know how to spot it or report it. This creates a never-ending cycle, as more patients are mistreated. Health care fraud is a major problem for all Americans, as it can cause tens of billions of dollars in losses each year, raises health insurance premiums and increases taxes.¹

A provider can commit fraud by billing for services you did not receive. For example, say you go to your doctor for your annual physical and have blood work done. Later, you notice claims for a test or procedure that was never performed, and you are left confused, with a hefty bill. This is considered fraud.

Other examples of **fraud** by a health care provider are:

- Providing unnecessary services
- Prescribing controlled substances when not medically necessary

We take measures to protect our members, but fraud can still happen to anyone. Our goal is to minimize it by encouraging you to stay in-network and use premium care physicians, which you can find through our provider directory.

Health care **waste** is closely related to fraud and can also be hard to detect as a member. Some examples of waste are:

- Your doctor prescribing more medications than necessary
- Ordering excessive lab tests

Both examples of waste can leave you with a surprising amount of money on your subsequent claim, which ties into abuse.

An example of **abuse** in health care is an excessive amount billed for services you received. If it seems like your bill is much higher than you anticipated, your provider may be guilty of abuse.

This is not meant to scare you from going to the doctor. Be mindful of how you could be taken advantage of and use the above examples to help spot dangerous activity. If you feel that you have been a victim of fraud, waste or abuse, we can help.

How to Report Fraud, Waste and Abuse

The Compass Rose Health Plan is committed to keeping our members safe from health care fraud, waste and abuse. As a health care consumer, you should know how to recognize what is considered fraud, waste or abuse, and when to report it.

If you suspect fraud, waste or abuse, report it to us and we will investigate:

- Compass Rose Health Plan Fraud, Waste and Abuse Line: **(866) 368-7227 (option 8)**

SOURCE:

¹ FBI. <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety/common-scams-and-crimes/health-care-fraud>

Welcome New Compass Rose Board of Directors

We are excited to welcome three new members and one re-elected member to our Board of Directors! Please join us in welcoming:

Leslie Pyenson, M.D. FACP

"I am honored and humbled to have been elected to the Compass Rose Board of Directors. I hope to use my 30+ years of overseas and domestic experience as a U.S. Government physician, analyst, and contractor to join with the rest of the Board to ensure Compass Rose continues to provide the very best, caring, and insightful health insurance for our members."

Shantaria Richardson

"Thank you for this amazing opportunity to serve you! I am so excited about using my personal healthcare experiences to represent the perspective of those near, far, healthy, sick, and serving as caretakers."

Joseph H. Schafer, Ph.D.

"I'm thrilled to represent our members on our CRBG board. I leverage my personal experience as a beneficiary, husband, and father as well as my professional expertise in areas such as cyber, healthcare, and governance to enhance CRBG services for us all."

Kevin Smith, incumbent Chairman

"In the ever-changing complex health care environment, the staff and the Board work to continually enhance both the member experience and value received by our members, which is equally a challenging and rewarding experience."

As longstanding members of Compass Rose Benefits Group, they each bring perspective and dedication to ensure we meet the needs of our members.

Set Your Financial Goals with Mission Financial Solutions

We are already firmly in 2023, but let's get a solid start on the year's financial matters. Ask yourself, what financial, business, or life priorities do you need to address for the coming year? Now is an excellent time to think about the investing, saving, or budgeting methods you could employ toward specific objectives, from building your retirement fund to managing your taxes. You have plenty of choices.

Check out the Mission Financial Solutions site, exclusively for Compass Rose Benefits Group members for a guide to how to optimize your financial situation in 2023.

To learn more, visit Mission Financial Solutions at <https://bit.ly/CRBGStart2023>.

* 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.





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TTY 711

8am to 8pm M-F

uhcretiree.com/compassrose

compassrosebenefits.com

PRESCRIPTION DRUG PROGRAM

OptumRX

(888) 279-1838

OptumRX.com



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