



COMPASS CONNECTION

SUMMER 2023

CELEBRATING
75 YEARS
OF COMPASS ROSE
BENEFITS GROUP

(pages 2-5)

CONTROVERSIAL
**NEW WEIGHT
LOSS DRUGS
EXPLAINED**

(page 10)

GET YOUR NEXT
**MASSAGE
ON US!**

(page 11)



Celebrating 75 Years of Compass Rose Benefits Group

Compass Rose Benefits Group is celebrating our 75th year serving federal employees! Our programs and offerings have evolved as we continue to raise the bar to provide the best coverage for our members.

We're looking back at the history of Compass Rose and celebrating how far we have come since 1948.

History of The Compass Rose Health Plan

1940s

- The CIA established a department responsible for the insurance needs of CIA officers. This department was called the Government Employees Health Association (GEHA).
- Board of Directors was established.

1980s

- Circulated our first external newsletter, known today as the Compass Connection.

1950s

- We became part of the newly established Federal Employees Health Benefits (FEHB) Program and changed our name to the Association Benefit Plan (ABP).

1990s

- Manual claims processing was replaced by electronic claims processing.
- First plastic ID cards were issued.



2000s

- We changed our company name to Compass Rose Benefits Group (CRBG) and renamed our health plan to the Compass Rose Health Plan.
- Expanded to all employees and retirees of the Intelligence Community.
- Expanded to civilian employees and retirees of the Department of Defense.
- CRBG became a standalone corporation headquartered in Reston, VA.

2020s

- Introduced Compass Rose Aging Well program to support our members as they age.
- Expanded to employees and retirees of the Department of Homeland Security.
- Introduced Compass Rose Medicare Advantage for retirees.

2010s

- Compass Rose Charities was established to provide financial support to organizations in need.
- Expanded to employees and retirees of the Department of State.
- Began to offer an online portal for our members.

Looking Forward

The Compass Rose team is hard at work to bring more enhancements to our plans for 2024. Watch for these updates during Open Season!

Whether you have been with us throughout the decades or recently joined, thank you for being a Compass Rose member.

A Word From Sherri Hebert, Ph.D., Chief Operating Officer

Compass Rose would not be where it is without the thoughtful leadership and guidance of our Board of Directors and executive team.

For the last 14 years, Sherri Hebert, Ph.D., has been Vice President and Chief Operating Officer (COO) of Compass Rose Benefits Group. This year, she is passing the baton of COO to our current Health Plan Administration Director, Joni Huber. Sherri is not leaving Compass Rose but will be moving to a part-time role to spend more time with her grandchildren and family.



Hear from Sherri Hebert, Ph.D. on her transition into Compass Rose's Chief Administrative Officer

In 2009, after spending 25 years in the Intelligence Community as a federal employee, I joined Compass Rose Benefits Group as the Vice President/Chief Operating Officer. I was thrilled to be able to support our exclusive membership in meeting their healthcare needs.

Over those 14 years, I have worked with a team of incredibly capable people. When I made the decision to move into a new part-time role at Compass Rose, promoting one-of-our-own was an easy decision.

This summer, Joni Huber will move from the Director of Health Plan Administration to the VP/COO role. Over the past eight years, I have seen Joni's dedication to our members, her passion for offering quality benefits/programs, and her business acumen working with our business partners. With her formal education and her hands-on experience, she is the absolute best person to fill this role.

Thank you,

A handwritten signature in black ink that reads "Sherri C. Hebert, Ph.D." The signature is written in a cursive, flowing style.

Sherri C. Hebert, PhD

Introducing Joni Huber, Chief Operating Officer

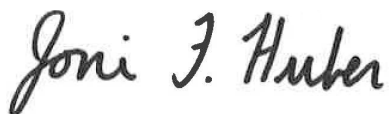
Hear from Joni to learn more about her time at Compass Rose and how she envisions the future as the new Chief Operating Officer

I am excited to take on the role of Chief Operating Officer at Compass Rose. After receiving my master's degree in healthcare administration, I joined the member services team at Compass Rose in 2015, answering phone calls from our members. Although I moved into other positions, most recently as the Director of Health Plan Administration, one thing remained the same: my dedication to serving our members.

Compass Rose's passion for providing exceptional member service is the most rewarding part of my job. No matter what is being discussed or what decision is being made, potential impacts to the member are at the forefront of each conversation.

I look forward to continuing Compass Rose's great work over the last 75 years to help ensure our members have the benefits and programs they need to live their healthiest lives while providing the highest level of customer service possible.

Thank you,



Joni F. Huber



Prepare Your Family for the Unexpected

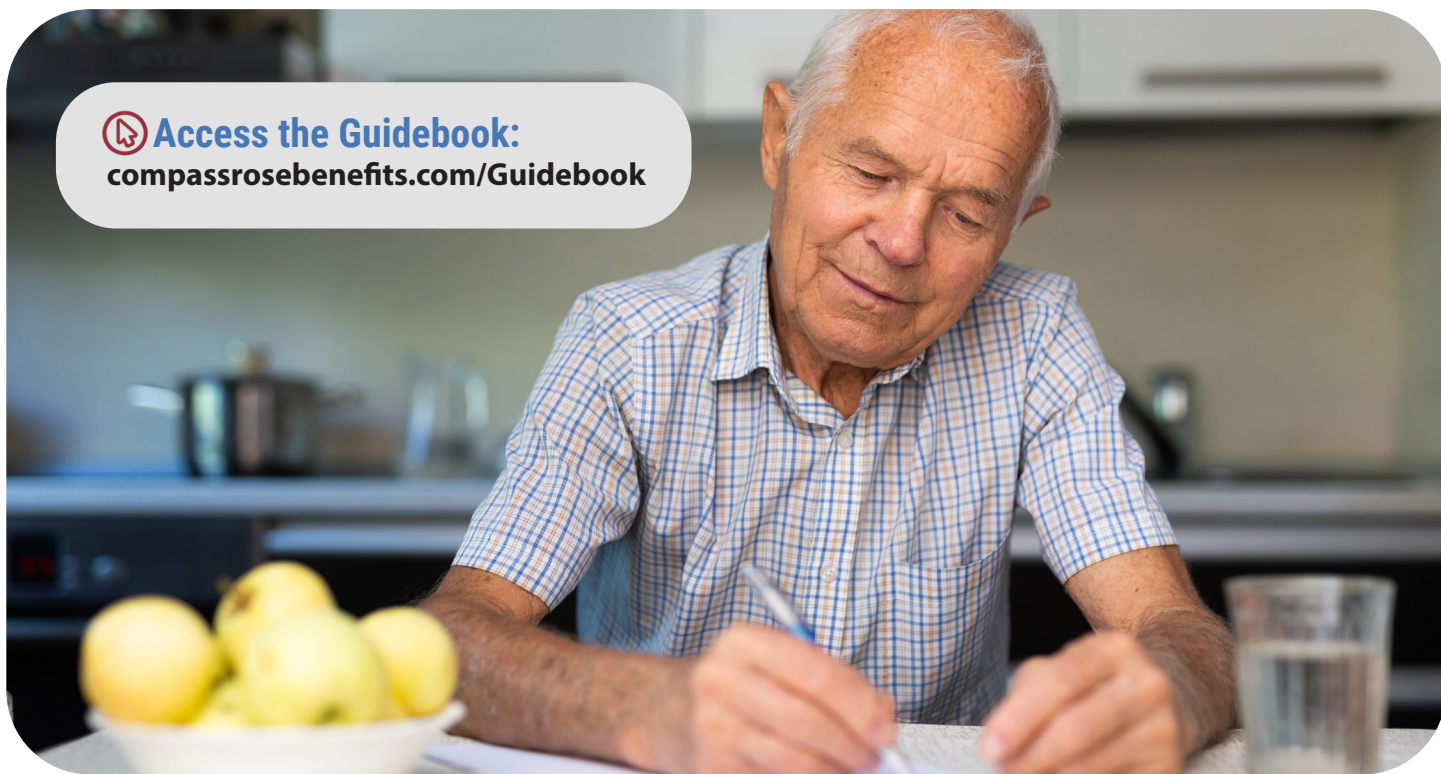
Preparing for death is an unpleasant topic that many avoid discussing with their families. However, it is never too early to prepare and assemble end-of-life documents. Taking these steps will not only ease your mind but also help your loved ones after you are gone.

To help members and their families prepare for aging and death, we created a guidebook to help you gather all your important information in one safe place. This includes business contacts, property holdings, last wishes and usernames and passwords for online accounts.

Your loved ones will need to close or update accounts, manage taxes and have access to any properties to avoid chaos after you pass. For example, if you are the primary earner or have any bills in your name, your family will need access to your bank accounts to start managing it themselves.

Preparing for death can help make sure you cover every aspect of your life and can make your loved ones' lives much easier.

 **Access the Guidebook:**
compassrosebenefits.com/Guidebook



Compass Rose Aging Well

Getting older can be overwhelming, but you don't have to do it on your own. We can help support you as you age gracefully with the Compass Rose Aging Well Program. Our Resource Coordinator, Barbara Labosky, BS, CCM can help you identify local resources for housing and transportation, along with preparing for end-of-life care. You can connect with Aging Well by emailing agingwell@compassrosebenefits.com or calling **(866) 368-7227** (option 6) Monday through Friday, 9 am to 5 pm EST.





Understanding Coverage for Routine Bloodwork

It's time for your annual checkup! As part of your annual preventive care exam, your provider will likely order routine blood work, a fundamental part of preventive care. But did you know some labs ordered by your provider must meet medical necessity criteria in order to be covered by insurance? We're here to help you prepare for your next checkup, so you don't end up with a surprise bill.

In 2022, new coverage determinations were made for Vitamin D testing. It was found that Vitamin D testing is unproven and not medically necessary for routine preventive screening due to insufficient evidence of efficacy.

Most people gain enough Vitamin D from sun exposure or from fortified foods.¹ However, some medical conditions — like Crohn's and celiac disease — and certain lifestyle factors can contribute to low Vitamin D levels. Speak to your provider about which tests are recommended for you.

Unless you have a condition or diagnosis associated with Vitamin D deficiency, the test may not qualify for coverage as part of your routine lab work.

Though network providers have been sent a bulletin regarding this new coverage determination, you should still check to see if it is listed on your order form. While annual routine

blood work performed at a preferred network lab is free, you may have to pay out-of-pocket for any tests that are not medically necessary.

Make sure your routine lab work is covered at 100% by either visiting one of our two preferred network labs: Quest Diagnostics® and LabCorp; or ask your provider to send your labs from their office to one of the two covered labs. Both Quest Diagnostics® and LabCorp have facilities nationwide. Some providers may offer lab services at their office, which require you to pay out of pocket.

Use this checklist to help you save on preventive care and routine lab work:

- ✔ Visit an in-network primary care provider
- ✔ Tell your provider you must get your lab work done through Quest Diagnostics® or LabCorp
- ✔ Ensure you review the labs ordered by your provider and ask any questions you may have

At the end of the day, an open dialogue with your provider not only keeps your health on the right path but can also help you avoid any unnecessary costs.

¹ National Institutes of Health: <https://ods.od.nih.gov/factsheets/VitaminD-HealthProfessional/>

Save Money on Dental and Vision with Careington Savings Program

Compass Rose is proud to partner with Careington to offer members discounts on their dental and vision needs through the Careington Savings Program. While our partnership with Careington is not new, we have made some enhancements to provide a better member experience. There's now a dedicated phone number to call to speak with a Careington Savings Program representative, who can help answer questions about their services.



Dental Savings

Careington Savings Program helps make your dental health more affordable by offering discounts to help cover your annual checkup, x-rays, cleanings and more extensive things like crowns and root canals. As part of the program, you can:

- Save 5% to 50% on most dental procedures including routine oral exams, unlimited cleanings, dentures, root canals and crowns
- Save 5% to 20% on orthodontics including braces and retainers – for children AND adults
- Receive discounted cosmetic dentistry such as bonding and veneers

Vision Savings

Paying for eyeglass prescriptions, contacts and corrective surgeries like LASIK can quickly add up. With Careington, you can save money on all the above!

Careington Savings Program offers VSP Vision Savings Pass and EyeMed Vision Care, which can both save you money on annual preventive visits. Some other perks include savings on eyewear, including:

- Lenses
- Frames and sunglasses
- Lens enhancements
- Laser vision correction

Take advantage of the discount program by visiting compassrosebenefits.com/Careington.

Careington Savings Program is excited to offer a new, direct phone number specifically for Compass Rose members. This month, you will be receiving a packet from Careington including your ID card. If you have questions, give them a call. Access the dedicated number for Compass Rose members at **844-468-2748**.

This plan is not insurance and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.compassrosebenefits.com/Careington. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont.

Get Access to Veterinary Professionals 24/7

Many pet owners think of their pets as family. It can be scary when your pet is sick or acting differently. Where do you take them? Is it too soon to seek help? We are happy to introduce a virtual option that can help answer those questions, launching this month!

DialCare Virtual Vet is there for you, just like you are there for your pet. DialCare offers immediate access to licensed veterinary professionals via video chat or phone call, 24/7. If your pet seems sick or lethargic, you can video chat instantly to ask any questions.

This service is NOT intended for emergencies. Contact your pet's vet or local emergency hospital for serious medical issues.

You can use DialCare Virtual Vet for things like:

- Guidance on an ongoing illness or diagnosis
- Advice on if your pet's situation is urgent and requires medical attention
- Questions on their quality of life

The licensed veterinary professionals will help answer your general questions and let you know if you should seek emergency care. Connect with a licensed veterinary professional for \$20 per visit.

When your pet needs help, you want to make sure you are doing the right thing. Receiving expert advice can help give you extra peace of mind in-between vet visits. If you are a spouse or dependent, please call **(844) 468-2748** for help with DialCare Virtual Vet.



To connect with a veterinary professional, sign in to myCompass at member.compassrosebenefits.com and click **Virtual Vet (DialCare)**.

Virtual Vet Disclaimer. Please be advised: Virtual Vet does not provide diagnoses or prescriptions for your pet. Our licensed veterinary professionals inform, advise and guide you on the next best steps to take for the health and well-being of your dogs and cats.

Controversial Weight Loss Drugs, Explained



Demand for obesity drugs has skyrocketed over the last year. So much so that brands like Ozempic and Wegovy have become household names. However, Ozempic and Wegovy are not for everyone, and you should be cautious before using them for weight loss.

Wegovy and Ozempic are the same drug called semaglutide but are used to treat different things. Ozempic is approved for people with type 2 diabetes, and Wegovy is approved for people who are obese and have health conditions due to their weight.

Both drugs decrease your appetite to make you feel fuller and eat less. Since the drug slows down your digestive system, there are some gastrointestinal side effects, like nausea, diarrhea and constipation. While you should be cautious about taking these drugs, they are proven to help people lose a considerable amount of weight.

What are the Benefits of Taking a Weight Loss Drug?

According to the Mayo Clinic, taking weight loss drugs for a year can mean a loss of total body weight of 3% to 12% more than that lost with lifestyle changes alone. Healthy weight loss can have tremendous health benefits, such as lowering your blood pressure, blood sugar levels and levels of fats in the blood called triglycerides.¹

Why are Anti-Obesity Drugs Prescribed?

Providers may prescribe weight loss drugs based on body mass index (BMI) and weight-related conditions, like high blood pressure and diabetes.² The use of weight loss drugs, along with improving diet and exercise, can help people with obesity, high blood pressure and diabetes manage their weight.

¹ Mayo Clinic. <https://www.mayoclinic.org/healthy-lifestyle/weight-loss/in-depth/weight-loss-drugs/art-20044832>

² Web MD. <https://www.webmd.com/obesity/weight-loss-prescription-weight-loss-medicine#091e9c5e80008ae8-4-11>

*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. 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.

Maintaining a Healthy Weight

Weight loss drugs can help you lose weight, but the weight will likely return if the drugs are stopped.

Some may take the medications forever to help keep the weight off. However, it is still important to find a sustainable food and fitness plan to make lasting changes to your health.

If you have concerns about your weight or weight-related conditions, speak to your primary care provider. They can help create a treatment plan specific to you.

Healthy Weight Loss with RealAppeal®

As a Compass Rose Health Plan member, you have access to Real Appeal®, a free online weight loss program.* Real Appeal combines simple steps with personalized tools and support to help you lose weight. Get started at compassrosebenefits.com/RealAppeal.

An Extra Layer of Care

Making healthy choices and meeting your health goals is not always easy. You do not have to do it on your own. Compass Rose Living Well is a free program that offers personalized guidance to help keep your health in check. We have nurses on-staff who can provide extra support when you need it for things like managing stress, diabetes or high cholesterol.

Learn more about the Living Well program at compassrosebenefits.com/LivingWell.

Get Your Next Massage on Us

Massage therapy can have many medical benefits. It can relieve muscle tension, improve circulation, and help with pain relief, stress, and anxiety.¹ Yet for many health plans, massage therapy is still considered an alternative medicine, and not covered by insurance.

As a Compass Rose Health Plan member, you are in luck! **We reimburse members up to \$60 for a massage therapy visit, with a maximum of 12 visits per year.**

Does the massage need to be ordered by a physician to receive coverage?

No! While you do need to see a licensed massage therapist, there is no other criteria.

Are there network massage therapy providers?

While you can find in-network, licensed massage therapists using our online provider directory, you can see any provider and receive reimbursement. Ask the provider for proof of license, it is usually posted at their practice or listed on your receipt, which you should make sure you get!

How to Submit a Massage Therapy Claim

You can submit a claim online, making it easy to get reimbursed in a timely manner.

To submit an online claim:

1. Sign in to your myCompass account at **member.compassrosebenefits.com**
2. Click **Go to UMR** in the **Quick Links** menu
3. In the **I need to...** menu, click **Find a form**
4. From the list, select **Online Claim Submission**

¹ Mayo Clinic. <https://www.mayoclinic.org/tests-procedures/massage-therapy/about/pac-20384595>



A new window will open that will guide you through the submission process. To ensure you receive your reimbursement in a timely manner:

- If you pay for your massage therapy with a gift card, be sure to ask your therapist for a receipt that shows you paid for the service.
- If you purchase a package of massages, submit proof of the package purchase and date the services were redeemed, to UMR.
- Be sure to take a clear photo of your receipt before submitting. If the photo of the receipt is blurry, cut off or illegible, you may not receive your reimbursement

For questions on your massage therapy claim, and other medical claims, contact UMR at **(888) 438-9135**.

Are Your Banking Accounts Safe?

What is happening with the banking system and are your accounts safe? These are questions that many are asking recently as the Fed raises rates and worries over an economic slowdown are destabilizing the financial system. There are some basic points to understand regarding the new Fed liquidity backstop that is in place.



Read More

Scan the QR code or visit Mission Financial Solutions at **bit.ly/CRBGSummer2023**





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Suite 220
Reston, VA 20191

Medical Claims

UMR
P.O. Box 8095
Wausau, WI 54402
(888) 438-9135
UMR-medicalbenefits@umr.com

Compass Rose Benefits Group

(866) 368-7227
compassrosebenefits.com

Provider Precertification

UMR
(800) 808-4424

Prescription Drug Program

Express Scripts
P.O. Box 14711
Lexington, KY 40512-4711
(877) 438-4449
express-scripts.com/CompassRose

Doctor On Demand

(Telehealth)
(800) 997-6196
compassrosebenefits.com/DrNow

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