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Your Guide to the Compass Rose Health Plan



Thank you for choosing the Compass Rose Health Plan Standard Option for your health benefits! We're here to help you understand your benefits and how to use them as well as provide tips and resources to help you stay healthy. Our Compass Connection newsletter goes out three times a year, but you can also stay up to date by visiting our website.

Don't Miss Out on the Benefits Provided with Your Health Plan

As a Standard Option member, some of the perks of your plan include:

- 5 free virtual Doctor On Demand[®] visits
- Medication coverage through Optum Rx®
- Compass Rose Living Well, a free program to help manage your health care needs
- Fitness discounts through Active&Fit Direct™
- Coverage for massage therapy

Obtain Coverage Through In-Network Providers

With the Standard Option, you have access to UnitedHealthcare's Choice Plus network. You can quickly search through the provider directory to find specialists and primary care providers near you at **compassrosebenefits.com/UHC**. Your plan does not provide coverage for out-of-network care, so be sure to visit in-network providers.

Access Your Benefits Online

If you have not already, register for **myCompass** at **member.compassrosebenefits.com** to manage your plan. With a myCompass account, you can:

- Find your member identification card, claims and explanation of benefits (EOBs)
- Estimate costs for covered services
- Access Optum Rx® to manage your prescriptions
- Enroll in one of our health & wellness programs
- Search conditions, treatments and other topics in our Health Library

Learn more about your health plan coverage by visiting our website.

Here's How to Reach Us

You'll talk to a real person every time you need us — that's one of the most common reasons why members say they love our health plans.

UMR Claims and Benefits

Monday – Friday: 8 am to 8 pm ET

Phone: (888) 438-9135

Email: umr-crbginquiry@umr.com

Optum Rx®

General Questions & Home Delivery Phone:

(800) 557-5785

Optum Rx Specialty Pharmacy Phone:

(866) 306-8900



The Secret to Maximizing Your Prescription Drug Benefits

By understanding how your prescription drug benefits work — and taking advantage of cost-cutting opportunities whenever possible — you may save money on your medications.

As a Standard Option Compass Rose Health Plan member, you have Optum Rx® as your pharmacy benefit manager to ensure you have the coverage you need. To further understand your prescription drug benefits, let's explore some of the features available to you as part of your plan.

Know What to Expect by Pricing Your Medications

When it comes to the costs of your medications, it helps to be prepared before you go to the pharmacy. You can find out whether your medication is covered and estimate how much it costs through the drug cost estimator, available online.

To use Optum Rx's drug pricing tool, sign in to your myCompass account by visiting member.compassrosebenefits.com

Save Money with Optum Home Delivery®

Optum Home Delivery does more than ensure you always have an adequate supply of your medication, so you don't miss a day. You can receive a 90-day supply of your non-specialty generic medications for the cost of two 30-day supplies, with free shipping straight to your door.

Plus, you have virtual access to a pharmacist 24/7 to help answer your medication questions and you can also up automatic refill reminders to help you remember to get your prescriptions on time.

There are multiple ways to place your home delivery order:

- Go online to optumrx.com, download the Optum Rx app, sign in to myCompass or contact Optum Rx by phone at (800) 557-5785.
- Your doctor can send an electronic prescription to Optum Rx. Prescriptions for controlled substances, such as opioids, can only be ordered by e-prescribe.

For more information on your pharmacy benefits, visit **compassrosebenefits.com/pharmacy**. You may also contact Optum Rx at **(800) 557-5785**.





Randy Stoughton Retires After 35 Years at Compass Rose

In March 2024, Compass Rose Benefits Group's Chief Executive Officer Randy Stoughton will retire after 35 successful years of service.

Randy's journey at Compass Rose Benefits Group began in January of 1989 as a medical claims adjuster. In 2006, Randy became President and Chief Executive Officer (CEO), working alongside our Board of Directors, who are also members of our health plan. This close connection and support provided a direct link to what members are looking for, and helped Compass Rose be the membercentric organization it is.

Throughout his tenure, Randy's main priority has always been our members. Randy has always believed in listening, advocating, and helping members navigate the complexities through their healthcare journeys. Even as an executive, Randy always remained connected to the mission. He has even made phone calls to help lower or eliminate hospital bills on behalf of our members when they were egregiously billed.

"If I had to describe Randy in one word, it would be 'fair' and he's fair on all sides. Whether it is a company issue, or supporting a member, he is always fair. When negotiating with health systems, he was not asking for services to be 'free', but he was insisting they were fair," says Sherri Hebert, Ph.D., former Chief Operating Officer of Compass Rose. Sherri recalls a time pre-internet where members would bring in their physical receipts or bills to the Compass Rose office. Randy would dedicate the time to sift through and work with the members to sort out their claims. "He has always put members first," Sherri said.

Hear from Randy on his retirement:

I want to thank everyone for the privilege to serve Compass Rose and our membership over the last 35+ years, and I am forever grateful to those that I have served with, the deep friendships that I have made, and the opportunity to be part of what Compass Rose is today. I leave with a smile knowing that Compass Rose is in great hands moving forward with the same priority and unwavering goal of servicing our membership to the highest levels for which they deserve.

With gratitude,

Randy R. & thoughton

Randy Stoughton



Introducing Kevin Lanning, Compass Rose President & CEO

Compass Rose Benefits Group is excited to announce that Kevin Lanning has been promoted to Chief Executive Officer (CEO). Kevin has extensive experience in our health plan, serving most recently as Executive Vice President of Health and Pharmacy Operations.



Hear from Kevin as he takes on this new leadership role:

I am honored to take on the position of President and CEO at Compass Rose.

Having been a part of the Compass Rose family since 2018, I have had the privilege to share in our commitment of providing exceptional healthcare services to our members and contributing to the ongoing success and growth of our organization.

It is with great enthusiasm that I embark on this journey, continuing to serve our members and uphold the mission of Compass Rose. Providing a positive experience and industry-leading benefits to our members remains a top priority as I transition into the role.

I am dedicated to building on the foundation of excellence laid by my predecessor, fostering innovation, providing exceptional customer service, and ensuring our commitment to your health. This would not be possible without the trust and support of our members.

I am excited about the opportunities ahead and look forward to contributing to your health and wellbeing in the years to come.

Lever Fanning

Best.

Kevin Lanning

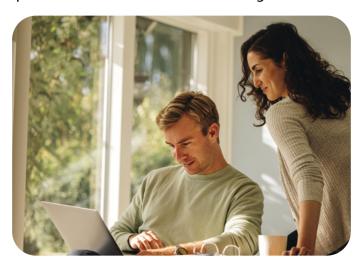
Understanding HEDIS & CAHPS Measures

Each year, our health plan is evaluated to measure the care and services provided to our members. These performance measures help us evaluate how well our plan is doing and identify areas in which we can improve.



One way we are measured is through **HEDIS**: Healthcare Effectiveness Data and Information Set.

HEDIS helps us gauge the quality of your care. When we see areas where members are not getting the care they need, we make sure to provide more education and resources around those topics, like preventive care and condition management.



Another measure we use is known as **CAHPS**: Consumer Assessment of Healthcare Providers and Systems.

CAHPS data is collected through a survey sent randomly to 1,100 members annually. This data tells us what our level of member satisfaction is, compared to other plans. The CAHPS survey asks about doctor wait times, satisfaction with our

health plan and prescription drug benefits and more. CAHPS focuses on matters that directly affected our members throughout the year.

What does this mean for you as a member? The primary purpose of these measures is to improve your care. More education and better preventive care programs mean less doctor visits and healthier outcomes for you. It is important to do your part in improving and maintaining your health by attending your annual check-ups, getting necessary cancer screenings and following advice from your provider.

If you are struggling to meet your personal health goals or have an ongoing condition, our Living Well team is here to support you. The **Living Well Program** is designed to take away the added stress of managing your health, with experts available to answer your questions and help you navigate the complexities of the health care system. Get started with a Living Well nurse by sending an email to **wellness@compassrosebenefits.com** or calling **(866) 368-7227 (option 5)**.

See our full 2023 HEDIS and CAHPS results at: compassrosebenefits.com/2023Performance

How To Report Fraud, Waste & 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.

What is Fraud, Waste & Abuse?

Fraud, waste and abuse are illegal ways that a provider or member can make a profit. Examples include:

- Fraud: a practice billing you for services you did not receive.
- Waste: a provider performing services that are not medically necessary to your care.
- Abuse: waiving patient co-pays or deductibles and over-billing your health plan.

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

Read more about fraud, waste and abuse: compassrosebenefits.com/policies/fraud-waste-and-abuse

Fraud, Waste & Abuse Hotlines:

Compass Rose Health Plan Fraud, Waste and Abuse Line: (866) 368-7227 (option 7)

UMR Fraud and Abuse Hotline: (800) 356-5803

Optum Rx® Phone: (800) 557-5785



MISSION FINANCIAL SOLUTIONS

Do You Have The Key Estate Planning Documents?

Compass Rose Benefits Group partners with Mission Financial Solutions to provide members with free access to educational articles and interactive tools that help answer your financial questions. In each newsletter, you can read about financial planning, preparing for elder care costs, retirement savings, maximizing your investments and more.

Recognizing the importance of estate planning is integral to ensuring that your wishes are honored, your assets are managed effectively, and your loved ones are provided for in a manner that aligns with your intentions The careful consideration and preparation of key documents is the foundation of a

comprehensive estate plan that promotes financial security, peace of mind, and a legacy that endures beyond one's lifetime.

Essentially, estate planning is the proactive approach to overseeing and safeguarding your assets during your lifetime, with a focus on preserving and directing their distribution upon your demise.

Regardless of age, health, or wealth, it is crucial for individuals to possess four (4) fundamental estate planning documents to ensure your loved ones are provided for in a manner that aligns with your intentions. In this Mission Financial Solutions article, we address the reasoning and benefits of each.

Read more at https://bit.ly/MFS_EstateMarch24

^{*}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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Medical Claims

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Compass Rose Benefits Group

(866) 368-7227 compassrosebenefits.com

Provider Precertification

UMR (800) 808-4424

Prescription Drug Program

Optum Rx[®] (800) 557-5785 compassrosebenefits.com/OptumRx

Doctor On Demand

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

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