

DEBUNKING COMMON MEDICARE ADVANTAGE MYTHS



In 2022, the Compass Rose Health Plan introduced a Medicare Advantage option for our retiree members enrolled in Medicare Parts A and B. The Compass Rose Medicare Advantage plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan, was created to enhance the current benefits to help members enjoy and stay healthy in their retirement years.

Since Medicare Advantage is relatively new to the FEHB space, many people don't know how it works. Below, we've addressed some of the common misconceptions about the Compass Rose Medicare Advantage option.



I'll no longer be in the FEHB program if I enroll in Compass Rose Medicare Advantage

MYTH: No need to worry, you will keep your FEHB status if you enroll in Compass Rose Medicare Advantage! Our Medicare Advantage option was designed as an enhanced level of benefits exclusively for Compass Rose Health Plan retirees.

I MUST have Medicare Parts A and B to enroll

FACT: In addition to being enrolled in the Compass Rose Health Plan, you must also be enrolled in Medicare Parts A and B to enroll in the Compass Rose Medicare Advantage Plan. Our Plan is open to retirees of the Intelligence Community, Department of State, Department of Defense and Department of Homeland Security.



There is an additional cost to enroll

MYTH: There is no additional cost to enroll in Compass Rose Medicare Advantage.¹ You will continue to pay your Compass Rose Health Plan premium and your Medicare Part B premium.



The Compass Rose Health Plan gives you money back for paying your Part B premium

FACT: The Compass Rose Medicare Advantage plan for retirees includes \$125 each month toward your Part B premium for you and your enrolled spouse.

I will no longer be a Compass Rose member

MYTH: You will remain a Compass Rose Health Plan member AND you gain additional perks like a \$40 quarterly credit to spend on over-the-counter items² and an annual in-home physical and health screening.³ Continue receiving the great coverage you expect from Compass Rose, with even more benefits!



All Medicare Advantage Plans are the same



MYTH: Plans may offer the same basic benefits, but additional benefits can vary. You may see Medicare Advantage plans advertised on TV — Compass Rose Medicare Advantage is different. Our plan is designed within the FEHB program and affords you all the benefits and protections that comes with being a federal retiree. Compass Rose Medicare Advantage includes many great extras at no additional cost. These extras include a Part B premium subsidy, dental and vision coverage,⁴ and free health and fitness programs.⁵

I won't be covered when traveling outside the United States

MYTH: With Compass Rose Medicare Advantage, you don't have to worry about being covered while traveling outside the United States. Generally, care provided outside of the U.S. isn't covered by Medicare or Individual Medicare Advantage plans. With Compass Rose Medicare Advantage, all services that are covered when you're in the U.S. are paid at the same level when you travel overseas.



Hearing, Dental and Vision are not included



MYTH: You get hearing, dental and vision coverage⁴ included as part of the Compass Rose Medicare Advantage plan!

As a bonus, we offer a \$2,400 allowance for hearing aids every three years. You must use a UnitedHealthcare Hearing provider to take advantage of the hearing benefit.

I will not be able to choose my own providers



MYTH: You deserve the freedom of choice in your health care providers. Compass Rose Medicare Advantage gives you the flexibility to see any provider — in-network or out-of-network — at the same cost share, as long as they accept Medicare and are willing to bill UnitedHealthcare.⁶

I cannot return to my old Compass Rose plan if I enroll in Compass Rose Medicare Advantage

MYTH: We hope you enjoy all the great benefits our Medicare Advantage plan has to offer. If you decide that you would like to move back to your original Compass Rose Health Plan, you can do so at any time during the year.



I can enroll at any time during the year, even outside of Open Season



FACT: Good news! You do not have to wait until Open Season to take advantage of Compass Rose Medicare Advantage. If you are already a Compass Rose Health Plan member and enrolled in Medicare Parts A and B, you can enroll in Compass Rose Medicare Advantage at any time during the year, and your new benefits will start the following month.

My current Compass Rose Health Plan benefits will be affected

MYTH/FACT: The benefits provided by Compass Rose Medicare Advantage are the same or better than those provided by the Compass Rose Health Plan, as required by the Office of Personnel Management.

One notable change will be how you receive your prescription medications. Currently, Compass Rose Health Plan members get prescription medications through Express Scripts. Under Compass Rose Medicare Advantage, your prescription drug benefits will be provided by Optum Rx[®], a UnitedHealth Group company. When you join Medicare Advantage, you may have to obtain a prior authorization for certain medications or a new prescription through Optum Rx[®] for mail order medications. After that, your prescription deliveries will continue as before.

As an added benefit, with Compass Rose Medicare Advantage, members pay only a \$1 co-pay for a 30-day supply of their covered generic prescription medications. Members can also receive a 90-day supply of their covered prescriptions from any Optum Rx[®] network retail pharmacy.



This plan isn't for me because I'm still healthy

MYTH: We want you to stay healthy and active! Compass Rose Medicare Advantage provides members with free gym memberships,⁵ lower prescription drug co-pays and rewards⁷ to encourage you to stay healthy. Compass Rose Medicare Advantage is a benefit for all retirees, regardless of their overall health status.



As you can see, there are many perks to enrolling in Compass Rose Medicare Advantage.



Did we leave out some of your questions? Head to compassrosebenefits.com/MedAdvantage for a more detailed explanation of Compass Rose Medicare Advantage.



Ready to take your coverage to the next level? Call our dedicated line with UnitedHealthcare at 1-(844)- 279-9286, TTY 711, 8 a.m. to 8 p.m. 7 days a week.



Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

¹Income-Related Monthly Adjustment Amount (IRMAA)

IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The Compass Rose Medicare Advantage plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a part B IRMAA then you may incur an additional part D IRMAA when enrolling in this plan.

²Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

³UnitedHealthcare® HouseCalls may not be available in all areas.

⁴Limitations and exclusions apply. Additional charges may apply for out-of-network items and services.

⁵The 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.

⁶You can see any doctor who accepts Medicare. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

⁷Reward offerings will vary by member and terms of participation apply.