

Don't leave money on the table

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

How it works

Compass Rose Medicare Advantage, a UnitedHealthcare® Group Medicare Advantage (PPO) Plan for retirees, includes \$125 each month toward your Part B premium. You will get the \$125 subsidy based upon how you pay your Medicare Part B premium.

| If you pay your Part B premium through: | Then... |
|--|---|
| A deduction in your Social Security benefit | The \$125 subsidy will be applied to your Social Security benefit |
| A quarterly bill from Social Security/Medicare | Your Part B bill will be reduced by 3 times the subsidy amount on a quarterly basis |
| A deduction in your annuity check | The \$125 subsidy will be applied to your annuity benefit |

The Part B premium subsidy may not appear as a line-item credit on your statement. It will appear in the form of a reduced Part B premium charge.

A typical example*:

\$202.90
Part B premium charge

- \$125
Part B premium subsidy

= \$77.90
Part B premium charge to appear on your statement



It can take up to 90 days from when you enroll in the Medicare Advantage Plan for the Part B premium subsidy to be applied for the first time. The first subsidy will be backdated to include any months missed.

To learn more about Compass Rose Medicare Advantage

Visit retiree.uhc.com/compassrose or call 1-844-357-2496, TTY 711, 8 a.m.-8 p.m. local time, Monday-Friday.

Important information

Medicare Enrollment

Even though enrolling in Medicare is not required in the FEHB Program, there are some advantages to having Medicare Parts A and B. You must be entitled to Medicare Part A and enrolled in Medicare Part B if you wish to enroll in the Compass Rose Medicare Advantage Plan. The decision to enroll in Medicare is entirely yours. If you choose to enroll in Medicare, visit www.ssa.gov/locator or call **1-800-772-1213**, TTY **1-800-325-0778**, 7 a.m.–7 p.m. local time, Monday–Friday.

Medicare Part B Late Enrollment Penalty (LEP)

If you didn't get Medicare Part B when you were first eligible, your monthly premium may go up. In most cases, you'll have to pay this penalty each time you pay your premiums, for as long as you have Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under this Compass Rose Health Plan-sponsored Medicare Advantage plan. If you stop paying your Medicare Part B premium, you may be disenrolled from this plan.

Medicare Part D Late Enrollment Penalty (LEP)

Should you become a Compass Rose plan member, you will receive a letter to confirm you have had continuous prescription drug coverage. Please respond as quickly as possible to avoid an unnecessary penalty. If, at any time after your initial enrollment period is over, there's a period of 63 or more days in a row when you don't have Medicare drug coverage or other creditable prescription drug coverage, then your monthly premium may go up. Creditable coverage is prescription drug coverage that is at least as good as or better than what Medicare requires. The LEP is an amount added to your monthly Medicare premium and billed to you separately by UnitedHealthcare. **If you've been enrolled in an FEHB plan since you became Medicare eligible, you have had creditable coverage and the Late Enrollment Penalty should not apply.** You will need to contact UnitedHealthcare, by calling the customer service number on the back of your ID card, within 90 days of enrollment, to confirm that you have had credible coverage so that the Late Enrollment Penalty can be removed.

Income-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 Part D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. This amount is recalculated annually. 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 a Part D IRMAA when enrolling in this plan.

Call Social Security to see if you qualify for Extra Help

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year. Call toll-free at **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday.

*Example is based on 2026 Part B premium amount. Amounts may vary if LEP or IRMAA applies.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare. You will remain a Compass Rose member in the FEHB program if you elect to enroll in the Compass Rose Medicare Advantage plan.

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