A MESSAGE FROM THE CEO

This year has been another extremely busy year and one of change for the FOREIGN SERVICE BENEFIT PLAN (FSBP). I want to use my page of this newsletter to address a few of the “big ticket” items.

This year we have been very busy upgrading our IT systems so that we continue to be compliant with all Health Insurance Portability and Accountability Act (HIPAA) requirements and also to heighten the security features that protect members’ confidentiality and Protected Health Information (PHI). Many of you received a letter from me asking that you register an e-mail address with the Protective Association so that you can use the Member Portal. This is a critical step, especially for those wishing to use the Portal to submit and track the status of claims, update contact information or enroll in Direct Debit payment of premiums for some of our ancillary programs. See our article on page 2 that further explains the capabilities of the Member Portal.

We have been working with the Aetna/Coventry team on the transition now that Aetna’s acquisition of Coventry Health Care is complete. We now are in a position to take a deeper look at Aetna’s National Provider Network. This year, we replaced the network of providers in NJ, NY and OH with the more expansive Aetna Choice Point of Service (POS) II Network. Our future plans include moving the rest of the country to the larger Aetna National Network in 2015. Our article on page 12 provides more information. In addition, please stay tuned for more information about the changeover closer to the first of the year.

For 2015, our focus will continue to be on bringing health care closer to you, being a partner in your health and the initiatives set by the Office of Personnel Management (OPM) around improving the delivery of prescription drug benefits, advancing quality of care and enhancing wellness benefits. We also will adjust our benefits to continue compliance with the Affordable Care Act (ACA) and the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act.

Also for 2015, we will continue our focus on wellness benefits and programs designed to get you healthy and keep you healthy. If you have a chronic condition, our management and incentive programs provide the support you need to manage your condition.

It’s not too late to take advantage of our very important Health Risk Assessment (HRA) Wellness Incentive for 2014! Complete the following requirements to receive a $50 Wellness Incentive:
Founded in 1929

To provide unparalleled service that our unique, worldwide membership requires, AFSPA manages a comprehensive set of health insurance benefits and related programs promoting the welfare of our members who support U.S. foreign affairs and related missions.

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- Take the Plan’s free HRA, available on My Online ServicesSM (MOS);
- Obtain a routine physical examination (if you use an in-network provider, you have no deductible or coinsurance); and
- Complete one Living Well Together program to qualify for the incentive.

In addition, the Plan offers several other incentives to help you remain healthy. Complete the following requirements to receive additional $50 Wellness Incentives that can help lower your out-of-pocket health care costs for this year (consult the Plan’s Brochure, pages 74–77 for more details):
- Mediterranean Wellness Program and Incentive – Complete the online Mediterranean Wellness Program to qualify for the incentive.
- Wellness Incentives for Asthma, Coronary Artery Disease and Diabetes – If you have any of these diseases, participate in the Plan’s Disease Management Program and obtain the required medical services to qualify for the incentive.

I hope you will take the time to read the informative articles in this newsletter. Hopefully, you will learn about a service or program that will help you to reach your wellness goals – big or small. The Protective Association strives every day to deliver the level of service our members have come to expect from us. Thank you for your trust in us and giving us the opportunity to serve you.

To Your Health,

Paula S. Jakub, RHU
Executive Vice President

THE MEMBER PORTAL

On January 1, 2014, we made a change to the way members of the FOREIGN SERVICE BENEFIT PLAN (FSBP) submit their claims through our website. We disabled the secure forms and directed members to log in to the Member Portal.

Our goal in making the change was to improve our service to our members. The Member Portal offers a higher level of security between members’ computers and AFSPA’s servers. We also created a new feature – My Claims – to allow members to track the status of claims submitted through the Member Portal. The Single Sign On (SSO) options link members’ accounts in the Member Portal with their accounts for Express Scripts (the Plan’s Pharmacy Benefits Manager) and Coventry’s (the Plan’s Administrator) My Online ServicesSM.

For those members who were or have become regular users of the Member Portal, you know that the transition to the Member Portal for claim submission has not been without its bumps. We apologize to
those of you who were inconvenienced and we thank you all for your feedback on your experiences. It has been a learning experience for us and with your help, we have been able to improve the user experience.

If you are not yet familiar with the Member Portal, here is a primer on how to get the most out of it.

**Portal Eligibility**

The Member Portal offers accounts only to those who are the primary subscriber for an AFSPA policy. There is only one account per family. Separate accounts are not available to spouses or dependents. Currently, a spouse or adult child can submit claims to the FSBP via fax (202-833-4918) or mail. We are reviewing several options to allow dependents to securely submit claims online.

**Logging In**

To enter the Member Portal, members go to www.myAFSPA.org, enter their username and password and click “Sign In”. For first time users or those who have forgotten their username or password, there are links to reset your account or contact AFSPA staff.

**Inside the Portal - There are three main sections:**

- **Message Center** – Read and respond securely to messages from AFSPA staff regarding your policies.
- **Member Profile** – Review and update your contact information and communications preference.
- **Member Policy Info** – Read policy documents, submit FSBP claims, establish direct debit payment for eligible programs and contact AFSPA staff with questions regarding your coverage and benefits.

**Submitting a Claim – FSBP Members Only**

If you are enrolled in the FSBP, you will find a “FOREIGN SERVICE BENEFIT PLAN (FSBP)” section under Member Policy Info. On the right side of this section is a box with three tabs at the top. The first tab, “Secure Forms,” includes the option to “Submit A Claim.” Click on “Submit A Claim” and choose the most appropriate option for your situation (“Claim with Questions,” Claim without Questions,” or “Claim Directed to a Specific HBO”). Then follow the screen prompts to upload your PDF document. You will have the option to submit multiple claims. Our system will combine those claims into a single PDF document for easier review and transmission. **Note:** We only accept PDF documents. Our system will not allow you to upload other file formats.

**Single Sign On (SSO)**

In the “FSBP” section, in the same box on the right side, the second tab is titled “FSBP-SSO.” Here you will find three options:

- **FSBP-Coventry** – Clicking on this option will take you directly into your My Online Services account with Coventry. You will not need to log in.
- **FSBP-ESI** – Clicking on this option will take you directly into your Express Scripts account to manage your prescription benefits. You will not need to log in.

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ARE YOU WHO YOU SAY YOU ARE?

At the FOREIGN SERVICE BENEFIT PLAN (FSBP), we take maintaining the privacy of your Protected Health Information (PHI) seriously. Therefore, it is necessary that we verify at least three key pieces of “personal information,” each time you call our office. By “personal information” we mean information that can identify you as a member on your policy. This includes the following:

- Member ID Number
- Social Security Number *(Only if your Member ID Number is unavailable)*
- Your name
- Name of the person about whom you are calling
- Date of birth of the person about whom you are calling
- Mailing address on file

IN A HURRY? PLEASE BE PREPARED WHEN YOU CALL.

Because your time is valuable, when you call us have all of your verifiable “personal information” (see above) ready. In addition, if you are calling us regarding a claim, please have the date(s) the services were rendered and provider’s name available. All of this will assist us in helping you more quickly.
**Why Use SSO** – Here, you will find an explanation of the benefits of using Single Sign On.

**My Claims**

The “My Claims” feature, located in the “FSBP” section, allows you to check claim status, print and/or review previously submitted claim documents. When the status changes to SSO, click on “SSO” to be taken into My Online Services for more detailed information.

If you have not already done so, please log in to the Member Portal. Explore it and make use of its features. Should you have any questions, send an e-mail via the Contact page or call our office at 1-202-833-4910.

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**WE NEED AN E-MAIL ADDRESS FOR YOU!**

Technology grows daily in all directions and is dominated by our desire to remain connected to work, home, family, friends and businesses. AFSPA has observed a growing number of our members accessing the Member Portal with smart phones, tablets and laptops from over 190 countries. In order for you to access your Portal account and, more importantly, file a claim online with the FSBP, AFSPA must have an e-mail address for you on file. If we do not have your e-mail address registered with us, then you cannot access the Portal and thus will have to fax or mail us your claims. To register an e-mail address with AFSPA, send an e-mail as indicated below:

**TO:** hello@afspa.org

**SUBJECT:** FSBP014  <You must use this as the subject line>

**TEXT:** List your Full Name, City, State and Phone Number

Upon receipt of the information above, we will send an e-mail indicating how to sign in to the Member Portal.

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**THE VALUE OF THE FSBP’S CASE MANAGEMENT PROGRAM – A PERSONAL STORY**

By Paula S. Jakub, RHU

Buried toward the back of the FOREIGN SERVICE BENEFIT PLAN (FSBP) Brochure is an obscure benefit called the Complex Case Management (CCM) Program. It has been part of the FSBP for many years and we have highlighted the benefit in past newsletter articles. It is part of the FSBP because I believe it is a valuable benefit for our members. But I didn’t realize the full value until I used it last winter.

In December 2013, I underwent a partial knee replacement. It was an uneventful surgery and I did great. I was an inpatient for only two days and then was released to my home with clear instructions, solid durable medical equipment and very good pain medications. A few days after my release a wonderful nurse (I’ll call her Jane) from Aetna/Coventry’s Complex Case Management (CCM) Program called to check on my progress. She asked the right questions, gave the appropriate amount of guidance and support and made me feel very comfortable with my recovery. She called a few times a week in the beginning and we became “fast friends” as I worked through issues like physical therapy, pain management and medication administration. All was going well until Christmas week.

Unbeknownst to me, I developed a complication from my body’s reaction to the various medications. As I became weaker, Jane started calling every day – sometimes twice a day. On Christmas Eve, it became apparent that something was very wrong. Jane convinced me to forego the family dinner and go to the Emergency Room (at 4 pm on Christmas Eve, no less). After several hours of probing, expensive tests and waiting, the doctors discovered the issue of bleeding and a low platelet count – a very dangerous combination. Long story short – I received the proper

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**CARRYING PRESCRIPTIONS FROM THE U.S. TO OVERSEAS**

While on leave back in the U.S., many members take advantage of the FSBP benefit to receive up to one-year supply of maintenance medications through the mail order program with Express Scripts. A reminder – the prescription must be written by a US-licensed prescriber. When returning home (overseas) with your medications, it is a good idea to have copies of the prescriber’s written prescription in case you are questioned by Customs agents.
care and I am fine – I was exercising and even playing golf after only three months post-op.

The point to this story is that it could have been very different without the support of this very, very important benefit in the FSBP. At the risk of sounding melodramatic, I wonder what would have happened if the program didn’t exist and if Jane hadn’t been so knowledgeable and professional and if the relationship she built with me so quickly hadn’t caused me to heed her advice on Christmas Eve.

As the CEO of AFSPA, I believe in every benefit the FSBP offers. As a user of the FSBP, I am extremely grateful for the programs and services the Plan offers to each and every member.

So much for my personal story. What exactly is the CCM Program?

Aetna/Coventry strives for the early identification and effective management of selected members for whom intensive management can be expected to improve the quality of care and reduce inappropriate use of medical care. The CCM Program is not a treatment plan. Medical treatments are determined solely by the member’s physician.

The CCM Program offers special assistance to members with serious, long-term medical needs, as well as short-term acute medical needs, and promotes quality of care to reduce the likelihood of extended, more costly health care. The CCM Program provides a method for ensuring that health care for specific, eligible members is improved, while medical costs are managed to the appropriate level. The CCM Program is proactive in its goals to identify members at risk for worsening of an existing illness or disability. The CCM Program focuses on the continuum of care, addresses the health care needs of members, and stresses medically appropriate care and member involvement in the health care process.

As stated above, we offer it to members with not only serious acute conditions, like mine, but also serious chronic conditions as well. Additionally, if you have a planned or scheduled inpatient confinement for any condition that you think may be quite routine, but have concerns or questions, the case management team is available to support you. If you think you can benefit from this Program, please call 1-800-593-2354.

MORAL TO THIS STORY: If you receive a call from one of the excellent Aetna/Coventry Case Management nurses, take it!

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Ed. Note – The unsolicited communication below was received from one of our members about her experience with claims and also the assistance she received from Case Management. We use her name with her permission.

I’m moved to send you this note because I am sincerely impressed by the folks on AFSPA’s front line…. The compassionate and knowledgeable pros in customer service were able to provide me with ready information and quick references. They were outstanding.

My Case Manager called me at my home last night and I was so impressed I could hardly talk. She invited my questions and concerns, offered invaluable information, chatted as though we had been “BFF’s” for a lifetime. She had all of my information relating to the upcoming procedure which tells me that many others behind the scenes were working with tremendous efficiency and accuracy to input current and pertinent details. She offered me her phone number, and with sincerity offered her well wishes.

We are supposed to hate insurance companies as dispassionate bureaucracies. There are many insurance companies to choose from, but AFSPA aligns with our values and emphasis on prevention….. I have been able to manage the discomfort for the past two years because of the alternative therapy benefit - massage and chiropractic specifically. Pain meds are certainly more convenient but the side effects aren’t worth it. AFSPA has my back, and I feel as though the folks I’ve worked with are part of my team - I am SO comforted, motivated and grateful. … I am sending a copy of this as an email blast to all of my former DoDEA colleagues (I am now retired).

I hope you will, in some way, let the pros at AFSPA know that Susan Krummrei is extremely grateful for all they do to advance health care accessibility and that the fact that they do so with pride, compassion and professionalism means everything....
“IT’S YOUR RIGHT TO KNOW” – THE FOREIGN SERVICE BENEFIT PLAN MAKES MEMBERS AWARE OF HEALTH DECISION TOOLS

The FOREIGN SERVICE BENEFIT PLAN (FSBP) wants members to know their options as they work through making decisions about their medical care. As a matter of fact, FSBP stresses that our members have the right to know as many details as possible involved with health care treatment and costs. To make health care more transparent, FSBP offers free, easy-to-use tools that provide health care information organized in a way that helps them make decisions.

FSBP has launched a campaign to make sure its members know about these tools, where to access them and how to use them. When people use tools that help them sift through information, they often experience better medical results and better overall health. In some instances, the tools can reveal less costly procedures. In short, FSBP would like to create a more positive health care experience for our members with the help of health decision tools.

The campaign, "It’s Your Right to Know", focuses on several of the many tools available on Aetna/Coventry’s secure site, My Online ServicesSM:

- **Cost**: Know what to expect for your budget. “My Cost of Care” gives typical costs associated with different health conditions and procedures. “My Cost of Care” can help members prepare for upcoming expenses.

- **Quality**: Find excellence in care. “Hospital Quality Comparison” and “Compare Provider” allow you to see side-by-side comparisons when looking for a new doctor or deciding on a hospital through the Provider Online Search.

- **Options**: Make the best choices for you and your family. The Healthwise® Knowledgebase offers “Decision Points,” a tool that walks members through the steps of making an informed choice concerning medical conditions and treatments.

Members can access all three of these tools through My Online Services. To get started, members should visit http://fsbp.coventryhealthcare.com and log in/register for My Online Services.

The FOREIGN SERVICE BENEFIT PLAN (FSBP) has just mailed to all members information about our “It’s Your Right to Know” Campaign. The document is entitled “It’s Your Right to Know – Find out about options to help you make good health care decisions.” If you did not receive the mailing, please let us know and we will send it to you.

You also will have noted that we reference the campaign on your Explanations of Benefits. You will see “It’s Your Right to Know! Find out about tools available to help you make good health care decisions relating to cost, quality and treatment options. To learn more, visit http://fsbp.coventryhealthcare.com and log in/register for My Online Services.”

LIVING WELL TOGETHER – THE FOREIGN SERVICE BENEFIT PLAN’S HEALTH COACHING PROGRAM

In January, the FOREIGN SERVICE BENEFIT PLAN (FSBP) began offering the Living Well Together program, which gives you the opportunity to work one-on-one with a Health Coach to improve your health. A Health Coach is a health care professional who partners with you to transform your health goals into action. Your Health Coach will provide guidance, support and resources to help you overcome obstacles that may be keeping you from realizing optimal health. You can talk to a Health Coach about the following health-related matters: Tobacco Cessation, Weight Management, Exercise, Nutrition and Stress Management.

How does health coaching work?

- **You talk with your Health Coach over the telephone through conveniently scheduled appointments and create a plan that is right for you to meet your health goals. Everything in the program is tailored to you.**

- **You explore ways to make changes in your behavior that will last.**

- **You receive written materials from your Health Coach that can help you decide where you want to go with your health and how to get there.**
Appointments can range from 15 minutes to an hour. How long and how often you meet with your Health Coach depends on your individual needs. The Living Well Together Health Coaches have some tips for how to focus on your exercise this summer and into the fall.

**Summer-ize Your Exercise**

Summer can help rejuvenate your efforts to become more active. Here are five easy steps to develop a solid, sustainable plan for your exercise.

1. **Find the right activity for you**
   Summertime provides sunny days that make many want to get outside. Walking, hiking, biking, skipping rope, gardening and outdoor calisthenics are all great summer activities. It may be a great idea to swim outside, but warmer weather makes it much more appealing to jump into an indoor pool. You may want to consider joining a community baseball, softball, kickball, or other team activity that interests you. Community activities are a fun way to meet new people and increase your activity.

2. **Set a realistic goal that fits into your life**
   Setting realistic goals is an important factor in coming up with a sustainable summer exercise plan. Establishing goals that fit into your life, while taking into account the things that you love, makes exercise much more enjoyable and sustainable. You may notice that your goals change over time as you find activities that work best for you.

3. **Set up a support system**
   A support system can be a very important aspect to your exercise and nutrition plan. Having a friend or family member that is part of your healthy routine makes both exercise and healthy eating more enjoyable and helps keep you on track. There are also many groups that can be found locally or online that connect you to people with similar interests. Many communities have local biking, hiking, swimming, running and rock climbing groups.

**WHAT OUR MEMBERS ARE SAYING:**

An **FSBP** member enrolled in the **Living Well Together** program to help her start an exercise routine. When she first started talking with her Coach, she described how she had gotten away from exercising regularly and could tell that she was losing body strength. Her Coach explored different exercise options that she might enjoy and would fit with her schedule. After picking up exercise again, this participant told her Coach that she feels energized and believes she is out of a “funk.” As she is adding more regular exercise to her routine, she has started to lose weight and is now working with her Coach to make changes to her eating habits.

This **FSBP** participant wasn’t sure what to expect when she enrolled in the Living Well Together coaching program. She told her Coach she felt like she was in a crisis and wasn’t sure where to turn for help, so she reached out through the coaching program. She reported that she felt like her life was imploding as a result of emotional trauma after a recent severe car accident. In addition to her mental distress that was contributing to feelings of anxiety and depression, the participant was also suffering physically from poor nutrition. She was interested in exploring different stress management techniques. With the encouragement of her Coach, she began to explore options and found an in-depth stress management course that consisted of several classes. After her first four classes, she reported feeling like she had “pulled herself out of a sinking hole!” She told her Coach she feels like she is in a place where she can now focus on improving her overall health by improving her nutrition and losing weight. During her last appointment, she expressed relief that she was finally able to start moving forward.
4. Establish a routine with a fall back plan
Exercise must be a solid part of your weekly routine that is flexible enough to work when things don’t go as planned. Summer weather is beautiful and can change very quickly. Have a fall back plan on days when storms or hotter weather make your outdoor plans less appealing.

5. Eat a healthy diet
Eating a healthy diet gives your body the nutrients it needs to be more active. Before working out, eat foods that are high in carbohydrates and protein, and lower in fat. Eat a healthy breakfast along with multiple small meals throughout the day. A healthy diet will provide a steady supply of energy to live each day to the fullest.

It is highly recommended that you consult with your physician or health care provider before beginning or changing an exercise program.

To enroll in any of the Living Well Together programs, contact a Health Coach at 1-855-406-5122 or 1-479-973-7168. Coaches are available Monday through Thursday from 8:00 am–10:00 pm ET and Friday from 8:00 am–6:00 pm ET. You may also enroll online at http://enroll.trestletree.com (passcode: FSBP).

PREVENTIVE CARE — A CHECK FOR SUCCESS
As the FOREIGN SERVICE BENEFIT PLAN (FSBP) continues our focus on Wellness and Prevention, we want to remind you that preventive care is one of the most important ways you can keep you and your family healthy.

Checkups are key
Regular physical exams are important for everyone. They can provide reassurance that you are as healthy as you feel or can help your doctor determine any potential health risks and symptoms for health conditions.

Annual exams will help
• Ensure you are up to date with your age-appropriate screenings;
• Identify any signs and symptoms that could lead to serious illness; and
• Increase your chances for early diagnosis and treatment when illnesses may be easiest to treat.

A regular exam also can help strengthen your doctor-patient relationship. Your doctor can review your health history and discuss any changes that may have occurred in your life and lifestyle that could impact your long-term health. Along with your physical exam results, your doctor can use this information to coordinate a personalized care plan for you.

During a routine physical, your doctor will measure your height, weight, blood sugar, cholesterol, blood pressure and perform other recommended tests.

The results can tell you and your doctor a great deal about your health.

In addition to the standard annual physical exam, the FOREIGN SERVICE BENEFIT PLAN (FSBP) offers:
• An extensive array of routine preventive benefits that have an “A” or a “B” rating from the United States Preventive Services Task Force (USPSTF – http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm);
• Adult routine immunizations (including administration) endorsed by the Centers for Disease Control and Prevention (CDC) per their Recommended Adult Immunization Schedule by Vaccine and Age Group (http://www.cdc.gov/vaccines/schedules/index.html); and

OUR MEMBERS IN EUROPE
You may receive a message screen (see below) when you access our Web site. Please click on “That’s fine”.

“In order for this site to work properly, and in order to evaluate and improve the site we need to store small files (called cookies) on your computer. Over 90% of all websites do this, however, since the 25th of May 2011 we are required by EU regulations to obtain your consent first. What do you say?
I don’t agree That’s fine”
• Childhood immunizations recommended by the American Academy of Pediatrics for members under age 22 (http://www2.aap.org/immunization/IZSchedule.html).

All of these are without cost sharing (no deductible, 100% of Plan Allowance) when delivered by in-network or overseas providers. Please consult the Plan’s 2014 Brochure (Preventive care, adult, pages 31–32; and Preventive care, children, pages 32–33) for detailed information.

The Office of Personnel Management (OPM) also has made wellness and prevention a key initiative for all Federal Employees Health Benefits (FEHB) plans over the years. To that end, they have embraced the Health Employer Data Information Set (HEDIS) measurements as a tool to encourage members to be proactive and responsible for their health in many areas. All plans, including the FSBP, report their success in members’ compliance in the following important areas, including, but not limited to: breast cancer screening, blood pressure control, diabetes management, well child visits (first 15 months of life) and physician follow-up within 7 days after hospitalization for mental illness. Consequently, the FSBP, as well as other plans, is increasing our outreach efforts, providing reminders, education and support to members to help improve the quality of their health, especially as it relates to the HEDIS measures.

**KidsHealth Recognizes Partnership with FSBP**

Since 2009, the [Foreign Service Benefit Plan (FSBP)](http://fsbp.coventryhealthcare.com) has partnered with Coventry and KidsHealth to bring you information of value to you and your children. KidsHealth is an online resource that educates families and helps them make informed decisions about their children’s health. Visit the KidsHealth website at [http://fsbp.coventryhealthcare.com/wellness-resources/focus-on-kids-health/index.htm](http://fsbp.coventryhealthcare.com/wellness-resources/focus-on-kids-health/index.htm) and select “KidsHealth”. There you will find practical information for Parents, Kids and Teens about Nutrition & Fitness, Asthma, Diabetes, Pregnancy & Newborn, Cancer and Flu.

**Use Your New ID Cards**

The [Foreign Service Benefit Plan (FSBP)](http://fsbp.coventryhealthcare.com) mailed new ID cards to all members last fall. It is very important that you use your new ID card when receiving medical treatment and services. The new cards have Aetna’s and Coventry Health Care National Network’s logos. This is especially important because beginning January 1, 2014 the participating network for services rendered in New Jersey, New York and Ohio became Aetna Choice POS II. The participating network for all other states is still Coventry National Network. In addition, because the Express Scripts – Medco merger has been completed, the card has the ESI logo on it. If you did not receive your new ID card, please contact us for one.

**Mediterranean Wellness Program**

The Mediterranean approach to eating is one of the healthiest diets on the planet. But if you don’t happen to live in the countries surrounding the Mediterranean, with their foods and their lifestyle, how do you get their deliciously healthy results?

Through the Path Program, Mediterranean wellness coaches assist participants in doing just that. This eight-week online course adapts Mediterranean cultural habits into a series of principles that anyone can follow, anywhere. Their principles do not require that you micromanage molecules or eat modified food products, because no healthy culture does that.
**The Path**

“This program is a holistic approach to living better. This program does not just focus on food and diet, but on how to live better.”

A first step in this direction is to understand the difference between real foods and artificial food products and also how to tell the difference in standard grocery stores.

“Made me more conscience of my food choices and to increase the consumption of ‘real’ food”

Once participants are eating clean, Dr. Will Clower, founder of the Path Program applies his neuroscience training to condition healthy eating behaviors. Participants are shown how to eat real foods, but also how to eat them in control. In the end, participants learn how to eat all they want, but just want an amount that is appropriate for optimal weight control.

Finally, in case you need a little extra help, this program has unlimited inbound coaching from Masters level Registered Dieticians who steer participants in the right direction on everything from food selection and portion distortion to stress-induced overconsumption and solving the infamous “clean your plate” problem.

“I think you have a winner. Being able to ask questions of the dietician is a huge help.”

The FOREIGN SERVICE BENEFIT PLAN (FSBP) will reimburse FSBP members automatically for the cost of the Program, once 80% of the Program is completed. In addition, FSBP members who complete 100% of the Program will earn a Wellness Incentive of $50. Please refer to page 74 of the FSBP Brochure for more information.

**MAKING AN ENROLLMENT CODE CHANGE?**

If you want to make an enrollment code change from 401 (Self Only) to 402 (Self & Family) or vice-a-versa, you will need to complete a Health Benefits Election Form (SF-2809), if allowed, or Electronic Enrollment Benefit Change. Hard copy SF-2809’s must be submitted to your Human Resource Office (HRO) for certification. Once the HRO certifies it, they will forward it to our office for processing. Electronic changes are forwarded weekly via the OPM/Macon Employee Express processing center. The Plan cannot make changes to your policy without the properly notated documentation.

**FOR DOD ENROLLEES - NEED ASSISTANCE WITH EBIS?**

We have been advised by the DLA Human Resources Center/HR Information Systems to let you know that if you need assistance with EBIS you should contact ebis@dlamil. Questions will be answered in the order in which they are received.

**HOW CAN I ADD A DEPENDENT TO MY SELF & FAMILY POLICY?**

When you are enrolled in a Self & Family policy and wish to add a dependent, submit the following information directly to the Plan:
- For a newborn and/or dependent (natural/step) child – a copy of the birth certificate (Consular Report of Birth Abroad or Birth Letter from hospital is also acceptable) and Social Security Number, when available. Legal documentation must be submitted for adopted and/or foster children.
- For a spouse – a copy of your marriage certificate and your spouse’s Social Security Number.

All documents may be submitted either by snail mail or via secure e-mail (https://www.afspa.org/fsbp411/enrollment).
Are you using the Foreign Service Benefit Plan’s Prescription Home Delivery Service to obtain your chronic medications? If not, join the members who use the FSBP Home Delivery Program through our Benefit Manager, Express Scripts.
WHAT AETNA/COVENTRY INTEGRATION AND MIGRATION ACTIVITIES MEAN TO FOREIGN SERVICE BENEFIT PLAN MEMBERS

Coventry was the largest acquisition in Aetna’s 160-year history, expanding their geographic footprint and strengthening their relationships with local providers. Aetna/Coventry and FSBP are collaborating together to adopt and develop our best practices in technology, people and processes to provide you with stronger networks, superior customer service and clinical management.

Since the acquisition was finalized in April 2013, integration efforts have focused on taking a thoughtful approach to ensure minimal disruption to members. As we begin the multi-year effort of moving business and operations from Coventry systems to Aetna systems, we want to assure you our teams are working together to ensure this transition is seamless to our customers.

Operations and Technology

We are carefully planning our migration from Coventry’s to Aetna’s claim system to ensure we continue to process your claims timely and accurately. We anticipate the transition occurring not before 2016.

Provider Networks

Provider contract integration is well underway making providers accessible to Aetna and Coventry customers. For example, as a direct result of the acquisition, Coventry customers were given access to Memorial Sloan Kettering Cancer Center, with locations in New Jersey and New York plus their physician group at Phelps Center. Aetna customers were given access to Coventry’s Shriner agreement with access to Shriners Children Hospitals.

Last year, we worked to replace the rental networks QualCare in New Jersey and SuperMed in Ohio. In addition, we decided to utilize an Aetna product in New York to provide greater access to in-network providers. As of January 2014, FSBP members who live in New Jersey, New York and Ohio access Aetna Choice POS II providers. We are working toward moving the rest of the country onto the Aetna POS network in 2015, providing members with greater choice and access to excellent health care providers.

As we progress with the transition from Coventry to Aetna, we will continue to make thoughtful decisions to ensure we have the right systems, processes and infrastructure in place to cause you minimal disruption. We also will keep you informed of changes as they occur.

WHAT IS YOUR ROLE DURING OUR MIGRATION ACTIVITIES?

- Please be sure to check our website before every appointment to verify your provider’s participation in the Network. Changes to your network are ongoing! Visit www.AFSPA.org/FSBP and select “Locate a Provider”.
- Keep yourself informed.

If you have questions at any point during this process, please contact customer service at 1-202-833-4910 or visit www.AFSPA.org/FSBP.

SIMPLE STEPS TO A HEALTHIER YOU!

The FOREIGN SERVICE BENEFIT PLAN (FSBP) wants to help you be at your healthiest. Learn how you can eat better, lose weight, get in shape, relieve stress and more – in simple steps at your own pace. Take advantage of the benefits and programs the FSBP offers you.

Understand your health needs

You start by answering some questions in your online Health Risk Assessment. You will be asked about your health habits and history. Your answers will be used to create an easy-to-understand report, customized just for you that can help you understand what health needs you may have. Plus, take the free Health Risk Assessment (HRA), one of the Living Well Together programs (see next page) and obtain a routine physical exam to earn a $50 Wellness Incentive Reward that can be used toward your deductible, coinsurance and copayments. See page 75 of the Plan’s Brochure for more information.

Get started at www.AFSPA.org/FSBP, select “My Online Services”, Log in / register, select “Wellness Tools”, “WellBeing Solutions” and “Succeed HRA”.

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Set some goals for yourself

The personalized HRA report can help you set a few healthy goals for yourself. Whether you need to lose a few pounds, quit smoking, improve your eating habits or manage an existing health condition more effectively, a number of online wellness tools are available to help you reach those goals. The tools you need are available whenever you’re ready to get started.

Select the programs and tools that are right for you

Choose one of our wellness programs that best fits your goals:

• **Digital Coaching** programs include nine base programs for weight management, smoking cessation, stress management, nutrition, physical activity, cholesterol management, blood pressure, depression management and sleep improvement. Programs are prioritized based on your health risk assessment to help create a personalized plan for successful behavior change.

• **Living Well Together** provides you access to work one-on-one with a Health Coach. Your Health Coach will provide guidance, support and resources to help you overcome obstacles that may be keeping you from realizing optimal health. You can talk to your Health Coach about tobacco cessation, weight management, exercise, nutrition and/or stress management. See above for information on the Wellness Incentive Reward.

• **Mediterranean Wellness Program** assists you in maintaining a desirable weight and keeping healthy by eating nutritious, appealing and hearty food. The interactive, online, eight-week program provides you with the flexibility to enroll at any time. You will have access to an 80-page support manual and access to your own Registered Dietician. Complete at least 80% of the Program and you can receive reimbursement for it through the Plan’s Nutritional counseling benefit. Plus, if you complete 100% of the Program, you will earn a $50 Wellness Incentive Reward that can be used toward your deductible, coinsurance and copayments. See page 74 of the Plan’s Brochure for more information.

In addition, the FSBP provides members with the following benefits to promote health and wellness:

• Preventive Screenings
• Immunizations
• Chiropractic Care
• Acupuncture
• Massage Therapy
• Diabetic education and training
• Nutritional counseling
• Weight Management
• Healthy Pregnancy Program
• Disease Management Programs for asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), diabetes, congestive heart failure (CHF) and chronic Kidney disease (CKD)
• Pre-diabetic Alert Program
• Cancer Management Program
• TherapEase Cuisine (nutritional program for cancer patients)
• Discount for Weight Watchers On-line (non-FEHB)
• International Fitness Club Network (non-FEHB)

Review your FSBP Brochure for complete information or contact us at health@afspa.org or 1-202-833-4910.
ELECTRONIC FUNDS REIMBURSEMENT FOR YOUR CLAIM REIMBURSEMENTS

A few years ago, we began offering Electronic Funds Reimbursement (EFT) so members could be reimbursed for their claims more quickly and efficiently.

To our surprise, only 4,181 members out of over 24,000 have signed up for EFT.

Some important things to know about signing up for EFT service:

• Enrolling for EFT service is easy. Simply complete the Authorization Form in full and return it to the address on the form with a voided check or savings withdrawal slip attached to it.

• The Authorization Form can be found on the Plan’s My Online Services (MOS):
  - Log in to “My Online Services”
  - Select “Member Info”
  - Select “Document Library” (under Plan Information)
  - Select “Electronic Funds Transfer (EFT)/Direct Deposit Authorization Form”. Complete the form and follow the instructions for getting us the form and required information.

• When you receive benefit reimbursement via EFT, your Explanation of Benefits (EOB) will be available to you on MOS and will no longer be mailed to you. Visit the Plan’s website (www.AFSPA.org/FSBP) and select “My Online Services” where you can log in to view your EOB. However, you may still opt to have a paper copy of your EOB mailed to you by checking the box at the bottom of the enrollment form indicating your desire to continue to receive a paper EOB.

• Only one bank account per family is permitted.

• The Plan cannot retrieve funds from your bank account. The Electronic Funds Transfer (EFT)/Direct Deposit Authorization Form only allows the Plan to deposit funds into your bank account.

• The Plan does not charge a fee for EFT service, but your bank may charge a small transaction fee. We recommend that you verify with your bank if they will charge you any banking service fees.

Now that you see how easy it is, we hope more members will take advantage of our convenient EFT program.

FOREIGN SERVICE BENEFIT PLAN IS AWARDED THE PLANSMARTCHOICE PLUS™ AWARD

Every Open Season, Federal employees and annuitants are able to use the PlanSmartChoice™ website (www.PlanSmartChoice.com) to obtain free and objective help in selecting a health plan that meets their needs.

The FOREIGN SERVICE BENEFIT PLAN (FSBP) received the PlanSmartChoice Plus™ Award based on user satisfaction ratings. The FSBP was one of only two nationwide fee-for-service plans in the Federal Employees Health Benefits Program to win the award. We received the highest rating (5 stars) in all the categories of Preference, Cost, Satisfaction and Overall Performance.

Plans must perform highly in three sets of measures collected in the PlanSmartChoice site:

• Preference performance index measures plan performance in the Preference Module.

• Cost performance index measures plan performance in the Medical Cost Calculator.

• Satisfaction performance average measures PlanSmartChoice users’ satisfaction with their plans.

Thank you for rating us so highly and for your continued loyalty.

(PlanSmartChoice was developed in 1996-1997 with grants from the Agency for Health Care Policy & Research/ Small Business Innovation Research. The technology was patented in 2004.)

WHAT IS METABOLIC SYNDROME?

The FOREIGN SERVICE BENEFIT PLAN (FSBP) is dedicated to helping members better understand metabolic syndrome and getting them on their path to better health.

The term metabolic syndrome describes a cluster of risk factors that increase the chances of developing heart disease, stroke and diabetes (high blood glucose, also called high blood sugar). The exact cause of the metabolic syndrome is not known, but genetic factors, such as too much body fat (especially in the waist area, the most dangerous type of fat) and lack of exercise add to the development of the condition.
You are diagnosed with metabolic syndrome if you have three or more risk factors (see table below).

<table>
<thead>
<tr>
<th>Metabolic Risk Factors</th>
<th>Measurement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large amount of abdominal body fat</td>
<td>Waist measurement of more than 40 inches (101 cm) in men; more than 35 inches (89 cm) in women*</td>
</tr>
<tr>
<td>Low HDL (&quot;good&quot;) cholesterol</td>
<td>Less than 40 mg/dl in men; less than 50 mg/dl in women; currently on medication to increase HDL</td>
</tr>
<tr>
<td>High triglycerides (levels of fat in the blood)</td>
<td>150 mg/dl or higher; currently on medication to lower triglycerides</td>
</tr>
<tr>
<td>High blood pressure</td>
<td>135/85 mmHg or higher; currently on medication to reduce blood pressure</td>
</tr>
<tr>
<td>High blood glucose</td>
<td>Fasting glucose of 100 mg/dl or higher; currently on medication to lower glucose levels</td>
</tr>
</tbody>
</table>

* 90–94 cm in men and 80 cm in women outside the U.S.

Having three or more risk factors is a sign that the body is resistant to insulin, an important hormone produced by the pancreas. This resistance to insulin means that more insulin than normal is needed to keep the body working.

Who is at risk for metabolic syndrome?

The syndrome runs in families and is more common among African Americans, Hispanics, Asians and Native Americans. For all people, the chances of developing the syndrome rises as people get older.

You might be at risk for the syndrome if you don’t get much exercise and have:

- Gained weight, especially around the waist;
- A parent or sibling with diabetes;
- High levels of fat or glucose in your blood; and
- High blood pressure.

Most people who have metabolic syndrome feel healthy and may not have any signs or symptoms, especially if they are not obese. However, they are at risk of developing life-threatening diseases like diabetes and heart disease in the future.

QUESTIONS TO ASK YOUR DOCTOR

- What can I do to overcome metabolic syndrome?
- What are my options for treatment?
- What are the advantages and disadvantages of each treatment option?
- What’s the best way to lose weight?
- What kind of exercise is best for me?
- Should I see an endocrinologist for my care?

How is metabolic syndrome treated?

Increasing physical activity and losing weight are the best ways to begin to manage your condition. Medications can also treat risk factors, such as high blood pressure or high blood glucose.

If you think you have risk factors for metabolic syndrome, talk with your doctor. Your doctor can run blood tests and measure your waist circumference to see if you have metabolic syndrome and determine the best treatment option for you.

Finding out if you have metabolic syndrome can give you a peek into your future health and see if you are headed down the path to heart disease. It also will give you time to make important lifestyle changes before serious complications develop.

SO WHAT IS THE FOREIGN SERVICE BENEFIT PLAN DOING FOR ME?

Starting in 2015, members will be able to participate in The Virtual Lifestyle Management Program. It is a year-long Internet-enabled program that includes online self-management education, tools and the involvement of a trained coach to assist you with nutrition and weight management. The program includes 16 weekly and eight monthly lessons with audio narration, workbook pages and action plans that encourage you to track your diet and your physical activity. You are assigned a trained coach who monitors your progress and offers guidance and support throughout the program. You have access to a calorie counter tool online to help with food tracking and meal planning and you will receive a calorie counter booklet for reference. We will contact candidates and invite them to participate in the program. Participation is voluntary. Look for our Fall Member Mailing for more information.

LETS STAY IN TOUCH!!

As you prepare to leave one post for another, let us know! Moving from the West Coast to the East Coast, let us know! Moving around the corner, let us know!

Your employing agency retirement office does not notify the Plan when you change your contact information. Please remember to send us a note or give us a call with your mailing address, telephone number(s) and/or e-mail address changes. You also can update your contact information via the Member Portal.

We want to be sure that you receive your reimbursement checks and EOBs, as well as keep you apprised of all the latest Program updates.

AFSPA OFFERS THE FOLLOWING INSURANCE PRODUCTS/SERVICES:

- Dental Insurance
- Term Life Insurance
- Accidental Death and Dismemberment Insurance
- Tax Consultation Services
- Financial Planning/Long Term Care
- Members of Household Health Insurance
- Disability Insurance
- Travel Insurance

For more information on any of these products, visit our website www.AFSPA.org.