

FOREIGN SERVICE BENEFIT PLAN

Summary of 2017 Benefits



FOREIGN SERVICE BENEFIT PLAN

Caring For Your Health Worldwide®

Health Plan Accredited by



The **FOREIGN SERVICE BENEFIT PLAN** has
Health Plan Accreditation from the Accreditation
Association for Ambulatory Healthcare, Inc.

Summary of 2017 Benefits for the FOREIGN SERVICE BENEFIT PLAN

High Option Benefits	We Pay	
	In-Network and Providers Outside the 50 United States	Out-of-Network

MEDICAL SERVICES — SECTION 5(a)

Preventive care, routine immunizations and tests (calendar-year maximums apply)	100% of Plan allowance	70% of Plan allowance*
Office visits, lab, X-ray, and other diagnostic tests	90% of Plan allowance* Quest Outpatient Lab, U.S. only – 100% of Plan allowance – you must use a Quest approved collection site and present your FSBP ID Card	70% of Plan allowance*
Telehealth consultations provided by MD, RD, LCSW, and Psychologists (only available if you reside in U.S., per Federal regulation)	100% of Plan allowance	Out of network and outside the 50 United States – no benefit
Complete maternity (obstetrical) care	100% of Plan allowance	70% of Plan allowance

EDUCATIONAL CLASSES AND PROGRAMS — SECTION 5(a)

See page 5 of this brochure for additional information on our Wellness Programs

Tobacco cessation	See Sections 5(a), 5(f), and 5(h) of the FSBP Brochure for comprehensive benefits and information about our health coaching program, Living Well Together.	
Diabetic education and nutritional counseling	90% of Plan allowance	70% of Plan allowance
Weight management	Up to \$2,000 per year - plus up to 12 counseling visits per year	

CHIROPRACTIC AND ALTERNATIVE SERVICES — SECTION 5(a)

Massage therapy, chiropractic, and acupuncture	Up to \$60 per visit; 40 visits per year for each type of service	
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SURGICAL SERVICES - SECTION 5(b)

Inpatient and outpatient	90% of Plan allowance	70% of Plan allowance
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SERVICES PROVIDED BY A HOSPITAL — SECTION 5(c)

Inpatient	100% of Plan allowance	80% after a \$200 copay
Outpatient	90% of Plan allowance*	70% of Plan allowance*

EMERGENCY BENEFITS — SECTION 5(d)

Accidental injury: Initial treatment in an emergency room, urgent care center or doctor's office, including physician's charges/ancillary services	100% of Plan allowance	
Medical emergency	90% of Plan allowance*	
Outpatient care in an urgent care center because of a medical emergency	100% after a \$35 copayment per occurrence	

Do not rely on these charts alone. All benefits are subject to the definitions, limitations, and exclusions in the **FOREIGN SERVICE BENEFIT PLAN (FSBP)** Brochure (RI 72-001). We summarize certain covered expenses in these charts. Some benefits are subject to maximum limitations. Above and on the following page, "Section" refers to the brochure section in which the benefit is described.

High Option Benefits	We Pay	
	In-Network and Providers Outside the 50 United States	Out-of-Network

MENTAL HEALTH AND SUBSTANCE ABUSE BENEFITS — SECTION 5(e)

All covered diagnostic and treatment services	90% Plan allowance	70% Plan allowance*
Inpatient hospital	100% of Plan allowance	80% after a \$200 copay

PRESCRIPTION DRUGS — SECTION 5(f)

In this prescription section only, the payment reference is what YOU pay

<p>Retail pharmacy Up to a 30-day supply</p> <p>Note: You must fill new cholesterol medications through the Express Scripts Pharmacy (home delivery).</p> <p>Note: You must obtain Chronic specialty drugs from Accredo, the Plan's specialty pharmacy.</p> <p>See official Plan Brochure RI72-001 for details.</p>	<p>Network pharmacies in the 50 United States (use ID Card)</p> <ul style="list-style-type: none"> • Tier I (Generic Drug): \$10 copay • Tier II (Preferred Brand Name Drug): 25% (\$30 minimum) • Tier III (Non-Preferred Brand Name Drug): 30% (\$60 minimum) • Tier IV (Generic Specialty Drugs): 25% • Tier V (Preferred Brand Name Specialty Drugs): 25% • Tier VI (Non-Preferred Brand Name Specialty Drugs): 35%
<p>Home delivery (mail order through the Express Scripts PharmacySM [ESI]) Up to a 90-day supply</p>	<ul style="list-style-type: none"> • Tier I (Generic Drug): \$15 • Tier II (Preferred Brand Name Drug): \$60 • Tier III (Non-Preferred Brand Name Drug): 35% (\$80 minimum; \$500 maximum) • Tier IV (Generic Specialty Drugs): 25% up to a maximum of \$150 • Tier V (Preferred Brand Name Specialty Drugs): 25% up to a maximum of \$200 • Tier VI (Non-Preferred Brand Name Specialty Drugs): 35% up to a maximum of \$300

DENTAL CARE — SECTION 5(g)

Orthodontics	50% of Plan allowance up to \$1,000 per course of treatment
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SPECIAL FEATURES 5(h)

Flexible benefits option	24-Hour Nurse Advice Line	24-Hour Translation Line	Aexcel Designated Providers
Advanced Illness Program	Case Management Program	Pre-diabetic Alert Program	Overseas Second Opinion
Scanned claim submission via secure Internet connection	Electronic Funds Transfer (EFT) of claim reimbursements	Electronic copies of Explanations of Benefits	myStrength™ on-line mental health support program
Mobile Apps – Express Scripts and Coventry® Mobile App (download for free on your mobile device)		Institutes of Excellence for organ/tissue transplants	Web based customer service: My Online Services and ESI

Simple Steps to Living Well Together Program and Wellness Incentives (See page 5.)

See page 4 for the 2017 rates.

An asterisk(*) means the deductible is \$300 per person (\$600 per Self Plus One enrollment or \$600 per Self and Family enrollment) for In-Network providers (including Guam) and providers outside the 50 United States; or \$400 per person (\$800 per Self Plus One enrollment or \$800 per Self and Family enrollment) for Out-of-Network providers (including Guam). And after we pay, you generally pay any difference between the Plan allowance and the billed amount if you use an Out-of-Network physician or other health care professional.

Aexcel Designated Providers

Aexcel specialist performance designation is for high-performing specialty physicians and physician groups in 12 medical specialty areas, including:

- Cardiology
- Neurology
- Surgery
- Orthopedics
- Urology
- Obstetrics and gynecology
- Otolaryngology/ENT
- and more

Physicians with this designation have met added standards for volume, clinical performance, and efficiency. Aetna evaluates these providers using specific standards and, based on the results, gives them the Aexcel specialty designation. Visit fsbp.coventryhealthcare.com, select “Locate a Provider,”

and look for the blue star ★ next to the provider’s name for an Aexcel designated provider.

Advanced Illness Program

The **Advanced Illness (AI) Program** helps to improve the quality of life through health condition management and helps to reduce costs for members with advanced illness, including those facing end-of-life decisions. It provides tools and information to encourage advance planning for issues such as living wills, advance directives, and tips on how to begin to talk about these issues with loved ones. AI encourages better use of community-based services and resources. It is a voluntary program at no additional cost. Call 800-923-2220 Monday – Friday, 6:00 a.m. – 5:00 p.m. MT.

Non-FEHB Programs offered by the American Foreign Service Protective Association (AFSPA), sponsor of FSBP

EyeMed Vision Care Program	Save up to 40% with your EyeMed Vision Care discount program on exams, glasses, and contact lenses.		
QualSight LASIK	QualSight LASIK saves 40% to 50% off the overall national average price for Traditional LASIK.		
Weight Watchers Online Discount Program	Plan members receive \$10 off a 3-month subscription to Weight Watchers Online.		
Jawbone® Fitness Tracker Discount	Plan members receive discounts on fitness trackers from Jawbone®.		
GlobalFit®	Plan members can save on gym memberships and brand-name home fitness and nutrition products.		
Institutes of Excellence® (IOE) Infertility Providers	Plan members have access to infertility providers with proven outcomes through Aetna’s Institutes of Excellence™ Infertility Network.		
Additional Programs	<ul style="list-style-type: none"> ■ Group Dental Insurance ■ Members of Household Health Insurance ■ Group Disability Income Protection Insurance 	<ul style="list-style-type: none"> ■ Group Term Life Insurance ■ Group Accidental Death & Dismemberment Insurance ■ Immediate Benefit Plan (selected agencies) 	<ul style="list-style-type: none"> ■ Long-Term Care Planning ■ Tax Consultation Services ■ Financial Planning ■ Travel Insurance ■ Legal Services

Note: The non-FEHB benefits in this section are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB deductibles, copayments, or catastrophic protection out-of-pocket maximums. All appeals must follow the programs’ guidelines.

FOREIGN SERVICE BENEFIT PLAN 2017 Premiums

Code	Biweekly Premium	Monthly Premium
Self Only Code 401	\$ 64.44	\$139.62
Self Plus One Code 403	\$157.84	\$341.99
Self and Family Code 402	\$159.41	\$345.40

If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.



Simple Steps to Living Well Together Program

The **FOREIGN SERVICE BENEFIT PLAN** has designed a wellness program, *Simple Steps to Living Well Together*, to help you identify your health risks and achieve your health goals. The program includes three simple steps — and you can earn rewards along the way.

Step 1: Take a Health Risk Assessment

Reward: \$100 Wellness Incentive Fund

A Health Risk Assessment (HRA) is like an interview you take online. It is not that much different from the questions your doctor would ask during an annual checkup. You share information about your health habits and history and you get a personalized health summary that can help you understand your health needs.

Once you know your health needs, you can set meaningful goals for yourself. The wellness tools from **FSBP** can help you achieve your goals.

Take your Health Risk Assessment

1. Visit www.afspa.org/fsbp and select the Helpful Links tab
2. Select My Online Services and log on or register
3. Select Wellness Tools > WellBeing Solutions > “Succeed” or “Let’s Get Started”
4. Complete your free assessment

After completing your HRA, you will earn a \$100 Wellness Incentive Account credit that can help reimburse you for some medical costs, called Eligible Medical Expenses. These include things like your deductible, coinsurance and copayments, as defined by IRS Code Section 123(d).

You can obtain this reward once per calendar year, so why not do it today?

Step 2: Complete a Biometric Screening

Reward: \$100 Wellness Incentive Fund

A Biometric Screening includes measurements of physical characteristics such as height, weight, body mass index, blood pressure, blood cholesterol, blood glucose, and aerobic fitness. It serves as a benchmark and can help evaluate changes in health status over time.

You can obtain a Biometric Screening at a Quest Diagnostics Patient Service Center (PSC), or you can obtain the screening from your physician. Have him/her complete a Biometric Screening Physician Results Form when you have your next routine exam and submit it to Quest Diagnostics.

Register for your Biometric Screening

Visit my.questforhealth.com and enter the registration key “aetnafsbp2016” to register for your screening, locate a PSC location, or print a copy of the Biometric Screening Physician Results Form to take to your physician. You also can register by calling 855-623-9355. Quest Diagnostics will send you your biometric screening results and a **personalized action plan** to help you better understand your health risks.

You can obtain this reward once per calendar year. You must complete the Health Risk Assessment (Step One) in order to be eligible for this reward.

Step 3: Complete a Healthy Action*

Reward: \$50 Wellness Incentive Fund

You are eligible to earn a Healthy Action reward. A Healthy Action is obtaining a routine physical exam or participating in any of the programs described on page 6. Start participating today.

Each Healthy Action is summarized on the following page. For more detailed information, review the Plan’s Brochure in Section 5(a) *Educational classes and programs* and Section 5(h) *Special features*. In addition, you can:

1. Visit www.afspa.org/fsbp and select the Helpful Links tab
2. Select My Online Services and log in or register
3. Select Wellness Tools > WellBeing Solutions > Resources
4. Choose the program(s) that will benefit you the most

***Note: Completing your HRA annually is an important first step to guiding your personal health goals. Healthy Actions may be completed at any time to receive a Wellness Incentive.**



We want to help you become healthier — starting right now

Choose the Healthy Action that fits your individual needs:

Routine Preventive Examination	Obtain a routine preventive examination through an in-network provider or provider outside the 50 United States at no cost to you.
Digital Coaching We offer nine programs designed to coach you through the unique health challenges you face and goals you create.	<ul style="list-style-type: none"> ■ weight management ■ nutrition ■ blood pressure ■ tobacco use ■ exercise ■ depression management ■ stress management ■ cholesterol management ■ sleep improvement
Health Coaching	Sets you up with a one-on-one health coach to help you meet your health and wellness goals.
Mediterranean Wellness Program	An 8-week interactive online program with access to a registered dietitian, as well as a support manual full of information to help you manage your weight.
Healthy Pregnancy Program	For support and educational materials during healthy and high-risk pregnancies.
Weight Management Program	Includes initial and follow-up visits, as well as lab tests to help you lose weight and meet weight goals.
Diabetic Education	Access to educational materials and support to help you manage and control diabetes.
Nutritional Counseling	Speak with a dietitian or nutritionist to assess your dietary habits and health needs.
Disease Management Programs	For nurse support and education about chronic conditions, including asthma, diabetes, chronic kidney disease, and others.
Cancer Support Programs	Gives you the support and educational materials you need when facing cancer.
TherapEase Cuisine Program	Nutritional information for cancer patients based on guidelines from the Academy of Nutrition and Dietetics.
Virtual Lifestyle Management	Access to online self-management education and tools and the involvement of a trained coach to assist you with nutrition and weight management.
NEW for 2017	Control Blood Pressure If you have documented high blood pressure, you can earn a reward for keeping it under control. We will send you a form that your doctor can complete to demonstrate good control of your blood pressure. Just return the form for your reward.
NEW for 2017	Control A1c Members with documented diabetes can earn a reward for keeping their A1c level below 8%. Ask your doctor to send us your A1c lab results. If your A1c is below 8%, you will earn the reward.
NEW for 2017	Get your Prenatal Care If you're pregnant, make sure to have a prenatal care visit during the first trimester. Send us a copy of the prenatal care medical report or Obstetric Panel report, and you will earn the reward.

These Healthy Actions are all available to you, but you can earn only one \$50 Wellness Incentive Fund credit. Your \$50 credit can reimburse you for your deductible, coinsurance, and copayments, as defined by IRS Code Section 123(d). Refer to Section 5(h) of your Brochure, for more details.

Our mission: 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.

We understand the unique challenges of our members when they are outside the United States. We handle them in the following ways:

- **TRANSLATE** your claims
- **CONVERT** currency using exchange rates you give us
- **ACCEPT** foreign providers' charges, generally in full (no reductions to Plan allowance or fee schedules) and process foreign claims as a priority
- **ACCEPT** all types of foreign bills
- **PROVIDE** you access to Direct Billing Hospitals (no up-front payment)
- **RESPOND** to emails generally within two business days
- **RETURN** overseas phone calls, day or night
- **PROVIDE** you secure electronic claims and correspondence submission — avoid "snail mail"
- **PROVIDE** you Electronic Funds Reimbursement (EFT) of claim payments



To enroll or to change your enrollment in **FSBP**, be sure to put the correct code on your enrollment form:

401 – Self Only

403 – Self Plus One

402 – Self and Family

For more information, please contact us at:

FOREIGN SERVICE BENEFIT PLAN

Telephone: 202-833-4910

Secure email: www.afspa.org/fsbp411

Website: www.afspa.org/fsbp

Protective Association:

Email: afspa@afspa.org

Website: www.afspa.org



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Caring For Your Health Worldwide®

www.afspa.org/fsbp