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Welcome to the AFSPA IN ACTION Summer Newsletter! As always, it features member benefits available to you and educates you on changes in the health care industry.

We continue to celebrate the 75th Anniversary of the Foreign Service Benefit Plan (FSBP). There is a feature story on pages 6 and 7 that highlights the main events in the health plan’s history. Also, you can learn about AFSPA’s Ancillary Insurance Programs on page 4. Throughout the newsletter, you will see our 2017 theme, “Commitment to the Member Experience.” We want to know what you think. Please help us understand your experience by taking the after-call survey at the end of your conversation with our health team. We also welcome comments via our website or let us know what you think of this newsletter by emailing outreach@afspa.org.

Kyle Longton, AFSPA’s COO, continues to address your concerns in his “AFSPA Listens” column on page 10. Please keep your comments and questions coming. AFSPA has listened to your feedback – both good and bad – and we are making changes on many levels. The improvements range from how we handle incoming calls to our follow-up; and from claims processing to website enhancements.

We are working with the Office of Personnel Management and our partners, Aetna and Express Scripts, to bring you a 2018 health plan that provides comprehensive benefits at a competitive premium. For 2018, some of OPM’s initiatives include:

- **Managing Prescription Drugs** through Utilization Management strategies, managed formularies, and adherence programs to improve appropriate use of maintenance medications;

- **Ensuring Access to Care** by addressing out-of-network bills from providers in certain specialties for services you receive in an in-network facility and expanding benefits for Telehealth Services; and

- **Population Health** through additional support programs for diabetes, cancer, and other serious conditions as well as opioid use.

Stay tuned for changes and improvements in your 2018 FSBP that align with OPM’s initiatives.

It’s not too late to take advantage of our very important Simple Steps to Living Well Together program by starting with your Health Risk Assessment. You can work online or with a personal health coach. Our goal is to provide you with that first step toward understanding your health challenges and reaching your personal goals.

IMPORTANT – Please see the Migration article on page 9. It discusses the transition from the Coventry computer platform to the Aetna computer platform. As we draw closer to the changeover in January, I cannot stress enough how important it is to keep apprised of the upcoming changes. This is my fourth major migration in the last 30 years and I can tell you from experience that there will be disruptions. We promise to keep providing information and updates as we receive them. Please pay attention to the changes so that you can be familiar with the new ID card, the new look and format of your Explanation of Benefits (EOB’s), and the new Aetna website.

The Protective Association strives every day to deliver the level of service our members have come to expect. This demonstrates our ongoing “Commitment to the Member Experience.”

Thank you for your trust in us and for giving us the opportunity to serve you.

To your health,

Paula S. Jakub, RHU
CEO, AFSPA

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**Paula’s perspective**

Thomas M. Tracy, Chairman
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Joan M. Clark, Director
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**Chief Executive Officer**
Paula S. Jakub, RHU Executive Vice President

**Chief Operating Officer**
Kyle Longton

Members of the Board of Directors are Career Foreign Service or other Executive Branch personnel, on active duty or retired. They serve the Association without compensation.
Where's Paula?

Commitment to the Member Experience

During the year, Paula travels throughout the country and around the world. In addition to meeting with our partners and following developments in the health care industry, Paula schedules events to meet with members. These meetings help her to better understand the member experience and how we can serve our members best.

Here is a sampling of Paula’s recent travels...

San Francisco, CA
October 4-9, 2016
FS Retirees Association of San Francisco
Paula was invited to speak with the Foreign Service Retirees Association of San Francisco (FSRA). Her presentation covered Medicare and the FEHB – how the two programs work together; the impact of COLA on Medicare Part B premiums; Affordable Care Act rules and the impact of possible rescission of the Act. She also explained 2017 FEHB initiatives and why they are important. Paula stayed after her formal presentation to answer many audience questions.

Hartsdale, NY
National Active & Retired Federal Employees Association/AFSPA Member Meeting
Paula was invited to the National Active and Retired Federal Employees Association (NARFE). She met with the New York Chapter members to discuss Medicare and the FEHB Program. A member coffee also was held to meet with loyal AFSPA members in the area. The response was so positive that NARFE invited her back six months later in April 2017.

Scottsdale, AZ
February 13-17, 2017
Aetna & Express Scripts (ESI) Quarterly Meeting/AFSPA Member Meeting
Paula and AFSPA’s executive team joined Aetna and ESI executives for a discussion and analysis of the 2016 Plan experience and FSBP goals. While in Scottsdale, Paula took the opportunity to meet with AFSPA members in the area.

Dallas, TX
June 5-9, 2017
ESI Outcomes Meeting
Paula joined Express Scripts experts, renowned public speakers, and other industry peers to discuss health care challenges and solutions for the future. Topics of interest included supporting patients with chronic conditions, programs to address the opioid epidemic, and groundbreaking medications on the horizon.

Charleston, SC
April 20-21, 2017
Global Services Center
Paula participated in meetings with the State Department Global Services Center to discuss employee and annuitant issues. She also led a Medicare presentation for employees.

San Francisco
Scottsdale
Dallas
Hartsdale
Charleston
Amelia Island
D.C.
ANCILLARY INSURANCE

Legal Considerations Seminar

AFSPA's Ancillary Insurance Programs sponsored a Legal Considerations Seminar for Foreign Service personnel at the Foreign Service Institute (FSI). May 2017 marked the 20th year of hosting this annual event. The speakers were Jonathan C. Kinney and Lauren Keenan Rote from the law firm of Bean, Kinney & Korman, Attorneys at Law. Their firm has presented this valuable legal workshop for many years, on behalf of AFSPA. They understand the complexities of government service, whether stateside or overseas. Approximately 60 people attended the seminar and asked various questions regarding topics like wills, trusts, and estate planning.

Bean, Kinney & Korman (www.beankinney.com) is one of the four law firms that AFSPA members can access for services. They handle many Foreign Service matters all over the world. No matter where you are stationed, you can call 703-525-4000 to explore their services. Just mention that you are an AFSPA member.

What you eat may cause tooth decay!

Tips to prevent tooth decay:

- **Snack smart.** Eat fruit, vegetables, and whole grains. Avoid hard candy, mints, and sticky sweets.
- **Drink water.** It can help wash away food and acid.
- **Don’t use teeth as tools.** Avoid chewing hard things like ice.
- **Don’t smoke or use tobacco.** Both can lead to gum disease or oral cancer.
- **Use fluoride toothpaste. Floss daily.** Brush twice a day. Add flossing to your routine.
- **Visit the dentist.** A dentist can help reduce tartar buildup and advise you on proper oral care.

To learn more about AFSPA’s four dental plans, visit www.afspa.org/dental.

Travel Insurance

Never travel without it.

AFSPA’s Travel Insurance will provide pre-trip assistance, emergency assistance, and optional medical coverage for trips originating in the continental U.S. Some exceptions apply.

To learn more, call **202.833.4910** or visit [www.afspa.org](http://www.afspa.org).

Follow us [afspacares] (https://www.afspa.org)

Planning for the Future...

How many lists do you have? Most people keep a grocery list, an errand list, and maybe a list of weekly activities. These help us manage our everyday lives. However, are we completing what is needed for long term financial planning? End of life decisions are difficult, but very necessary.

Here are a few items to add to your Long-Term Planning “checklist:”

- Review your present life insurance policy to determine if your selected amount meets the needs of your loved ones.
- Confirm that your beneficiary information is up-to-date (i.e. name, address, etc.) and add any new family members from the past year.
- Ensure that information in your will or trust is current.
- Schedule a review of your portfolio annually, on a specific date (i.e. every year on February 1).

If you need life insurance, AFSPA’s term life insurance plan covers you up to age 80. AFSPA members also can receive financial planning, legal expertise, tax consultation, and long-term care consultation to assist with decision making. Set goals and make plans for your family’s long-term needs. Just remember, AFSPA is here to help.

For more information, visit [www.afspa.org](http://www.afspa.org).

Legal Considerations Seminar

Bean, Kinney & Korman (www.beankinney.com) is one of the four law firms that AFSPA members can access for services. They handle many Foreign Service matters all over the world. No matter where you are stationed, you can call 703-525-4000 to explore their services. Just mention that you are an AFSPA member.
Prevention: the Best Medicine

You don’t need to feel sick to see your doctor. In fact, the best time to go is before you have a health issue. It starts with a basic checkup and also can include:

- Flu, pneumonia, and other shots
- Blood pressure, diabetes, and cholesterol tests
- Counseling, screening, and vaccines for healthy pregnancies
- Cancer screenings, including colonoscopies and mammograms

One-on-one discussions with your doctor count as preventive care as well. These could be to explore ways to stop smoking, to eat healthy, or to increase exercise.

Regular physicals are a key part of preventive care. Your doctor will measure your height, weight, blood sugar, cholesterol, and blood pressure. These results give your doctor a clearer picture of your health to build a personal care plan for you.

More importantly, preventive care helps you build a better relationship with your doctor, which ultimately can lead to your better health.

Source: Content from Aetna Inc.

**FSBP covers 100% of preventive care when you visit an in-network or overseas provider. This means you and your family get these services at no cost. A routine physical also counts as a Healthy Action, which earns you $50 in Wellness Incentives.**

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Prescription Drug Abuse

Prescription drug abuse has reached epidemic proportions in the U.S. According to the National Survey on Drug Use and Health, over six million Americans abuse prescription drugs, and much of the abuse begins at home. And more than 70% of those who illegally use prescription pain relievers obtained them through friends or family, including secretly raiding their home medicine cabinet.

The most commonly abused prescription drugs are opioids. The Centers for Disease Control and Prevention estimates that about half of all overdose deaths include opioids. When used with other prescriptions such as benzodiazepines and muscle relaxers, they deliver a cocaine-like high. ESI’s data shows that abuse accounts for 84% of patient-related prescription-drug fraud.

To combat prescription drug abuse, FSBP in collaboration with ESI participates in utilization management of opioids. This includes prior authorization on specific opioid medications along with quantity and refill limits. Active oversight of this epidemic includes your physician and you.

Properly storing and disposing medications helps prevent addiction, overdose, and death from prescription drugs.

**Reduce the risk of drug fraud and abuse**

- **Keep drugs out of reach:** Store medications in a locked area, out of children's reach. Use medication bottles with child-resistant caps.
- **Keep track of treatments:** Keep a list of the medications in your home, especially those prone to abuse. Periodically count the medications remaining in the container, and make sure that it’s the correct amount.
- **Dispose properly:** Follow any disposal instructions provided. Otherwise, remove the medication from its original container, mix them with an undesirable substance such as used coffee grounds, kitty litter, or saw dust. Place them in a sealed bag that can be disposed of in the trash.
- **Don't make it easy:** Don't store narcotics or potentially addictive drugs in a medicine cabinet. If that is the only option, add a lock to the cabinet and hide the key.
- **Don't save medication:** Once your condition has been treated and your prescription regimen is complete, properly dispose of the drugs. Don’t keep extra medication for use in the future.
- **Don't share medication:** The specific drug and dosage was selected specially for you and could lead to dangerous drug interactions and serious side effects if used by someone else.

Follow these steps to help protect your family and friends against the nation’s costly problem of prescription-drug fraud and abuse.

**Need Assistance?**

If you need help with prescription drug abuse or substance abuse, FSBP’s Case Management Program can connect you with a Registered Nurse. That person can reconcile your medications to ensure you are kept safe. Use the Behavioral Health benefit to get matched with a Case Manager to address your personalized needs. You can voluntarily opt-in or opt-out of any these programs at any time.

To learn more about Case Management, call 800-593-2354.
The American Foreign Service Protective Association was founded in 1929. In 1942, the Foreign Service Benefit Plan (FSBP) was established. FSBP became a charter member of the Federal Employees Health Benefits Program in 1960. AFSPA welcomed overseas Department of Defense (DOD) members in 1996. In 2001, FSBP welcomed overseas Executive Branch employees & supporting domestic direct hire staff. In 2002, FSBP added chiropractic benefits. In 2005, FSBP added massage therapy benefits. In 2007, FSBP became one of the first fee-for-service plans to offer a weight management program.
This year, the Foreign Service Benefit Plan (FSBP) celebrates 75 years of providing high quality health insurance – a significant milestone that not many health plans achieve.

The American Foreign Service Protective Association (AFSPA) began sponsoring FSBP in 1942 to provide health coverage to Foreign Service personnel in the Department of State. Over the years, our membership has expanded to those in Civil Service and many other agencies that work internationally. We now proudly cover more than 67,000 lives worldwide.

FSBP’s longevity was made possible by the ongoing support of our loyal members and the hard work of our valued employees. On behalf of the entire AFSPA staff, we want to express our deepest gratitude to the Foreign Service community. You made FSBP the thriving health plan it is today.

We thank you for your commitment and look forward to sharing this celebration of our 75th Anniversary with you all year long.

Here’s to another happy and healthy 75 years!
Advanced Illness

Yvonne Kalumo-Banda’s story

I did not expect to spend the last days of 2016 at a grave site bidding farewell to a dear friend who had gone into an unexpected coma and subsequently died; nor was I prepared to console a grieving husband, his newborn, and his eldest daughter. Towards the end, her husband had refused to take my friend off life support. I wondered what he had been going through the last two years, raising their two daughters and visiting her every week until she passed.

Unfortunately, this experience is not uncommon. When you face a serious illness, it is a difficult and emotional time. That is why FSBP began to offer an Advanced Illness Program (AI) in 2017. It gives you information to manage an advanced health condition. The program reduces costs at the end of life through member and caregiver education. AI is part of your FSBP Case Management Program, which is designed to help with the complexities at this stage of life.

Advanced illness occurs when a condition become serious enough that treatments lose their impact. This continues until the end of life. AI assists with making decisions in your final year/months.

**AI includes different levels of care:**

- **Curative care** treats patients with the intent of curing them. An example is chemotherapy, that seeks to cure cancer patients.
- **Palliative care** focuses on improving your quality of life, not only in your body, but also in your mind and spirit.
- **Hospice care** emphasizes caring, not curing, and is provided usually in the patient’s home, focusing on quality of life in their final months.

**AI improves your quality of life through:**

- Telephonic outreach from a Registered Nurse (RN) Case Manager to offer information on your options
- Coordination of care with your physicians for a treatment plan
- Education for the FSBP member, caregivers, and physicians
- Pain management and comfort care support
- Behavioral, emotional, and spiritual support for the member and their caregivers
- Continuity of care, including coordination of home needs with advanced needs
- Social worker support for any socioeconomic issues

My friend was not able to communicate her wishes and make arrangements for her loved ones before her death. She would have benefited from the type of services offered through the AI program. Fortunately, you do have full access to AI and don't have to take an “end of life” journey alone. Let our RN Case Managers help you understand your options. AI is voluntary and available at no additional cost. To learn more, call 800-923-2220.

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**FOROIGN SERVICE BENEFIT PLAN**

Our Commitment to the Member Experience

Consumer Assessment of Healthcare Providers and Systems (CAHPS) surveys ask consumers and patients to report on and evaluate their experiences with health care. These surveys cover topics that are important to consumers and focus on aspects of quality that consumers are best qualified to assess.

Below is the percentage of members that rated FSBP Above Average in the following categories:

- **86%** Reported their claims were handled quickly and correctly
- **88%** Reported it was easy to get their needed care, tests, or treatment
- **94%** Reported they were being treated with courtesy and respect

We are glad to provide a positive experience to our members.

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**Notice of Privacy Practices Updated**

FSBP recently updated its Notice of Privacy Practices (NPP). The NPP describes how your medical information may be used and disclosed. It also outlines how you can get access to this information.

The NPP is available at www.afspa.org, in the "Resource" section at the bottom of the home page. A hard copy of the NPP can be mailed to you by calling 202-833-4910. Also, a hard copy of the NPP will be included in the Annual Member Mailing this fall.

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**Imagine the moment the doctor delivers the sad news that you or your spouse is reaching the end of treatment and there is little or nothing more they can do.**

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**FOCUS ON SERVICES**

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8 • Summer 2017
In our 2016 Summer Newsletter, we mentioned “ransomware” attacks and how they affect health care facilities. As a reminder, ransomware is malicious software that denies you access to your computer or files until you pay a ransom. This year, there was an international scale ransomware attack, where more than 230,000 computers in over 150 countries were infected. Some facilities affected were the National Health Service (NHS) in the United Kingdom, FedEx in the USA, Telecom in Spain, and factories in France, among others.

What type of ransomware was it? The attack is known as “WannaCry” ransomware attack. It targets computers running Microsoft Windows. The ransomware virus infects the computer by encrypting data and demanding ransom payments.

How does it spread? WannaCry spreads across local networks and the internet to systems that have not updated their security. The most common method of infection is via email.

How can you prevent this?
1. Don’t open attachments from unknown contacts.
2. Notice any emails that arrive from sources that seem legitimate but are not. The company name or domain name may be misspelled, such as PayePal vs. PayPal.
3. Ensure your antivirus software is up to date.
4. Ensure your computer is up to date with the latest security patches (Windows update for PCs or software updates for Macs).
5. If possible, backup your data at least once a week.

What about AFSPA?
1. AFSPA was not infected by WannaCry ransomware.
2. AFSPA keeps all virus definitions up to date.
3. AFSPA only accepts PDF claim submissions, to prevent malicious attachments.
4. AFSPA keeps full backups of all systems securely, which are run daily.

Have you received a suspicious email that appears to be from AFSPA or our Plan administrator, Aetna? Forward the email to helpdesk@afspa.org. We will review the message and confirm if it is safe to open.

Sources: US-CERT and The New York Times

What does Commitment to the Member Experience mean to you?

“It means I will always provide members with the highest standard of customer service. I want every member to feel like they are calling a family member or a friend, someone who they trust. I show members that I care and try to accomplish their requests in a timely manner. I want them to know that I will always do my best to address their needs and concerns. I like when members are satisfied and feel that I am exceeding their standard expectations.”

Igor Cherevko
Health Benefits Officer
Employed with AFSPA since February 2016

Commitment to the Member Experience
AFSPA Listens
By Kyle Longton, Chief Operating Officer

For 2017, our theme is “Commitment to the Member Experience.” Throughout our newsletters this year, you’ll find quotes from my colleagues sharing what that commitment means to them. I’d like to start this AFSPA Listens column by sharing what the theme means to me.

Every day, every issue that crosses my desk, I think about its effect on our members, good or bad. I think about how it affects the staff members’ ability to serve the members, creating positive interactions and prompt resolution. And I think about what I would want if I were the member. In that vein, I am devoting this column to revisiting some issues that you may have heard about online or in emails, and which may have affected you personally.

My massage therapy or chiropractic claim was rejected. Why didn’t I get reimbursed?

In mid-May, I sent an email to all FSBP members for whom we have an email address to let you know about two problems: one with chiropractic claims for members in the U.S. and the other with massage therapy claims for members overseas. Both problems resulted in hundreds of members having claims denied. The chiropractic issue was a computer error that was fixed; all claims were reconsidered by May 16. The massage therapy issue was the result of additional scrutiny from our team to assure we had all required information when processing these claims; all claims were reconsidered by May 31.

The massage therapy issue came to my attention thanks to several members who contacted me by email and through Facebook. In working with all FSBP teams, we were able to resolve it and communicate a clear way forward.

How do I properly file claims for alternative services?

Filing for these unique services has been a hot topic on and off since we began covering these services over a decade ago. As another reminder, members receiving alternative benefit treatments – massage, chiropractic, or acupuncture – overseas need to ensure that claims include the:

- Member’s name & member ID
- Service(s) provided
- Charge(s) for the service(s)
- Date of service
- Name & address of the provider

A credit card receipt or cash register receipt that does not include all of this information is not sufficient; we will reach out to you to request the missing information. Furthermore, we need additional information – including the provider or therapist’s full name and address including city, postal code, and country for services received in countries under sanction by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury. If the information we receive does not meet the legal compliance standards set out by the U.S. Department of the Treasury, we must request additional information and will not be able to process the claim until we receive it.

Domestic claims must meet all the criteria in Section 7 of the FSBP Brochure, including the license number of the provider.

What else do I need to know?

Unfortunately, health care in the U.S. is not likely to get any less complicated any time soon. My goal – and that of all of us at AFSPA – is to do all we can to make accessing health care easier. In some cases, we may need additional information than what was submitted or than we needed in the past. We send those requests not because we do not want to pay the claims, but because we must stay in compliance with guidelines and the law. To that end, we will do a better job of explaining what we need and why.

I want to thank those of you who reached out in recent months to share messages of thanks and support. Thus far this year, an email from me to the membership has not meant good news, but many of you appreciated our approach of being transparent and accountable. I shared those praise messages with the entire AFSPA team, and your words lifted our spirits.

If I can help, just ask: kyle.longton@afspa.org.

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**Velvet’s Favorite Recipe: Broccoli Salad**

*Serves 6-8*

- 4 cups fresh broccoli
- 6 slices of bacon (crumbled)
- ½ c. dried, cranberries
- ¼ c. red onion
- 1 c. of light mayonnaise
- Salt & pepper to taste
- ½ c. walnuts

**Optional:** 1 c. cauliflower

½ c. low fat shredded cheese

In a large bowl, mix together the broccoli, bacon, onion, cranberries, and walnuts (opt. cheese & cauliflower) In a small bowl, stir together the light mayo, salt, and pepper; add to the broccoli mixture and gently stir. Chill and serve.

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**AFSPA STAFF**

**Velvet Marion**

Health Benefits Officer
Employed with AFSPA since November 2016

“I means to have a listening ear and to have the patience to understand the needs of our members. I want members to feel that they are valued. Delivering effective customer care is rewarding when members are pleased with the assistance they received. I strive to be available and responsive to identify exactly what the member needs. I truly believe in making members feel important.”
The Real Life of a Foreign Service Officer

Thomas Tracy, Chairman and Richard Shinnick, Vice Chairman of AFSPA’s Board of Directors, spoke to the AFSPA staff about their experiences in the Foreign Service. The presentation from these retired Foreign Service Officers gave the employees a better understanding of what our current members face every day.

CEO Paula Jakub said, “I welcomed the opportunity for AFSPA staff to interact with our Board Members. Their willingness to share their unique international experiences enhanced our understanding of the work we do. Ultimately, this will help us better relate to the needs of our members.”

The employees enjoyed the lunchtime presentation and asked several questions to gain additional insight. The entire workshop left a lasting impression on all attendees.
In Memoriam
Ambassador Richard K. Fox
former Chairman of the Board and
President Emeritus of AFSPA

We are saddened to report that Ambassador Richard K. Fox passed away on April 9, 2017, at the age of 91.

Ambassador Fox began his career in the Foreign Service in 1961. In addition to his many Washington assignments, he served in Madrid, Spain. In 1977, President Jimmy Carter appointed Fox to U.S. ambassador to Trinidad and Tobago.

For 10 years, Ambassador Fox served as the Chairman of the Board for AFSPA. He offered his counsel as President Emeritus for several years afterwards. During his tenure, the Protective Association sponsored the Overseas Option of the Foreign Service Benefit Plan from 1986 to 1989. Also, under his leadership, AFSPA purchased the townhouse at 1716 N Street, NW in 1988.

One of the most notable accomplishments during his time of service was the creation of the Senior Living Foundation (SLF), which AFSPA still sponsors to this day. Ambassador Fox presided over many meetings of the Protective Association Board as they discussed the mission of the new organization, SLF. The Directors identified the Findley-Burns Group, a group of distinguished Foreign Service Officers tasked with initial steps in making SLF a reality.

Ambassador Fox led AFSPA through both challenging and successful times. We are much in his debt for moving us forward into the organization we are today.

SLF at Foreign Affairs Day
AFSPA participated in Foreign Affairs Day at the State Department on May 5, 2017. The event honors retired and active duty Foreign Service employees and serves as an annual homecoming celebration. The Senior Living Foundation (SLF) joined AFSA and DACOR in cosponsoring the event. As SLF’s mission is to provide support to retired Foreign Service personnel and their spouses, it was a great time to spread the word. AFSPA has been a proud sponsor of SLF for over 25 years. Learn more at www.slfoundation.org.