Welcome to the AFSPA in Action Spring Newsletter. The primary focus of this newsletter is your health and wellness.

We are over one quarter into the Aetna Migration. Things have been a bit rough, but we are working towards our business operations running smoothly again. As I cautioned last year, there has been some unavoidable disruption. With this in mind, we are updating our 2017 theme as the “Commitment to the Member Experience II” throughout 2018. We have more work to do and our entire AFSPA team strives every day to provide the service you deserve. We rely on you to keep us apprised of what we are doing right – and the areas we need to improve. Kyle Longton, our Chief Operating Officer, addresses your questions and concerns in his AFSPA Listens column on page 14. Also, our 2018 Annual Meeting was held on March 2. Due to inclement weather, it was available only via webinar, but worthwhile information still was shared. See page 3 for more details on this virtual event.

Last year’s Open Season was extremely successful for the Foreign Service Benefit Plan (FSBP). Nearly 2,000 new members enrolled! Along with the growth we experienced throughout the year, FSBP now covers over 73,000 lives. The influx of new members has added to our base. This resulted in an increasingly stable plan with great benefits and competitive premiums.

However, our growth has come with challenges as well. During the first months of each year, we always see an increase in calls. In 2018, we were especially challenged with the start of Migration. We received over 700 calls on January 2 alone, nearly triple our usual call volume! Members endured much longer hold times and then much longer claims processing times. This was due to quality checks and coding accuracy confirmations. While we did our best to keep the pace, you were understandably frustrated. We heard your voice and are working every day to make things better.

This past fall, we introduced a new dental and vision discount program, in addition to our dental insurance programs. The two are very different. AFSPA does offer excellent dental insurance programs. But for those with little to no dental issues, it may not be logical to pay a monthly premium for something you may use on a limited basis. The Discount Care programs are a perfect solution and can help address the “what-if” situations. The program even includes LASIK vision correction.

Also, please learn about TruHearing, our complimentary hearing discount program. You receive this discount just for being an AFSPA member. And, when used with your FSBP hearing aid benefit, you can save a lot of out-of-pocket money.

The Protective Association works every day to deliver unparalleled service. This demonstrates our ongoing “Commitment to the Member Experience.” Thank you for your patience as we work through the Migration issues in a very complex health care environment. Previous migrations were easier and less disruptive, but health care has become much more complex than in the past. We will get through this and members will enjoy a more robust and user-friendly system.

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
I started working at AFSPA in April 2013. Not long thereafter I had to face a hard truth: I had hearing loss. I wasn’t unfamiliar with hearing loss. Both my grandmothers had been fitted with hearing aids in their 70s, and my mother got her first pair in her 50s. But I was only 27. However, my hearing loss was affecting the way I interacted with people at work and in my personal life.

My first pair of hearing aids changed my life more than I anticipated. I was able to hear at meetings and in restaurants, and I felt like less of a burden to those around me. The color of the aid matched closely to my hair, and most people did not notice it. Best of all, through a stroke of remarkable luck, the $6,000 cost was 100% covered by my employee insurance and my health savings account at the time.

Hearing aids do not last a lifetime, though. When the time came to replace them, my life had changed – a mortgage, two kids, and new insurance all weighed on the financial decision to buy a new set of hearing aids. I wanted the top-of-the-line model with Bluetooth connectivity and auto-adjustment to background noises. All of this was available at the low, low cost of $7,000.

This price was out of my budget. Knowing that AFSPA was launching a partnership with TruHearing, which was free to members, I asked my audiologist if she participated in their network, and she did. I followed the steps to enroll in the program (see below), and the cost of my hearing aids fell from $7,000 to just over $4,000. The new set had all the features I wanted, three follow-up appointments for adjustments, a three-year warranty, and 48 batteries supplied by TruHearing.

Here’s how to take advantage of the savings for this program:
• Contact TruHearing at 855-205-6252.
• Be prepared to tell them that you are an AFSPA member and provide your insurance information. (Reminder: FSBP offers a hearing aid benefit up to $4,000 per person for new and replacement hearing aids every five years.)
• The TruHearing associate will help locate a participating provider in your area and make an appointment for you.
• Go to the appointment and follow the steps to be assessed. And, if necessary, order your hearing aids.

Please note: TruHearing is not insurance. Discounts may vary. Not all providers participate in the network. To take advantage of the savings, you must make your appointment through TruHearing.

GET HEALTHY ~ Your smile will thank you!

Did you know that obesity increases your risk for gum disease? Keeping a healthy weight can reduce your oral health risks.

Tips for keeping a healthy weight and smile
• Control portions and consume fewer calories
• Reduce your sugar intake
• Drink water not soft drinks
• Avoid junk food and fast food
• Don’t use food as a reward
• Increase your physical activity
• Brush twice a day and floss each night
• Visit your dentist regularly

Avoid gum disease
AFSPA offers four dental plans to meet your needs. Enroll at any time – No Open Season needed! To learn more, visit www.afspa.org/dental or call 202-833-4910.

SOURCE: Cigna Dental

NEW! AFSPA’s Discount Care Programs
Save 20% to 60% on most dental procedures plus great savings on LASIK and vision care.

Join Today!
www.careington.com/co/afspa
AFSPA’s (Virtual) Annual Meeting
March 2, 2018

Several years ago, AFSPA moved our Annual Meeting from the month of January to the month of March. This decision was made to try to avoid the cold weather and potential snow that tends to come after the holiday season.

For this year’s meeting scheduled for March 2, 2018, AFSPA carefully planned an informative agenda. This included live demonstrations, onsite Health Risk Assessments, and private rooms to complete Biometric Screenings in our office. The member reaction was great. Our 2018 Annual Meeting invitation generated the most registrations in AFSPA’s recent history.

However, a nor’easter (a major storm with high winds) hit the DC area, causing the Federal Government to close that day. Since AFSPA follows the directives of the Office of Personnel Management – AFSPA closed too, thus shutting down our well-planned event. Who could have prepared for that?

But there is a bright side. AFSPA’s attention to advanced technology paid off that day. Although we could not meet onsite, we still were able to broadcast the Annual Meeting live via webinar. Attendees heard a summary of AFSPA’s 2017 activities and the new changes implemented for 2018. Some other topics discussed were:

- **MIGRATION** – its challenges and the actions being taken to resolve the outstanding issues – ID Cards, longer claims processing times due to quality checks, member EFT, etc.
- **FACTS & FIGURES** – 2017 Foreign Service Benefit Plan (FSBP) Claims and Operational statistics
- **MANAGING PRESCRIPTION DRUGS** – available programs and services to the membership
- **ANCILLARY INSURANCE PROGRAMS** – Life insurances, Dental insurances, Disability plans, Discount programs, and new plans on the horizon
- **MEDICARE** - An update on how Medicare and the FEHB program work together

A complete recording of the Annual Meeting webinar is available at www.afspa.org/annualmeeting2018.

The planned demonstrations of our Member Portal, the new Aetna Navigator site, and Express Scripts’ online customer service site are available as well at www.afspa.org/demos2018.

We hope to see you at the 2019 Annual Meeting (weather permitting)!

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February 2018

**AFSPA Staff Celebrated American Heart Month by Wearing Red**

This month is used to raise awareness about heart disease and how to prevent it.

**Make healthy choices and manage your health conditions.**

Learn what you can do to lower your risks.

Visit [healthfinder.gov](http://healthfinder.gov) today.
At the Foreign Service Benefit Plan (FSBP), we constantly review and adjust our benefits to meet the needs of our unique membership. Here are a few of your new 2018 FSBP benefits and the “why’s” behind them.

**National Precertification List**

Precertification occurs before inpatient admissions and select ambulatory procedures and services. It determines whether a particular service or treatment is covered and payable under the terms of the provider agreement.

- In-network physicians must obtain the precertification or prior approval for certain services listed in Section 3 of the 2018 FSBP Brochure. This has been happening routinely for several years.
- If you visit an out-of-network physician, you are responsible for obtaining the precertification or prior approval needed for those same services.

**FSBP now utilizes Aetna’s National Precertification List.**

**Why?** The Plan does not cover services, drugs, or supplies that are not accepted standards of medical, dental, or psychiatric practice, or are experimental or investigation services. Per our OPM contract, we are not permitted to pay for them. To avoid extra out-of-pocket expenses, contact the Plan to confirm coverage for any proposed treatment prior to incurring the services.

**FSBP offers a genetic counseling and testing benefit, with certain restrictions.**

**Why?** We understand the importance of genetic tests. But there is a wide disparity in the breadth and costs, ranging from hundreds to thousands of dollars per individual test or panel. Many of these tests (up to 30-50%) might not be medically appropriate for your specific condition, and therefore not covered by the Plan. We encourage you to confirm your coverage for the proposed testing prior to incurring services. Email FSBPhealth@aetna.com or call 800-593-2354, to determine if your genetic test or panel is medically appropriate and covered by FSBP.

**Telehealth Services for Overseas Members**

The Plan began offering a telehealth benefit through American Well (AMWELL) in 2017. Because of the complexity of medical licensure/prescribing laws in the U.S. and in foreign countries, general telehealth consultation services are available only to members located within the 50 United States. Telehealth uses technology to deliver virtual medical, educational, and health services. It can enhance how care and counseling are delivered.

**With Telehealth, U.S. members can:**
- Access medical professionals via phone, mobile, & video
- Receive treatment and prescribed medications for common health issues such as colds, flu, fever, rash, ear infections, migraines, etc.
- Meet with a therapist for ongoing counseling for depression, anxiety, stress, etc.
- Learn diet and nutrition information from a registered dietician

**FSBP added telehealth coverage for behavioral health conditions for members outside the U.S.**

**Why?** We understand that the 40% of FSBP members who live overseas may face geographic barriers to qualified providers while serving in remote areas. The cultural, language, and security obstacles can create challenges as well. FSBP now covers telehealth consultations for mental health counseling and substance misuse treatment for members outside the U.S. Providers must use a Health Insurance Portability and Accountability Act (HIPAA) compliant tool such as Vidyo or Bluejeans for facilitating the tele-behavioral health consultations.

We are pleased to provide these benefits and to explain the reasoning behind them. Review your 2018 FSBP Brochure for details on these services and much more.
I have been enrolled in the Foreign Service Benefit Plan (FSBP) for several years. However, as the Medical Director, I was invited to attend an annual planning meeting in Scottsdale, Arizona for the first time. This joint business session between FSBP and Aetna made me truly appreciate how FSBP advocates for its members.

I honestly was unclear as to the precise relationship between FSBP (the underwriter) and Aetna, the insurance company that administers the Plan. Basically, the American Foreign Service Protective Association (AFSPA) holds the contract with the Office of Personnel Management (OPM). AFSPA/FSBP determines the benefits for the Plan and provides the member customer service. Aetna processes the claims, handles the provider customer service, and offers clinical support. Aetna also manages and credentials the medical providers and hospitals in their Aetna Choice POS II Network. Lastly, they project the costs for expanding coverage options and managing a vigorous Quality Assurance program. During my visit, I presented to approximately 30 Aetna clinical staff. I gave real-life examples from my 28 years in the Foreign Service to help them appreciate and understand the unique issues our members face.

Many FSBP and Aetna employees have professional relationships spanning decades and multiple companies, which eliminated any common communication issues. The input from CEO Paula Jakub and her team was valued and well received by the partners at Aetna. The discussions were friendly, but frank. FSBP’s representatives consistently promoted more coverage for members, while ensuring compliance with the OPM contract. Then, Aetna provided feedback on the affordability and feasibility of the administration of the proposed benefits. In the end, a true spirit of collaboration existed throughout the entire planning meeting.

We also took a tour of an Express Scripts’ (FSBP’s Pharmacy Benefit Manager) distribution facility. Located in nearby Tempe, Arizona, it operates as one of ESI’s four distribution centers nationwide. As a former overseas Regional Medical Officer used to poking around a closet-sized health unit pharmacy, I felt like a “poor country cousin.” Perhaps four-square city blocks in size, the facility was highly automated – it reminded me of the scene from Monsters, Inc. where thousands of different doors were being disseminated to the monsters. I had expected the robotic sorting and bottle filling, but the systematic error-prevention processes impressed me the most. The built-in safeguards included scanning every bottle by a prescription-specific bar code, using size and color sensing monitors, weighing containers at various stations, and more. FSBP holds ESI to a standard of greater than a 99% accuracy rate. I do recognize the negative aspects associated with increased automation. But ESI’s efficient systems were difficult to dispute. Seeing it in person reassured me that our members are getting their prescriptions from well-developed and state of the art technology.

My trip to Arizona proved to be a worthwhile and knowledge-filled experience. It increased my understanding of Aetna and ESI, FSBP’s most utilized partners.
If you contacted our office with FSBP questions in the first three months of the year, you know our service levels were not the norm. They were not what they should be or what they will be. Many members contacted us and suggested we add more staff, and we have. We hired additional Health Benefits Officers (HBOs) in late 2017. Six additional HBOs joined the phone team in January. Others are in training as this Spring Newsletter goes to press. However, the number of calls and emails we received were more than we could have imagined or planned for.

Here are a few of our unexpected communication statistics:

<table>
<thead>
<tr>
<th></th>
<th>Jan &amp; Feb 2017</th>
<th>Jan &amp; Feb 2018</th>
<th>Increase %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calls</td>
<td>9,162</td>
<td>21,294</td>
<td>132%</td>
</tr>
<tr>
<td>Emails</td>
<td>2,164</td>
<td>5,568</td>
<td>157%</td>
</tr>
</tbody>
</table>

The amount of calls and emails is returning to normal slowly. Adding staff and gaining more knowledge of the new system helps improve our response times. And as the calls and emails decrease, your overall hold times should decrease as well. Please bear with us as we try to manage the higher volume of communications.

Migration has come with its challenges, to put it mildly. We hope this summarized “progress report” answered some of your questions. Thank you for your continued patience. We will keep you updated through email, Facebook, and future AFSPA in Action newsletters.

There are two main types of claims: those that can be auto adjudicated (handled by the computer system) and those that must be processed manually. More than 60% of FSBP claims are auto adjudicated; these typically come from in-network providers in the U.S. and are processed fairly quickly. The other claims include: out-of-network claims, alternative benefit claims (massage, chiropractic, and acupuncture services), and all claims for services outside the U.S. A human processor must review and enter the information for each of these type claims. We have experienced teams to handle these manual claims. Many persons working on the foreign claims have been doing so for more than a decade.

We anticipate that domestic claims requiring manual handling will be back to the expected turnaround time of 5-10 days by early summer. Foreign claims will return to the expected turnaround time by mid to late summer.

For members overseas, there have been questions related to conversion rates for foreign currency. We understand the rate you pay at the time of service may differ from an official rate. Therefore, as explained in Section 7 of the 2018 FSBP Brochure, the Plan asks you to submit a paid receipt or bank statement showing the exchange rate charged when you obtained the local currency along with your claim. If you do not provide an exchange rate for the date of service, then we will use the rate published on www.oanda.com.
Website? Which Website?

Migration has sparked a common area of confusion that many FSBP members face…

• Which website do I use?
• Which website does what?
• Which website has the information I want?

In response, we created this user-friendly chart below. It outlines the basic features of each site. Please refer to the chart to know how to handle everything from submitting claims to refilling prescriptions. We hope this minimizes any challenges that may arise when navigating through our most frequently used FSBP websites. As always, contact the IT department directly at helpdesk@afspa.org, if you need any further website assistance.

We are here to help.

FOREIGN SERVICE BENEFIT PLAN
MEMBER ONLINE TOOLS & SERVICES

MEMBER PORTAL
Submit your FSBP claims securely
Update your contact information (ie: email, mailing address, phone numbers, etc.)
Manage enrollment for AFSPA’s Ancillary Programs (dental, life, disability, etc.)
Receive private messages from AFSPA staff
Find links to secure contact forms and plan documents
Use the Single Sign On (SSO) feature to sign into Aetna Navigator, Express Scripts, and My Online Services without having to use a username and password.
secure.myafspa.org

AETNA NAVIGATOR
Check status of your FSBP claims with a date of service on or after 1/1/2018
View and print copies of your Explanation of Benefits (EOB) with a date of service on or after 1/1/2018
Access Benefit Usage (Deductibles & out-of-pocket maximums) with a date of service on or after 1/1/2018
Search for in-network doctors, hospitals, and other providers
Request a copy of your ID card or download/print a PDF version
Access wellness tools such as the Health Risk Assessment & digital coaching
aetnanavigator.com

EXPRESS SCRIPTS
Order prescription refills, renewals, and check order status
Review your prescription plan coverage guidelines
View prescription claims, balances and prescription history
Get information about your estimated medication costs
Compare prescription medication costs
Locate participating retail pharmacies
express-scripts.com/fsbp

MY ONLINE SERVICES
Check status of your FSBP claims with a date of service on or before 12/31/2017
View and print copies of your Explanation of Benefits (EOB) with a date of service on or before 12/31/2017
Access Benefit Usage (Deductibles & out-of-pocket maximums) for Calendar Year 2017
Use this site to view the status of past FSBP claims and EOBs for dates of service on or before 12/31/2017
member.cvty.com
Livongo
for Diabetes
New No-Cost Health Benefit that Makes Living with Diabetes Easier

Who can join:
You and your covered family members with diabetes can join at no cost if you have medical coverage through the Foreign Service Benefit Plan (FSBP).

What you get:
- A Connected Meter* Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.
- Support from Coaches When You Need It Communicate with a coach anytime about diabetes questions on nutrition or lifestyle changes.
- Unlimited Strips at No Cost to You When you are about to run out, we ship more supplies, right to your door.

*The glucose meter may have limited or no cellular connectivity in certain countries. See FSBP.livongo.com for the full disclaimer.

To learn more or to sign up, visit FSBP.livongo.com.
Be one of the first FSBP members to receive your Welcome Kit.

Opioid Abuse
A Painful Reality

Opioids are prescribed to treat acute pain. Addiction occurs when dependence on the medication interferes with daily life. Opioid addiction cuts across all walks of life. It impacts you, your family, your colleagues, and your community. After ten days on a prescription opioid, one in five people become long-term users. For those who overdose, the time between the person’s first dose and their death date averages only two and a half years. Most startling – we are losing 115 American lives every day to pain killers. Together, we can fight these statistics. Together, we can fight this epidemic.

To ensure the safe use of these medications, your prescription may have quantity limits and may require prior authorization.

The Office of Personnel Management (OPM) has encouraged all plans in the Federal Employees Health Benefits Program to take action and help members using opioid medications/therapy. In response, starting on January 1, if a doctor prescribes an opioid to you, there may be extra precautions taken. The Foreign Service Benefit Plan (FSBP) is increasing its efforts in regard to patient education, patient care, and proper medication disposal education.

When filling your first pain medication prescription classified as an opioid, you will receive an educational letter from Express Scripts (ESI), our Pharmacy Benefit Manager. It will explain what opioids are and how to use them safely. To ensure the safe use of these medications, your prescription may have quantity limits and may require prior authorization.

If opioid therapy continues, you may receive an actual call from a specialist pharmacist. They will share information on potential risks, safe usage, proper storage, and proper disposal.

When opioid prescriptions are involved, FSBP coordinates with ESI closely to ensure your safety and well-being. Please remember, effective treatment is available and can save lives. If you or someone you know needs help, visit www.hhs.gov/opioids.

Source: Centers for Disease Control and Prevention and others
Ways to keep back pain away...

▶ **LIFT THE RIGHT WAY**
Always lift objects from a squatting position. Use your hips and your legs to do the heavy work. Avoid lifting, twisting and bending at the same time.

▶ **EXERCISE, EXERCISE, EXERCISE**
Do stretches before you begin any exercise routine. Practice abdominal crunches. They strengthen the muscles that support your lower back. Walk or swim regularly to strengthen your lower back.

▶ **Zzzzzzzzzzzzzzzzzzzzzzzzzz**
Put a pillow between your legs if you sleep on your side, or underneath your knees if you sleep on your back. This helps lessen the stress on your spine and keeps you comfortable.

▶ **AT HOME OR AT WORK**
Avoid sitting or standing for long periods. Wear soft-soled shoes and heels less than 1½ inches high.

▶ **NO SLOUCHING**
Stand up straight. When you stoop or slouch, your muscles and ligaments struggle to keep you balanced — and that can lead to back pain.

▶ **HEALTHY HABITS HELP**
Stay within 10 pounds of the weight your doctor recommends. It will avoid strain on your back muscles. Quit tobacco. If you use nicotine products, this can restrict the flow of blood to your spine. And that can lead to back pain.

▶ **AND DON’T DELAY.**
See your doctor right away for back pain if you have also had:
- Fever
- Numbness or tingling
- Trauma — such as a fall or car accident

Source: Content from Aetna Inc.

Virtual Lifestyle Management
What’s the Benefit?

The Foreign Service Benefit Plan (FSBP) covers Virtual Lifestyle Management (VLM), an online nutrition and weight management program that helps you take an active role in your health. The program includes 16 weekly online lessons followed by 8 monthly lessons to help you build healthier habits. It also includes a pedometer, online tracking tools, and a personal health coach. This trained professional will motivate you and help you stay on track throughout your health journey.

The VLM program is covered under the FSBP Wellness program and is one of the 15 Healthy Actions that can earn you a $50 Wellness Incentive Credit. Participate in VLM by enrolling at [https://afspa.vlmservice.com](https://afspa.vlmservice.com).

To hear how the VLM program differs from others, watch this video testimonial from Liz K. of Arlington, Virginia – [https://vimeo.com/240724852](https://vimeo.com/240724852).

Aetna Choice POS II network includes nearly 1 million providers nationwide. Plus, FSBP provides coverage for chiropractic services to offer an alternative treatment for any aches or pains. Thousands of chiropractic providers actually participate in the Aetna Choice POS II network. This means if you go to an in-network chiropractor you can lower your cost. In fact, you may have no out-of-pocket expense after the Plan pays its benefit of up to $60 per visit – up to 40 visits per person, per calendar year. Search for an in-network provider at [www.afspa.org/fsbp/providers](http://www.afspa.org/fsbp/providers).

Speaking of Pain...

“A’ve lost 35 pounds or more, and it made a very big difference in how I feel and what I can do.”

–Liz K., Arlington, Virginia
Many of the questions I have received in recent months are related to Migration. We set aside pages 6 and 7 of this newsletter to address that topic. However, other questions continue to arrive daily, and I want to use this space to answer some of those.

Why doesn’t FSBP offer the Silver Sneakers® program?

For those who are not familiar, Silver Sneakers® is a program designed for people over the age of 65. It provides them access to many gyms nationwide at no out-of-pocket cost. FSBP does not offer this program. The most straightforward explanation is if FSBP offered a Silver Sneakers benefit, the monetary value would be considered taxable income under IRS rules. This would apply to every FSBP member over age 65, even senior members who live overseas or who simply elect not to use the program.

For that reason, we do not consider Silver Sneakers a prudent or cost-effective choice for our membership. However, all FSBP members have access to discounted prices for gym memberships, home exercise kits, and more through GlobalFit®. For more information about GlobalFit®, please refer to the Non-FEHB benefits available to Plan members in Section 5 of the 2018 FSBP Brochure.

Why don’t you have a direct billing arrangement in my country?

AFSPA is proud to have direct billing arrangements for FSBP members with more than 100 facilities in over a dozen countries around the globe. Some of these partnerships grew with guidance from Embassy Health Units and Department of Defense staff. Many of our direct billing arrangements actually started from suggestions from members. This past year, we have made great progress with agreements in countries where we currently have no partner facilities.

We thank members in those regions for their recommendations and their efforts to make the proper connections. Our goal is to provide you with the easiest way to obtain necessary care, no matter where you are in the world. If you have a suggestion for a hospital partnership, please let us know. We do prioritize our efforts using various factors, including the number of members in a particular country, but we welcome your input.

What is happening with my Wellness Incentive Funds?

Many members had a balance in their wellness incentive account at the end of 2017. Those funds remain in the old system to reimburse members for out-of-pocket expenses for 2017 claims. The remaining balance transferred to the new system on May 1, 2018. This date was chosen to coincide with the FSAFEDS submission deadline. You can earn 2018 incentive funds (which will be added to the Aetna system for 2018 claims) by taking the Simple Steps to Living Well Together. Please visit www.afspa.org/fsbp/wellness, to learn more and to start earning today.

As always, thank you for your loyal membership and for giving me the opportunity to serve you. I truly do enjoy hearing from our AFSPA members. If I can help in any way, just ask: kyle.longton@afspa.org.
I smoked my first cigarette at age 14. I actually did not like it, but I started the habit to “look cool” and be accepted. I smoked even more when I turned 18 and could buy my own cigarettes legally. Even though I knew countless family and friends who had died from cigarette-related illnesses, this habit can be mentally and physically addictive. I smoked every day for almost nine years. But in September 2016, I finally quit.

Smoking cigarettes was making me physically ill. I began having stomach problems and could not keep down food. My throat was raw. I felt thirsty all the time. My teeth turned yellow. Plus, I was developing wrinkles on my face. After multiple attempts to quit, I said enough is enough. I had to make a change.

It was NOT easy. I heard many times that “cold turkey” was the best way to quit. I also saw some friends use lollipops. Other people said nicotine gum made a positive impact. Different methods tend to work for different people. I found a variety of approaches worked best for me.

Here are a few things I tried to permanently end my relationship with tobacco:

- **Calling a friend** – It helped to talk to close friends and AFSPA colleagues, especially ones who had experience with quitting smoking.
- **Using guided meditation** – It reduced my stress levels. I listened to calming programs on YouTube and the Insight Timer app.
- **Chewing regular gum** – It tasted better and cost less than cigarettes.
- **Keeping my hands busy** – I found relief doing an enjoyable hobby that occupied my hands, like coloring or painting.
- **Adopting healthy habits** – I drank plenty of water and got more adequate rest.

Throughout my journey, I reminded myself that this disgusting smoking habit ultimately would kill me. My advice to anyone wanting to quit smoking would be to “take it one day at a time.” It sounds cliché but that same mindset has kept me smoke-free for over a year and a half. I know you can do it too.

**FSBP Members:**
For help quitting tobacco, see the 2018 FSBP Brochure (pages 79-83).
AFSPA at FRSA’s Annual Meeting

AFSPA CEO Paula Jakub presented at the Foreign Service Retiree Association of Florida (FRSA) Annual Meeting in January 2018. She provided updates on the Foreign Service Benefit Plan and AFSPA’s other insurance products. Paula interacted with the FRSA members and answered their questions about AFSPA’s programs and the FEHB program, in general.

FRSA is a non-profit organization, formalized in 1982, designed to enhance the camaraderie and friendship of members and guests. FRSA endeavors to increase public knowledge of the Foreign Service and international affairs. Anyone who has served overseas as a representative of a U.S. government agency can join. Learn more at http://www.foreignserviceretireassociation.org.

Warrington "Pete" Brown, FRSA Chair, pictured with Paula Jakub, AFSPA CEO.