Welcome to your AFSPA in Action Summer Newsletter! As always, this newsletter features the American Foreign Service Protective Association (AFSPA) staff, highlights your available member benefits, and educates you on changes in the health care industry.

The first half of 2018 was rough while we endured the migration to the Aetna computer platform. You experienced longer claims processing times, telephone hold times, and email reply times. Many of you understandably felt disappointment and displeasure with your health plan. Luckily, I can report we are much closer to our normal processing and customer service response times. Over 90% of all claims are being processed within 15 days—including 92% of foreign claims. Our phone hold times and overall response times are steadily improving as well. Thank you for your ongoing patience and your continued loyalty.

Some members have expressed wanting to leave the plan during Open Season. Please weigh the multiple years of our usual excellent service against the few months of necessary, though disruptive, upgrades. Many challenges were inevitable “side effects” that happen during any complex transition. We thank you for your patience as we worked through the various system enhancements and the thorough quality checks. I hope you reconsider your decision to explore other health insurance options. AFSPA values you and your service. And, I personally do not want to see you go.

Kyle Longton, AFSPA’s COO, addresses your concerns in his “AFSPA Listens” column, on page 10. Please keep your comments and questions coming. AFSPA pays attention to your feedback—both good and bad—and has made your requested changes on many levels. This includes how we handle calls to our follow-up; and how claims are processed to making improvements to our website. AFSPA really does care and your opinion truly does matter.

We are working with the Office of Personnel Management (OPM) and our partners, Aetna and Express Scripts, to bring you a 2019 health plan that provides comprehensive benefits at a competitive premium. For 2019, OPM’s initiatives include:

- **Quality and Affordable Coverage** – Engaging you more and enhancing your health benefits, especially for chronic conditions
- **Prescription Drugs** – Offering you effective prescription management programs to assist with adherence to medications
- **Addressing the Opioid Epidemic** – Preventing opioid misuse and providing you with alternative solutions for pain management
- **Population Health** – Providing programs and expanding treatment options for chronic conditions like diabetes and hypertension

Stay tuned for changes and improvements in your 2019 Foreign Service Benefit Plan (FSBP) that align with these outlined OPM initiatives.

Related to population health, we are pleased that many members with diabetes have taken advantage of our new Livongo benefit. Since launching in January 2018, over 700 members have enrolled in this no-cost remote diabetes monitoring program. By participating in Livongo, you can begin living a better life with diabetes. Learn more at FSBP.Livongo.com.

You still can get involved in the Simple Steps to Living Well Together program. Start today by completing your Health Risk Assessment, either online or with a personal health coach. Our goal is to provide you with the first step towards understanding your health challenges and reaching your health goals.

Other AFSPA Initiatives:

- **Discount Care Programs** – These offer an alternative to traditional dental and vision insurances. And, our complimentary TruHearing program provides digital hearing aid discounts. Those with FSBP can save even more when combining their hearing aid health benefit with their TruHearing discount!
- **New Life Insurance Coming Soon!** – This fall, AFSPA will introduce a new group term life policy through Prudential. Read more about this unique “two-in-one” program on page 4.

The Protective Association strives every day to deliver the level of service our members have come to expect. 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
Where’s Paula?

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...

**Aetna & Express Scripts (ESI) Quarterly Meeting/AFSPA Member Meeting**

**Scottsdale, AZ**

Feb. 12-16, 2018

Paula and AFSPA’s executive team joined Aetna and ESI executives to discuss and analyze the 2017 Plan experience and **FSBP** goals. AFSPA’s team, along with **FSBP**’s Medical Director, Dr. Michael Nesemann, toured Aetna and ESI’s operation centers. Paula took the opportunity to meet with AFSPA members in the area.

**Aetna Claims Service Operations**

**Gastonia, NC**

April 13, 2018

Paula and AFSPA’s executive team toured Aetna’s claims operations center. Aetna updated AFSPA on the Migration progress and reviewed their claims processing procedures.

**ESI Outcomes Meeting**

**Dallas, TX**

June 5-7, 2018

Paula joined Express Scripts experts, renowned speakers, and other industry peers to discuss health care challenges and solutions for the future. Topics of interest included supporting patients with chronic conditions, addressing the opioid epidemic, and new medications on the horizon.

**America’s Health Insurance Plans (AHIP) Institute 2018**

**San Diego, CA**

June 20-22, 2018

Paula joined 4,000 health care professionals focused on addressing current challenges with health care systems, caring for chronic conditions like diabetes, cancer, and pain management, and incorporating health care technology for today’s active society.

**Federal Education Association Meeting**

**St. Paul, MN**

June 28-30, 2018

Paula spoke at the FEA Annual Membership Meeting. The topics included the 2019 FEHB OPM initiatives, support for chronic conditions, opioid abuse prevention and treatment, and **FSBP**’s focus on health and wellness.

**2018 Opioid Epidemic Forum**

**National Harbor, MD**

July 16-17, 2018

Paula joined health care professionals for in-depth presentations and discussions on combatting the opioid crisis, possible solutions, and tactics for prevention.
Having access to quality legal services can be extremely important for the foreign affairs population. A government career, especially one spent overseas, can give rise to rare legal implications for employees and their families. To address these concerns, AFSPA partners with the State Department’s Foreign Service Institute Transition Center to host a Legal Considerations Seminar. This year’s workshop took place on May 9, 2018 and marked the 21st anniversary of this joint annual event.

This year was unique because a webinar format was utilized for the first time. AFSPA members as well as other Federal employees were invited to this no-cost virtual experience. The covered topics included estate planning, wills, trusts, powers of attorney, gifting, and more. Attorneys Jonathan C. Kinney and Lauren Keenan Rote of the law firm Bean, Kinney and Korman presented this hour-long webinar.

To access the full recording of the 2018 Legal Considerations Webinar, visit www.afspa.org/legal2018. Learn about legal services available to AFSPA members at www.afspa.org.

Members of Household Insurance Changes

Many countries require individuals to show proof of sufficient global medical insurance before entering. Federal Employees Health Benefits (FEHB) fee-for-service plans, such as FSBP, meet these requirements for you and your covered family members.

For other household members who do not qualify for the FEHB program, AFSPA offers Members of Household (MOH) insurance. This includes parents or in-laws (even if on your orders or claimed on your taxes), domestic partners, accompanying children over 26, etc. MOH gives these additional members of your household their needed medical coverage. This supplemental insurance protects your family anywhere in the world.

AFSPA worked to update these programs to offer more flexibility and enhanced coverage. We are introducing three new MOH plans: Global Medical Insurance, GlobeHopper Senior, and Liaison Travel Medical Series. Learn about the features and options of each MOH plan at www.afspa.org.

*Please note the MOH plans, Reside and Reside Prime, are no longer being offered. However, if you are already enrolled in one of these two programs, your existing coverage will remain.

Ancillary Insurances

TRAVEL INSURANCE
Planning a trip? Need extra protection? Explore AFSPA’s Travel Insurance.
www.afspa.org/travel

COMING SOON!
Group Enhanced Life (GEL) Insurance

Life insurance may protect your family’s financial security upon death. Long Term Care insurance may help with the cost of nursing homes or non-skilled personal care (i.e. bathing, dressing, etc.). Both types of plans help prevent placing financial burden on loved ones. However, it can be costly to maintain both insurances. AFSPA’s new Group Enhanced Life (GEL) insurance, issued by Prudential, offers a life insurance plan that can cover a portion of your long term care expenses as well. Please look for more information on this new group term life policy this fall.

2018 Annual Legal Considerations Webinar

Having access to quality legal services can be extremely important for the foreign affairs population. A government career, especially one spent overseas, can give rise to rare legal implications for employees and their families. To address these concerns, AFSPA partners with the State Department’s Foreign Service Institute Transition Center to host a Legal Considerations Seminar. This year’s workshop took place on May 9, 2018 and marked the 21st anniversary of this joint annual event.

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To access the full recording of the 2018 Legal Considerations Webinar, visit www.afspa.org/legal2018. Learn about legal services available to AFSPA members at www.afspa.org.
**Motivation to Move**

Exercise offers many health benefits, like a healthy heart and weight. The hard part is starting a program and sticking to it. Here are some tips to get you moving:

- **Talk to your doctor.** He or she can help you figure out your fitness level, any limitations, and what activities are best for you.
- **Start slow.** Easing into an exercise program will make it less overwhelming. It can help you avoid injury too.
- **Set goals.** Try to lower your cholesterol. Or, work off those last 10 pounds for your reunion. You’ll like seeing your progress.
- **Make it fun.** Mix up your workouts. Pick activities you enjoy. And, work out with a buddy if you can. It’ll help you stick with it.
- **Warm up.** A quick, brisk walk or some stretching keeps your blood flowing and your body flexible.
- **Put it on the calendar.** Scheduling exercise time is a great way to fit in fitness and “me time.”
- **Get active and aim for 30 minutes of exercise a day.** Moving your muscles even helps your brain deal with stress. Try walking, aerobics, weight training, and yoga to start you on your fitness journey. Small steps can make big impacts on your overall health.

*Source: Content from Aetna Inc.*

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**FSBP Gym Discounts**

Save on gyms, home exercise equipment, and more – through the GlobalFit® network. There are no referrals, claims, or limits on how much you can save. Your covered family members get the gym discounts too! See the Non-FEHB benefits available to Plan members section of your 2018 FSBP Brochure for details.

**To join a GlobalFit gym online:**

1. Log into Aetna Navigator
2. Select the “Stay Healthy” icon
3. Choose “Health Programs,” then “Discounts”

For GlobalFit questions, visit [www.globalfit.com](http://www.globalfit.com) or call 800-298-7800.

*Get well, stay well, and save money.*

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**ESI Satisfaction Surveys**

Express Scripts (ESI) partners with an independent research firm to measure their member satisfaction. Random ESI clients are interviewed by phone every month. Questions are asked about ESI’s overall service, ESI’s home delivery service, ESI’s customer service, and other service topics.

**Here are a few results from ESI’s recent surveys:**

- Customer service/contact center – 85% satisfied
- Home delivery service – 97% satisfied
- Overall service – 96% satisfied

These survey results help ESI identify opportunities for improvement and gauge the voice of their customers. Thank you to those who participated and gave their input on ESI’s services.

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**Focus on Partners**

**Medicine questions? Ask ESI**

For complex prescription concerns, FSBP members can contact an Express Scripts (ESI) registered specialist pharmacist 24 hours a day, 7 days a week. They are specially trained in the medicines used to treat ongoing conditions, including: heart disease, high blood pressure, high cholesterol, cancer, migraines, asthma, and hemophilia.

**When to contact a specialist pharmacist**

These pharmacists can help you understand the potential benefits of your medicine, as well as help you make your medicine work best for you and your lifestyle. One conversation may reveal an unknown, but critical, drug interaction. Get answers to your personal medicine questions in the privacy of your home.

**How to connect with a specialist pharmacist**

- Call 800-818-6717 and ask to speak to a specialist pharmacist.
- Or, log into [express-scripts.com](http://express-scripts.com) and choose “Health Resource Center,” under the **Benefits** menu. Select one of the health categories listed and click the link under “Questions about your medications?”

Specialist pharmacists stand ready to assist with medicine questions, at no cost to you. Contact ESI pharmacists to get prescription answers anytime.

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**Commitment to the Member Experience II ▪ 5**
After 30 years of AFSPA service and 45 years with the Foreign Service Benefit Plan (FSBP), Larry Newfeld (AFSPA’s Vice President of Compliance) has decided to retire. His last day in AFSPA’s office was Friday, June 8, 2018. Before he left, we asked Larry a few questions about his time at AFSPA:

Q: **What do you consider some of your greatest AFSPA accomplishments?**

A: Each situation came with its own successes. Advocating for the collective membership or helping one individual member, made me feel equally fulfilled and accomplished. I am proud of building a member-centered culture, that: provides unparalleled service, understands overseas challenges, and pushes members’ interests forward.

Q: **What advice do you have for the future AFSPA?**

A: I hope AFSPA continues to grow and expand its services. As mentioned, FEHBP’s higher standards present higher challenges for all health plans. I foresee AFSPA responding by providing programs that appeal to different member segments. For example, we presently offer progressive levels of mental health care. Members can start with online programs such as myStrength™ and AbleTo, for a basic experience. Then, if needed, one can elevate to more personal communication through our Health Coaching and Social Work programs. And, for advanced treatment, traditional counseling with an in-person mental health practitioner is available. If those options were not enough, FSBP pioneered the use of telehealth services for mental health counseling, stateside and overseas. This type of flexibility has hallmarked FSBP’s benefits throughout the years and I expect it to continue for many years to come.

Q: **What will you miss the most?**

A: I will miss the collaborative working relationships that I have had with staff at AFSPA, Aetna, Express Scripts, and OPM. The staff at these places have been more than just colleagues, they have been friends and I hope that continues.

Larry has ended his full-time employment at AFSPA; however, he will consult on their Plan. In September 1988, I started working full-time with AFSPA. The challenges of Foreign Service life informed my decisions on claims, customer service, benefits, and policies.

For over 30 years, Larry has been a driving force behind FSBP’s benefits and programs. He has driven the overall quality of service that members have come to expect from AFSPA. His historical knowledge is surpassed by none. And, Larry’s passion for the membership inspires everyone who has the privilege to work with him. I wish my dear friend and colleague the best as he embarks on his well-deserved retirement.

—PAULA S. JAKUB, CEO

Q: **How has AFSPA changed since you started?**

A: When I started, there were eight staff members total and we now have nearly 100 employees. However, the biggest changes have happened in America’s health insurance, particularly in the Federal Employee Health Benefits Program (FEHBP). Agency employees used to submit medical claims and plans covered these services using their own chosen benefit structure. The health industry now utilizes a standardized managed care approach, which incorporates provider networks to help control costs.

Today, FEHBP plans are held more responsible for the health of their members and are rated by the Office of Personnel Management (OPM, FEHBP’s administrator). OPM monitors insurance plans for quality and safety, and for their efforts to control fraud, waste, and abuse. These expectations are in addition to providing efficient customer service and paying medical claims.

AFSPA has anticipated this evolution in health care and proactively adjusted its benefits over the years. FSBP offers quality and safety programs to improve the health of our population. Ultimately, a healthy membership has helped FSBP minimize premium increases. Over the past 20 years, we have remained an extremely affordable high-option health plan.

Q: **What lessons have you learned?**

A: When I worked at Mutual of Omaha, I managed and paid claims for FSBP. This taught me about life in the Foreign Service. It helped me understand the challenges people face living overseas and dealing with local health care in foreign countries. I have learned much from Paula Jakub, AFSPA’s CEO, over the 33 years we have worked together. It has been a close and beneficial working relationship. Paula and I approached our customer relations based on our knowledge of Foreign Service life.

I also have learned not to try to accomplish too much too soon, and not to try to be all things to all people.

“For a retired Foreign Service Officer, I have always been deeply impressed by Larry's insight. He possesses wisdom into the unique complexities and challenges of overseas life. This applies to the employee and especially to their families. He demonstrates an interest and care that is above and beyond standard expectations.”

—THOMAS TRACY, AFSPA Board Chair (pictured above, on the left)

“This from my first day, Larry instilled in me a great respect for the role AFSPA plays in the lives of our members and the responsibility that comes with that role. Countless members have benefited from his desire to provide world-class support and service. He reverted to common sense when it is most needed and imports these values on all those around him. Larry will be greatly missed.”

—KYLE LONGTON, COO (pictured above, next to Larry)
5 Ways to Communicate with Your Doctor

Health care providers are trained to know medicine; however, no one is trained to know your body better than you. Open and honest communication with your doctor can help ensure you receive the best possible care. Here are five simple ways to improve communication with your personal health care provider.

1 **Before the visit:**
Be organized. Take a list of questions. Notify your doctor’s scheduler, if you need extended time to discuss any important matters.

2 **During the visit:**
Take detailed notes. If the treatment method is not clear, ask questions. Be prepared to share your medical history and any recent tests results.

3 **Honesty is the best policy:**
Tell the provider if you take over-the-counter drugs, supplements, or use alternative medicines (i.e. acupuncture, a special diet, etc.). Avoid minimizing symptoms or concerns. Communicate any cultural or religious beliefs that may affect your treatment options. These details help to form a personalized care plan.

4 **Bring a friend or family member:**
If you feel anxious, have a language barrier, or are facing a difficult diagnosis, taking someone with you may help. Choose a person who listens well and does not interrupt—especially when discussing available treatments.

5 **Understand the next steps:**
Multiple concerns may mean multiple appointments. Develop a plan with your provider to address numerous issues over several visits. Know how to keep in touch. Nurses within the practice usually can answer basic follow-up questions. Some medical offices have a “patient portal” tool to contact the providers.

Good communication helps a provider understand your health challenges and identify the best treatment methods. Ultimately, this helps you make better choices and improve your overall health.

Don’t know what to ask? Here are a few questions, to get you started:

### GENERAL QUESTIONS
- What were the exam results? Were any problems identified?
- If tests were done, when will I get the results? How will I know if they are normal?
- If a diagnosis was made, what are my treatment options?
- How can I improve my overall health or prevent disease?

### MEDICINE QUESTIONS
- What is being prescribed and why?
- Are there any side effects?
- How will I know if the medication is working?
- If my insurance does not cover the drug prescribed, is there a generic substitute or alternative available?
Antibiotics — How Can I Resist?

According to the Centers for Disease Control and Prevention (CDC), antibiotics have been used since the 1940s to reduce illness and death from infectious diseases. But the overuse or inappropriate use of these drugs can pose a threat of resistance. That means the germs are not killed and the germ growth is not stopped. This increasing trend may make these drugs ineffective.

The overprescribing of antibiotics contributes the most to the growing issue of resistance. Despite public health efforts to reduce the unnecessary use of these drugs, health care providers continue to prescribe antibiotics at high rates.

Resistance to these drugs has been found in all regions of the world. It threatens public health and economic health. The resistant bacteria are more difficult to kill and more expensive to treat. Insurers and patients spend nearly $1 billion on antibiotics annually. This increases the economic burden on payers and the health care system. The medical consequences of antibiotic overuse can lead to serious disability or even death.

According to the CDC, you can help prevent antibiotic resistance:

• Tell your health care professional your concerns about antibiotic resistance.

• Take prescribed antibiotics exactly as your health care professional instructs.

• Safely throw away leftover medication. Never save antibiotics.

• Never take an antibiotic for a viral infection, like a cold or the flu.

• Never pressure your health care professional to prescribe an antibiotic.

• Never take antibiotics prescribed for someone else.

Have conversations with your providers about the appropriate use of antibiotics and their increased risks. And, next time your provider prescribes an antibiotic, just ask, “Is this antibiotic drug really necessary to treat my condition?”

—Information from ESI and CDC

Health Risk Assessments – On the Rise

A Health Risk Assessment (HRA) is a health questionnaire that evaluates an individual’s health risks and quality of life. The results provide a snapshot of your current health status and help identify personal health goals. The feedback you receive also can assist with forming a strategy to better manage or improve your health.

Last year, the Foreign Service Benefit Plan (FSBP) population made great strides in its HRA completion rate. In 2017, 3,626 members took their HRA. That means over 3,600 people received a personalized health summary and identified their risk factors for chronic disease. This increased number of HRA participants exceeded our annual goals, by more than double. Way to go FSBP members!

Let’s keep these numbers up (or go even higher) in 2018! Please complete your HRA this year to get updated feedback on your current health status. To take your free assessment by phone, call 866-237-1442. Or, log into Aetna Navigator to complete the HRA online. In addition to better understanding your health needs, you earn a $100 Wellness Incentive Reward.

Learn more at www.afspa.org/fsbp.

Foreign Service Benefit Plan

COMMITTED 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.

The 2017 calendar year results were released in June 2018. Here is what you said about FSBP last year:

88% – Rating for FSBP’s Customer Service
88% – Rating for FSBP’s Claims Processing
89% – Rating for receiving your care quickly
90% – Rating for getting your needed care, tests, or treatment

Thank you for these 2017 praises! We are working every day to get back to these same numbers in 2018.
Aetna Navigator allows Foreign Service Benefit Plan (FSBP) members and their dependents to manage their benefits and health care costs. Each member has their own personalized, secure account. Once you register, you have access to many “member-only” features, programs, and perks.

Get started by signing up at www.aetnanavigator.com. Visit the website to check your claim status and view your coverage information. But you can use the site to address your personal health care needs as well. Along with your health plan benefits, Aetna Navigator opens doors to numerous member resources and wellness extras.

The Basics
Aetna Navigator primarily manages your health benefits. Log in the site to:
• See who is covered under FSBP
• View your FSBP claims
• Find FSBP in-network providers
• Print temporary FSBP ID cards

Health Information
Aetna Navigator links to two partner sites to provide up-to-date, reliable health information.

1. Health Decision Support features a library of online programs that makes complex medical terms easier to understand. You will find a variety of topics from lower back pain to bariatric surgery to diabetes.

The information can help you:
• Understand your specific health condition
• Learn about your treatment options
• Make the right decision for you

2. Healthwise® Knowledgebase gives information on thousands of health topics. The website offers details on procedures, medications, and other health-related issues in easy-to-understand language. Learn about asthma, pregnancy, heart disease, and other conditions. This innovative decision-support tool also gives members access to support groups in their local community.

Cost of Care Estimates
The Member Payment Estimator tool compares and estimates costs for medical services such as medical procedures, office visits, and lab testing. Get the estimated average costs of up to 10 different network doctors/facilities at once.

This tool includes more than 650 medical services people commonly use, like:
• Office visits
• Maternity services
• X-rays, MRIs, CT scans, and other lab services

Navigator offers tools to check costs in your area and the quality of care too.

View online demos of Aetna Navigator and other FSBP online tools at www.afspa.org/demos2018.

HRA Help
Complete your Health Risk Assessment (HRA) using Aetna Navigator. As explained on page 8, the HRA evaluates your health risks and quality of life. Use the Navigator site to find programs and resources to address any identified health risks.

Convenient Access
The Aetna Mobile app gives you access to your secure member information, anytime, anywhere. Use your phone or mobile device to get to the most popular online features. Find doctors, view benefits, and check claims “on the go.” Aetna Mobile is available for Android™ and iPhone® devices. Learn more at aetna.com/mobile.

FSBP Members can take advantage of all these tools and features. Sign up today at aetnanavigator.com.

Additional Source: Aetna Inc.
AFSPA Listens

By Kyle Longton,
Chief Operating Officer

At AFSPA, we strive to give you the best possible “member experience.” Naturally, as Migration has progressed, the AFSPA community has raised many new and pertinent questions. Thank you for reaching out to share your thoughts and even your frustrations. Here are answers to a few questions I received since our 2018 Spring Newsletter:

Q: I read news stories about issues with out-of-network providers at in-network hospitals. How does the Foreign Service Benefit Plan (FSBP) handle this?

A: AFSPA/FSBP recognizes that this is a growing problem in the U.S. There are seven main specialties in which providers at in-network hospitals may not themselves be “in-network”—hospitalists, anesthesiologists, intensivists, radiologists, pathologists, emergency room physicians, and neonatologists. (The acronym HAIRPEN is useful to remember them all.) These providers contract with the actual hospital but not with all insurance networks. Members may take steps to visit an in-network facility and choose an in-network provider. But because these other providers are not known in advance, there may be no way of identifying if they are in-network or out-of-network. This can result in a higher than expected out-of-pocket cost for the member.

Aetna’s network used by FSBP is one of the largest in the country, which means more in-network providers are available to you. However, not all medical professionals contract with Aetna. For this reason, FSBP will pay the in-network rate, up to the Plan allowance, for out-of-network HAIRPEN providers used by an in-network facility. Members are responsible to pay the in-network coinsurance and any difference between the Plan allowance and what the provider bills. See page 12 of the 2018 FSBP Brochure for full details.

Please call if this happens to you. We can see if anything more can be done by talking to the provider. AFSPA cares and serves the best interest of our loyal members.

Q: Can FSBP return to Coventry’s computer platform or change to another Plan administrator?

A: Members have commented on the new Aetna Navigator website features. Obviously, the site takes getting used to and is different from Coventry’s My Online Services. The same adjustment period challenges occurred when we transitioned to Coventry years ago. To be clear, Aetna legally purchased and officially acquired Coventry Health Care in 2012. This means that Coventry Health Care no longer exists and there is no returning to their system.

Yes, Migration has come with its difficulties. But Aetna has demonstrated a strong commitment to AFSPA and to AFSPA’s membership. The U.S. health care system continues to grow and evolve. With longstanding partners like Aetna and ESI, FSBP can adapt to any industry changes. These relationships make our health plan more equipped to meet the unique needs of our members.

We are working every day to make your experience better. Check AFSPA’s website and Facebook feed (www.facebook.com/afspacares) for regular updates. As always, I welcome your comments, questions, and suggestions.

Q: I still have trouble getting through when I call AFSPA, or no one calls me back. Is this ever going to improve?

A: We continue to experience higher call volumes than this time last year, though it is much more manageable than the first months of 2018. Our correspondence (emails and letters) continues to increase at unprecedented rates. AFSPA has brought on additional staff, and some of the teams have worked overtime since the beginning of the year. We are working daily to bring our response times and service levels back to the pre-Migration range.

I appreciate your patience and I personally thank you for understanding. Our goal is to return to the service you know and expect.

Thank you for your ongoing trust in AFSPA. If I can help in any way, please just ask. You can contact me at kyle.longton@afspa.org.

What does COMMITMENT to the MEMBER EXPERIENCE mean to you?

“It means actively listening to members. When I take a call, I let the person know that I have heard everything they said. This can be crucial in delivering great customer service. At the same time, my goal is to make every member smile by the end of the call. This means working to resolve all matters fully. This comes easily as AFSPA promotes a member-focused environment. I have worked in other call centers in the past that felt very rushed. But at AFSPA, Health Benefits Officers are able to assist members for as long as needed. I like that AFSPA demonstrates that they truly value and care about their members.”

Laila Saleem
Health Benefits Officer II
Employed at AFSPA One Year

Laila’s Strawberry Banana Green Smoothie

- 1 cup frozen bananas
- 1 cup frozen strawberries
- 1 ½ cups apple juice
- 1 cup fresh spinach
- 1 cup fresh kale
- ½ cup yogurt (any flavor)

Directions:
1. Add all ingredients to a blender
2. Blend until smooth
3. Enjoy your healthy and refreshing smoothie

Banana Green Smoothie

Laila Saleem
AFSPA Staff “Walking the Walk”

In March 2018, AFSPA held a wellness fair for its employees. Virginia Hospital Center hosted this organized event meant to promote health. Blood pressure checks and basic vision exams were offered. Staff gained practical knowledge of healthy meal portions, proper office posture, and managing workplace anxiety. The health care professionals allowed employees to make their own stress balls and even demonstrated techniques for effective handwashing. Other educational booths addressed heart health, safe driving, and weight management. The materials provided covered multiple aspects of good diet and nutrition.

AFSPA staff enjoyed the interactive activities and the diverse wellness handouts. Participants asked their medically associated questions and discussed their health-related goals. The open format allowed the attendees to gain preventative tools in the areas that interested them most.

Healthy living is within reach. The staff who came to the fair and participated in the screenings took “simple steps” towards their long-term wellness. Whether it is for our members or for our employees, AFSPA always stands ready to help you live a happier and healthier life.

“Knowing how big AFSPA is, you always make me feel like I am the most important client you have. I truly am humbled by how you show care for your members. I feel so grateful and appreciative for the personal attention I always receive.”

—A Satisfied AFSPA Member

What does COMMITMENT to the MEMBER EXPERIENCE mean to you?

“it means having the customer feel like they are in good hands when they are speaking to me. I try to make members feel comfortable. I answer their questions from start to finish. I take time to assist members and educate them on FSBP’s claims and benefits. I served overseas in the U. S. Air Force; therefore, I have experienced what it is like living outside the states. The rules can be very different in other countries. When addressing a member’s needs, I make an effort to listen and to understand. It feels good when a member is satisfied, and their expectations are exceeded.”

Jerome J. Bullock
Health Benefits Officer
Employed at AFSPA Two Years
The State Department celebrated Foreign Affairs Day on May 4, 2018. This annual homecoming recognizes retired employees of foreign affairs agencies for their sacrifice and service. An average of 400 retirees attend every year to participate in the lively discussions and informative sessions.

AFSPA took part in Foreign Affairs Day by hosting an information table for our charity, the Senior Living Foundation (SLF). In addition, SLF proudly joined AFSA and DACOR as cosponsors of this worthwhile annual event.

Foreign Affairs Day allows the participants to ask questions and gather materials about the Foundation. And, those Foreign Service retirees who may be unable to manage any financial, physical, or mental challenges, are welcome to seek our help. SLF aids with senior housing, utility bills, medical bills, and more.

AFSPA has been a proud sponsor of SLF for nearly 30 years. If you, or someone you know, needs SLF’s services, visit www.slfoundation.org or call 202-887-8170.