

# FOREIGN SERVICE BENEFIT PLAN

Not just for the Foreign Service anymore



FOREIGN SERVICE BENEFIT PLAN

*Caring For Your Health Worldwide®*

*Health Plan Accredited by*



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

# SUMMARY OF 2019 BENEFITS FOR THE FOREIGN SERVICE BENEFIT PLAN

High Option Benefits	We Pay	
	In-Network and Providers Outside the 50 United States	Out-of-Network
<b>MEDICAL SERVICES — SECTION 5(a)</b>		
Preventive care, routine immunizations, and tests (includes dietary and nutritional counseling; calendar-year maximums may apply)	100% of Plan allowance	70% of Plan allowance*
Office visits, lab, X-ray, and other diagnostic tests	90% of Plan allowance* Quest Outpatient Lab, U.S. only – 100% of Plan allowance – you must use a Quest approved collection site and present your <b>FSBP</b> ID Card	70% of Plan allowance*
Telehealth consultations provided by MD, RD, LCSW, and Psychologists (only available through Amwell, if you reside in U.S.)	100% of Plan allowance	Out of network and outside the 50 United States – no benefit
Complete maternity (obstetrical) care	100% of Plan allowance	70% of Plan allowance
<b>EDUCATIONAL CLASSES AND PROGRAMS — SECTION 5(a)</b>		
See page 6 of this brochure for additional information on our Wellness Programs		
Tobacco cessation	See Sections 5(a), 5(f), and 5(h) of the <b>FSBP</b> Brochure for comprehensive benefits and information about our health coaching program, Living Well Together	
Diabetic education	90% of Plan allowance	70% of Plan allowance*
<b>CHIROPRACTIC AND ALTERNATIVE SERVICES — SECTION 5(a)</b>		
Massage therapy, chiropractic, and acupuncture	Up to \$60 per visit; 40 visits per year for each type of service	
<b>SURGICAL SERVICES - SECTION 5(b)</b>		
Inpatient and outpatient	90% of Plan allowance	70% of Plan allowance
<b>SERVICES PROVIDED BY A HOSPITAL — SECTION 5(c)</b>		
Inpatient	100% of Plan allowance	80% after a \$200 copay
Outpatient	90% of Plan allowance*	70% of Plan allowance*
<b>EMERGENCY BENEFITS — SECTION 5(d)</b>		
Accidental injury: Initial treatment in an emergency room, urgent care center or doctor's office, including physician's charges/ancillary services	100% of Plan allowance	
Medical emergency	90% of Plan allowance*	
Outpatient care in an urgent care center because of a medical emergency	100% after a \$35 copayment per occurrence	

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

High Option Benefits	We Pay	
	In-Network and Providers Outside the 50 United States	Out-of-Network
<b>MENTAL HEALTH AND SUBSTANCE USE DISORDER BENEFITS — SECTION 5(e)</b>		
All covered diagnostic and treatment services	90% Plan allowance*	70% Plan allowance*
Telehealth (Amwell) consultations	100% of Plan allowance	Out of network and outside the 50 United States – no benefit
Telehealth consultations (for overseas members, using a HIPPA Compliant Tool)	90% Plan allowance*	70% Plan allowance*
Inpatient hospital	100% of Plan allowance	80% after a \$200 copay
<b>PRESCRIPTION DRUGS — SECTION 5(f)</b>	<b>In this prescription section only, the payment reference is what <u>YOU</u> pay</b>	
Retail pharmacy Up to a 30-day supply of non-specialty medications Note: The Plan participates in Express Scripts' Smart90® Retail and SafeGuardRx. Note: You must obtain Chronic specialty drugs from Accredo, the Plan's specialty pharmacy. See official Plan Brochure RI72-001 for details.	Network pharmacies in the 50 United States (use ID Card) <ul style="list-style-type: none"> <li>■ Tier I (Generic Drug): \$10 copay</li> <li>■ Tier II (Preferred Brand Name Drug): 25% (\$30 minimum)</li> <li>■ Tier III (Non-Preferred Brand Name Drug): 35% (\$60 minimum)</li> <li>■ Tier IV (Generic Specialty Drugs): 25%</li> <li>■ Tier V (Preferred Brand Name Specialty Drugs): 25%</li> <li>■ Tier VI (Non-Preferred Brand Name Specialty Drugs): 35%</li> </ul>	
Home delivery (mail order through the Express Scripts Pharmacy <sup>SM</sup> [ESI] or Smart90 Retail) Up to a 90-day supply of non-specialty maintenance medications	<ul style="list-style-type: none"> <li>■ Tier I (Generic Drug): \$15</li> <li>■ Tier II (Preferred Brand Name Drug): \$60</li> <li>■ Tier III (Non-Preferred Brand Name Drug): 35% (\$80 minimum; \$500 maximum)</li> <li>■ Tier IV (Generic Specialty Drugs): 25%, up to a maximum of \$150</li> <li>■ Tier V (Preferred Brand Name Specialty Drugs): 25%, up to a maximum of \$200</li> <li>■ Tier VI (Non-Preferred Brand Name Specialty Drugs): 35%, up to a maximum of \$300</li> </ul>	
<b>DENTAL CARE — SECTION 5(g)</b>		
Orthodontics	50% of Plan allowance, up to \$1,000 per course of treatment	
<b>SPECIAL FEATURES 5(h)</b>		
<ul style="list-style-type: none"> <li>■ 24-Hour Nurse Advice Line and Healthwise Knowledgebase</li> <li>■ 24-Hour Translation Line</li> <li>■ AbleTo – on-line treatment support program</li> <li>■ Aexcel Designated Providers</li> <li>■ Electronic copies of Explanations of Benefits</li> <li>■ Electronic Funds Transfer (EFT) of claim reimbursements</li> <li>■ Flexible benefits option</li> <li>■ Health Coaching Program</li> <li>■ Institutes of Excellence for organ/tissue transplants</li> </ul>	<ul style="list-style-type: none"> <li>■ In Touch Care Program – addresses advanced illnesses, disease management, and more</li> <li>■ Livongo – remote diabetic monitoring program</li> <li>■ Mobile Apps – Express Scripts and Aetna Mobile (download for free on your mobile device)</li> <li>■ myStrength™ on-line mental health support program</li> <li>■ Overseas Second Opinion</li> <li>■ Pre-diabetic Alert Program</li> <li>■ Scanned claim submission via secure Internet connection</li> <li>■ Web based customer service: Aetna Navigator and ESI</li> </ul>	
Simple Steps to Living Well Together Program and Wellness Incentives (See page 6.)		

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

# PROGRAMS TO SUPPORT YOUR NEEDS



## Aexcel Designated Providers

Aexcel designations are for high-performing specialty physicians in 12 medical specialty areas, including:

- Cardiology
- Urology
- Neurology
- Obstetrics and gynecology
- Orthopedics
- and more

Aetna evaluates these providers using specific standards for volume, clinical performance, and efficiency. Visit [fsbphealth.com](http://fsbphealth.com), select “Find a Provider,” and look for the blue star ★ next to the provider’s name.



## AbleTo Support Program

AbleTo offers a web-based video conferencing personalized 8-week support program. It addresses the emotional and behavioral needs of those with conditions like heart disease, type 2 diabetes, or life events such as losing a loved one or having a baby. Members work with the same therapist and coach each week to set goals toward healthier lifestyle changes. To enroll or learn more about AbleTo, call 866-287-1802 or visit [AbleTo.com/enroll](http://AbleTo.com/enroll).



## Healthy Pregnancy Program

Pregnant women need special care. Early and regular care is important for the mother and the baby. The Healthy Pregnancy Program offers support for healthy and high-risk pregnancies. Expectant mothers receive educational materials to help give their baby a healthy start. To learn more, call 800-593-2354.



## In Touch Care (ITC) Program

ITC supports members in managing acute or chronic conditions. This engaging program provides powerful on-call and online resources. It includes Case Management and Disease Management components. Members get the expertise and flexibility needed to adopt new lifestyle behaviors, navigate the health care system, and more.

ITC offers:

- **One-on-one calls** – participate in ongoing phone calls with a registered nurse or licensed social worker, who serves as a trusted resource. To receive this individualized support, call 800-593-2354
- **Online resources** – receive digital support to better manage your health. Register or login to Aetna Navigator and visit your health dashboard to get started
- **Health Plans** – receive customized health action plans, based on your personal needs and individual preferences
- **Social Work** – connect with a licensed Social Worker who can help you locate the right resources, to empower you to handle issues with confidence and clarity
- **Pain Management** – cope with chronic pain, manage opioid usage, or avoid having to start opioids
- **Compassionate Care** – manage health conditions and reduce advanced/terminal illness costs

To learn more about ITC, call 800-593-2354.





## Livongo

Livongo is a remote diabetes monitoring program. It offers diabetic supplies and real-time interventions by Certified Diabetes Educators. This voluntary program provides a cellular enabled In Touch® glucose meter, a mobile app, and unlimited test strips and lancets. Participants have access to personalized interventions to assist with their diabetes management. To learn more about Livongo, visit [FSBP.Livongo.com](http://FSBP.Livongo.com) or call 800-945-4355.



## Personal Medication Coach Program

This educational program supports proper medication management. The personalized medication assessment emphasizes the adherence and correct usage/dosage of prescription drugs. After completing the assessment, members receive an individual medication record and a medication usage plan.



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

- **EyeMed Vision Care Program** – **FSBP** members save up to 35% with your EyeMed Vision Care discount program on exams, glasses, and contact lenses. Save 15% off standard prices for LASIK services obtained through the U.S. Laser Network.
- **Jenny Craig Discount** – **FSBP** members can receive a three month program plus \$50 in food savings or save 50% off premium programs.
- **TruHearing Hearing Care** – **FSBP** members receive 30% to 60% discount on digital hearing aids, free batteries, and follow-up visits.
- **GlobalFit®** – **FSBP** members can save on gym memberships and home exercise kits.
- **Institutes of Excellence® (IOE) Infertility Providers** – **FSBP** members have access to infertility providers with proven outcomes through Aetna's Institutes of Excellence™ Infertility Network.

### Additional Programs

- Discount Care Programs
- Financial Planning
- Group Accidental Death & Dismemberment Insurance
- Group Dental Insurance
- Group Disability Income Protection Insurance
- Group Term Life Insurance
- Immediate Benefit Plan (select agencies)
- Legal Services
- Long-Term Care Planning
- Members of Household Health Insurance
- Tax Consultation Services
- Travel Insurance

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

# SIMPLE STEPS TO LIVING WELL TOGETHER PROGRAM

The **FOREIGN SERVICE BENEFIT PLAN (FSBP)** has enhanced and improved our wellness program, *Simple Steps to Living Well Together*. The new format assists you in better managing your health and rewards you for your healthy outcomes. All three steps need to be completed by **December 1** every year, to earn your \$250 in wellness credits!

## STEP 1 The Health Risk Assessment (HRA) and Routine Physical Examination

### Reward: \$75 Wellness Incentive Fund Credit

Complete an HRA, an online health questionnaire and a routine physical exam. An annual checkup can help detect health conditions early.

After you finish both activities, \$75 will be deposited into your Wellness Fund Account.

## STEP 2 The Biometric Screening

### Reward: \$75 Wellness Incentive Fund Credit

Complete a Biometric Screening and pass 3 out of 5 metabolic syndrome criteria – HDL Cholesterol, Triglycerides, Blood Pressure, Waist Circumference, and Glucose. If you don't pass at least 3, we have wellness programs to help you achieve your goal.

Passing 3 criteria or participating in a specific program will reward you with another \$75 in a Wellness Fund Account.

## STEP 3 Healthy Action(s)

### Reward: Up to \$100 Wellness Incentive Fund Credit

Using medical claims data, members with certain conditions may be contacted for an additional reward opportunity. Complete up to 2 of these 4 Healthy Actions:

- Controlling Blood Pressure
- Controlling Metabolic Syndrome/Pre-Diabetes levels
- Controlling Hemoglobin A1c (HbA1c) levels
- Prenatal Care

Earn \$50 in Wellness Rewards for each completed Healthy Action, up to \$100.

## We want to help you get healthier — starting now.

Completing your HRA and having a Physical Exam are important first steps to guiding your personal health goals and earning Wellness rewards.



To earn rewards, you must complete

**STEP 1** and then complete **STEP 2**.

Complete Healthy Actions in **STEP 3** at any time.

Earn **STEP 1** and **STEP 2** rewards **ONCE per calendar year**.

**STEP 3** rewards can be obtained **TWICE per calendar year**.

At the end of the year, any unused Wellness funds will remain in your account. The funds rollover and can be used for eligible medical expenses in the next calendar year. Keep your earned rewards, as long as you remain an **FSBP** member.

For more details on all three steps, see the Plan's Brochure in Section 5(a) *Educational classes and programs* and Section 5(h), *Wellness and other special features*.

**The earned \$250 Wellness Incentive Fund credits can reimburse you for Eligible Medical Expenses, as defined by IRS Code Section 213(d).** These include deductibles, coinsurance, copayments, and non-prescriptions purchases (eyeglasses, cough drops, etc.). Refer to Section 5(h) of your Brochure, for more details.

## ASSISTANCE FOR THE UNIQUE NEEDS OF OUR **FSBP** MEMBERS



We understand the unique challenges of our members when they are outside the United States.

We handle them in the following ways:

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



### **Our mission:**

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

To enroll or to change your enrollment in **FSBP**  
use the correct code on your enrollment form.

## FOREIGN SERVICE BENEFIT PLAN 2019 Premiums

Enrollment Code	Bi-Weekly Premium	Monthly Premium
Self Only Code 401	<b>\$ 67.04</b>	<b>\$145.26</b>
Self Plus One Code 403	<b>\$164.59</b>	<b>\$356.61</b>
Self and Family Code 402	<b>\$165.86</b>	<b>\$359.37</b>



[www.afspa.org/fsbp](http://www.afspa.org/fsbp)

### For more information or questions, please contact us:

**FOREIGN SERVICE BENEFIT PLAN**  
1620 L Street NW, Suite 800  
Washington, DC 20036

**Protective Association**  
Hours of Operation: Monday – Friday  
8:30am to 5:30pm (EST)

**Secure email:** [www.afspa.org/fsbp411](http://www.afspa.org/fsbp411)  
**Website:** [www.afspa.org/fsbp](http://www.afspa.org/fsbp)

**Email:** [afspa@afspa.org](mailto:afspa@afspa.org)  
**Website:** [www.afspa.org](http://www.afspa.org)

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