

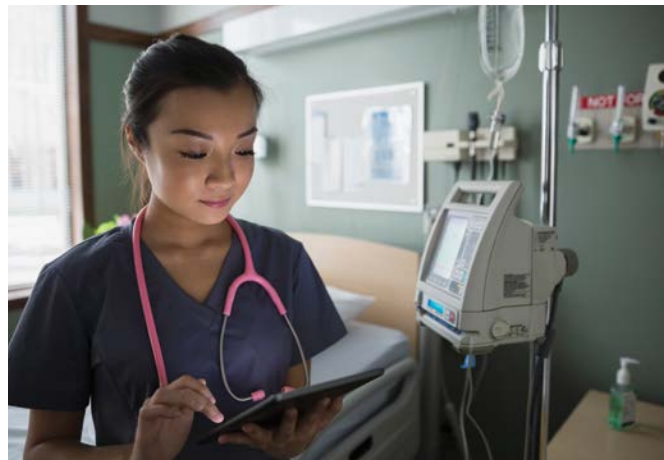
2019 Wellness Benefits and Incentive Rewards

FOREIGN SERVICE BENEFIT PLAN

Not just for the Foreign Service anymore



Simple Steps to Living Well Together



Achieving and maintaining good health are important steps for your well-being.

The **FOREIGN SERVICE BENEFIT PLAN (FSBP)** enhanced its wellness program, *Simple Steps to Living Well Together*, to help you identify your health risks and achieve your health goals. The program includes simple steps — and you can earn rewards along the way.

- 1 Take a Health Risk Assessment and Routine Physical Examination**
Reward: \$75 Wellness Incentive Fund Account credit
- 2 Pass a Biometric Screening**
Reward: \$75 Wellness Incentive Fund Account credit
- 3 Complete Healthy Actions for Qualified Members***
Reward: \$50 Wellness Incentive Fund Account credit (Up to \$100)*
**Note: Complete two Healthy Actions and earn two \$50 rewards.*

Wellness Incentive Fund Account credits can help reimburse you for some medical costs, called Eligible Medical Expenses, as defined by IRS Code Section 213(d). These include things like your deductible, coinsurance, and copayments.

FOREIGN SERVICE BENEFIT PLAN Wellness Programs

Surround You with Care



STEP ONE

HEALTH RISK ASSESSMENT AND A PHYSICAL EXAM



REWARD \$75

Wellness Incentive
Fund Account credit

Complete a Health Risk Assessment (HRA)

An HRA is a health questionnaire that evaluates your health risks and quality of life. You share information about your health habits and history, like questions asked in your doctor's office. The HRA results provide a snapshot of your current health status and help identify personal health goals.

Once you know your health needs, you can set meaningful goals for yourself. Whether you need to lose a few pounds, quit smoking, improve your diet, or manage your overall health more effectively, the wellness tools from **FSBP** can help you achieve your goals.

Take your Health Risk Assessment

1. Visit www.afspa.org/fsbp and select the "Helpful Links" tab
2. Select "Aetna Navigator®" and log on or register
3. Look for the "Stay Healthy" icon, select "Discover a Healthier You"
4. Complete your free assessment, or
5. Call 866-237-1442 to complete the HRA by phone

The online version takes about 20 minutes; the phone conversation takes about 15 minutes.

Obtain a physical examination

An annual checkup helps detect health conditions early. When you complete this routine preventive visit with an in-network provider, there is no cost to you. **Step 1 (both parts) must be completed by December 1 of the calendar year, to earn the \$75 reward.**

Please allow 4 weeks for the \$75 to be deposited into your Wellness Incentive Fund Account. **You can obtain this reward once per calendar year, so why not do it today?**



Completing your HRA and having an Annual Physical are important first steps to guiding your personal health goals.

STEP TWO

BIOMETRIC SCREENING



REWARD \$75

Wellness Incentive
Fund Account credit

Complete a Biometric Screening at a Quest Diagnostics Patient Service Center (PSC), or from your physician. This short medical exam assesses a person's overall health and measures their physical attributes. This includes an evaluation of blood pressure, blood glucose level, blood cholesterol level, height, weight, body mass index, and aerobic fitness. These measurements can identify potential health risks and underlying medical issues, such as metabolic syndrome (a cluster of health risk factors).

To earn the \$75 reward, your screening results must pass **three** out of **five** metabolic syndrome criteria – HDL cholesterol, triglycerides, blood pressure, waist circumference, and glucose. If you pass less than three criteria, you can still receive a \$75 Wellness Credit. Just complete one of these wellness programs – Digital Coaching, Mediterranean Wellness, Health Coaching, Virtual Lifestyle Management, or Dietary and Nutritional Counseling. Learn more about these programs on page 6.

Register for your Biometric Screening

1. Visit my.questforhealth.com and enter the registration key “**FSBP**”
2. Locate a PSC location
3. Print the Biometric Screening Physician Results Form to take to your physician, or
4. Call 855-623-9355 to register by phone

To receive the \$75 reward, the Biometric Screening (with one of five programs, if applicable) – must be completed by December 1, of the calendar year.

After completing your Biometric Screening, please allow 4 weeks for the \$75 reward to be deposited into your Wellness Incentive Fund Account. You can obtain this reward once per calendar year. You must complete the Health Risk Assessment and a Routine Physical (Step 1) to be eligible for Step 2.



STEP THREE





HEALTHY ACTIONS FOR QUALIFIED MEMBERS



REWARD \$50 each (max \$100)

Wellness Incentive
Fund Account credit

Healthy Action participants are identified through claims data. Members with certain conditions will be contacted for an additional reward opportunity. The Plan will provide a form for your provider to complete to earn this wellness incentive. Members who are identified as being pregnant and/or having high blood pressure, metabolic syndrome/pre-diabetes, or diabetes will be contacted directly by the Plan. You will be encouraged to submit documentation for the appropriate Healthy Actions described below or participate in the recommended wellness programs, described on page 6.

HEALTHY ACTIONS FOR QUALIFIED MEMBERS		STEP 3
 Controlling Blood Pressure	Your provider must document two controlled blood pressure readings (below 140/90) – on separate calendar year visits. If you are unable to meet this goal, you can earn a reward by completing one of the following wellness programs: Mediterranean Wellness, Health Coaching, or Virtual Lifestyle Management.	
 Controlling Metabolic Syndrome/ Pre-Diabetes	Your provider must document test results showing: a 5% weight reduction, at least a 10% reduction in triglycerides, or a 5% HDL increase. If you are unable to meet this goal, you can earn a reward by completing one of the following wellness programs: Mediterranean Wellness, Virtual Lifestyle Management, or Dietary and Nutritional counseling.	
 Controlling A1c Hemoglobin (HbA1c)	Your provider must document lab results of less than 8% HbA1c. If you are unable to meet this goal, you can earn a reward by completing one of the following wellness programs: Virtual Lifestyle Management, Mediterranean Wellness, Dietary and Nutritional counseling, Diabetic Education, or Livongo.	
 Prenatal Care	Your attending provider must document a first trimester prenatal care visit. The submitted medical records should include Obstetric Panel testing.	

Page 6 describes the wellness programs that correspond with Steps 2 and 3.

Available Wellness Programs

Step 2 - if you pass less than three Biometric Screening criteria (pg 4)

Step 3 - if you qualify for Healthy Actions (pg 5)

		STEP 2	STEP 3
 <p>Digital Coaching Program</p> <p>We offer nine programs designed to coach you through your unique health challenges and the goals you create. Digital coaching programs are available for weight management, blood pressure management, tobacco use, and more.</p>			
 <p>Mediterranean Wellness Program</p> <p>This 8-week online program assists you in reaching your personal fitness and nutrition goals. Access a registered dietitian and receive a detailed support manual to help manage your weight. Begin this interactive program any time.</p>			
 <p>Health Coaching Program</p> <p>An individual health coach provides support, guidance, and resources as you work towards your wellness goals. Talk to your coach about tobacco cessation, weight management, exercise plans, nutrition questions, and stress management.</p>			
 <p>Virtual Lifestyle Management Program</p> <p>This year-long Internet-enabled program assists you with nutrition and weight management. Access a trained coach as well as online self-management tools.</p>			
 <p>Dietary and Nutritional Counseling</p> <p>Participate in three individual and group behavioral counseling visits. Speak with a professional to assess your dietary habits and health needs.</p>			
 <p>Diabetic Education</p> <p>This program provides educational materials and support. The resources are designed to help you manage and control your diabetes.</p>			
 <p>Livongo Program</p> <p>Enrolled members receive a connected glucose meter, unlimited test strips, access to certified diabetes coaches, and more. To earn a Step 3 reward, check your blood glucose with your Livongo meter at least four times per month, four months in a row. Note: Always follow your provider's directions with respect to glucose testing frequency.</p>			

TAKE CONTROL OF YOUR HEALTH

Wellness Incentive Fund Details

Claims submitted for providers and retail pharmacies outside the 50 United States will transfer automatically to the Wellness Incentive Fund Account. Reimbursement for your deductible, coinsurance, and non-prescription drug copayments will be sent to you or your provider, if there are funds available. Other eligible medical expenses, as defined by IRS Code Section 213(d), like dental, vision, and prescriptions purchased through the Plan's retail pharmacy network or home delivery program cannot be reimbursed automatically.

You will need to submit a copy of your receipt with a completed claim form found on Aetna Navigator:

1. Visit www.afspa.org/fsbp and select the "Helpful Links" tab
2. Select "Aetna Navigator" and log in or register
3. Select "Forms"
4. Select "Wellness Incentive Claim Form"

At the end of the calendar year, unused account funds will remain in the Wellness Incentive Fund Account for Eligible Medical Expenses in the next Plan year, as long as you remain enrolled in **FSBP**.

To monitor the availability of funds in your Wellness Incentive Fund Account, visit the Plan's website www.afspa.org/fsbp, select the "Helpful Links" tab and then click on "Aetna Navigator." Once you log on to Aetna Navigator, look for the "Stay Healthy" icon and proceed.



For more information about the Wellness Program, visit www.afspa.org/fsbp/wellness or call 202-833-4910.



WE WANT TO HELP YOU BECOME HEALTHIER — STARTING RIGHT NOW

The **FOREIGN SERVICE BENEFIT PLAN** wants to help you be at your healthiest. And, we want you to embrace wellness. With the *Simple Steps to Living Well Together* program, you can change your life.

It's time your wellness became a priority.

Are you ready to take advantage of your benefits? Start on the pathway to change today — and discover how your **FSBP** health and wellness benefits can really make a difference.

It is easy to get started. Take your Health Risk Assessment and schedule your Routine Physical Exam today. Visit www.afspa.org/fsbp to learn more about the wellness benefits, programs, and incentives available to you.

Wellness isn't far away!



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

Secure email: www.afspa.org/fsbp411

Website: www.afspa.org/fsbp

Telephone: 202-833-4910

Protective Association

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

Email: afspa@afspa.org

Website: www.afspa.org