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Welcome to your 2019 Fall AFSPA in Action Newsletter! As usual, this year has been busy for the American Foreign Service Protective Association (AFSPA). We worked hard to offer member-focused services. At the same time, we developed a 2020 health plan you will appreciate.

To begin, I am proud to report the Foreign Service Benefit Plan (FSBP) has earned another three-year term health plan accreditation from the Accreditation Association for Ambulatory Health Care (AAAHC). This means we are committed to providing safe, high quality medical care. AAAHC conducted a comprehensive review of our various health programs. FSBP extensively planned and prepared to meet their nationally recognized standards. In the end, it was all worth it when AAAHC confirmed that we earned accreditation. This is our second time experiencing this arduous process, which led to meeting this humbling goal. It seems like yesterday we received our initial accreditation — when, in fact, it was in 2016.

Ultimately, the AAAHC accreditation makes FSBP a better health plan and better equipped to serve you. Learn more about this honor on page 6.

As we look toward 2020, once again, FSBP will offer comprehensive benefits, at competitive rates. The average Federal Employees Health Benefits (FEHB) premium increased by 4%. As you can see below, your 2020 FSBP premium increased by less than 3%.

<table>
<thead>
<tr>
<th>Bi-Weekly Premium</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>Code 401</td>
</tr>
<tr>
<td>Self Plus One</td>
<td>Code 403</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>Code 402</td>
</tr>
<tr>
<td>Self Only</td>
<td>Code 401</td>
</tr>
<tr>
<td>Self Plus One</td>
<td>Code 403</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>Code 402</td>
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</tbody>
</table>

Since the beginning, FSBP worked to keep our rates stable and maintain exceptional benefits. These comprehensive programs and proven services are designed to meet your individual needs. We hope you are happy with your 2020 premiums!

This newsletter outlines the enhancements to our programs and services. This includes expanding your Wellness Program to earn up to $400! See page 4 for details on the increased rewards and your other 2020 FSBP benefit changes. Your fall newsletter also spotlights an overseas direct billing partner, offers well-child information, and shares successes from users of health plan resources. Of course, COO Kyle Longton addresses your most commonly asked questions on page 10. There is something for everyone!

FSBP takes the health journey with you and tries to clear the path for your success. Our services are geared to help you achieve your personal goals. The Plan can assist you with managing a chronic condition, quitting smoking/e-cigarettes, or just maintaining your already good health. This year, Member Engagement increased, as you became more familiar with your FSBP programs. More members took advantage of the fantastic health plan benefits. Our 2019 theme was Commitment to Member Engagement. Thank you for utilizing your available resources and working together for your good.

This brings us to next year. Lena Horne once said, “It’s not the load that breaks you down, it’s the way you carry it.” And, I believe the load has gotten heavier since Lena Horne’s quote. We all struggle with something — holiday stress, work/life balance, or dealing with yours or a family member’s health issues. At times, it may feel like too much. In this age of constant bombardment, FSBP wants to help. Therefore, our 2020 Theme is Mental Wellness Leads to Better Physical Health. Stay tuned for programs meant to help manage life’s realities and psychological stressors.

AFSPA’s Ancillary Services continue to expand. In recognition of Life Insurance Awareness Month (September), we offered our 2nd Annual Life Insurance 101 webinar. Thank you to our partners at Prudential for making this educational event a success. Learn more about AFSPA’s life insurance products, including the Open Enrollment for the Immediate Benefit Plan, at afspa.org/life. Also, we added a new Professional Service for AFSPA members. You can receive pre-retirement counseling through experienced retirement planner, Tammy Planagan. Lastly, don’t forget about AFSPA’s four dental plans. As you can enroll anytime, you may want to explore adding this flexible dental coverage. Learn more about our supplemental products on page 8.

As I started this message, I told you this year has been busy — and it all culminates with the 2020 Open Season. The next few months, we’ll be traveling throughout the world to conduct Open Season talks. Check our website and Facebook page (facebook.com/afspacares) for the many briefing locations. If you’re in the area, please stop by to see us. We always enjoy meeting our valued members.

As 2019 ends, we will close out our 90th anniversary year. On behalf of AFSPA’s Board of Directors, whose quotes you’ll see throughout this newsletter, I wish to thank you for your loyalty. Many of you have been members for over 50 years. Some may have left for a time, but we were always glad to welcome you back. The Protective Association and FSBP have evolved to meet the changing needs of our diverse membership. We promise to continue on that path for another 90 years.

To Your Health,

Paula S. Jakub, RHU
CEO, AFSPA
Executive Director, Senior Living Foundation

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Members of the Board of Directors are Career Foreign Service or other Executive Branch personnel, on active duty or retired. They serve the Association without compensation.
CEO Paula Jakub and COO Kyle Longton visited our direct billing partner, Meditar, located in Buenos Aires, Argentina. As Meditar is one of the largest advanced health care companies in Latin America, we were honored to be invited by Meditar CEO, Dr. Erwin Padinger. We appreciate their partnership and thank Meditar for taking care of our valued FSBP members.

**TSA Hearing Screenings**

Hearing loss impacts one’s quality of life. Identifying any issues starts with a thorough hearing exam. To assist, FSBP sponsored Hearing Screenings at the Transportation Security Administration (TSA) Headquarters. Pre-registered TSA employees met with Shawn Bryar NBC, a Hearing Instrument Specialist from Arlington Hearing Center. After an initial consultation, each person’s hearing sensitivity was evaluated. Then, the specialist reviewed and explained their individual results. The participants left with new information and a detailed report for their records.

Most hearing loss comes gradually and may not be noticed initially. Getting a diagnostic hearing exam can protect you from long term hearing loss. If an issue is found, treatment solutions — such as hearing aids — may be considered.

AFSPA members are eligible for discounts on hearing aids and batteries through TruHearing. Those with FSBP can combine the savings with their hearing aid benefit. TruHearing is free for all members. Learn more at TruHearing.com.
Your 2020 Simple Steps — Wellness Rewards up to $400

The Foreign Service Benefit Plan (FSBP) enhanced the Simple Steps to Living Well Together. In 2020, the Wellness Reward amount will increase from $250 to $400. We also added an incentive for completing the Tobacco Cessation Program. Members (over 18) who take simple steps to a healthier lifestyle now can earn up to $400 in Wellness Rewards.

Your 2020 Wellness Program:

**STEP 1**
Complete a Health Risk Assessment **AND** a Routine Physical – Wellness Reward $100

**STEP 2**
Complete a Biometric Screening **AND** pass 3 out of 5 metabolic syndrome criteria – Wellness Reward $75

**STEP 3**
Complete up to 3 Healthy Actions – Wellness Reward $75 each, up to $225

Qualified members may be contacted for an additional reward opportunity.

Complete 3 out of these 5 Healthy Actions:
- Controlling Blood Pressure
- Controlling Metabolic Syndrome/Pre-Diabetes Levels
- Controlling Hemoglobin A1c (HbA1c)
- Prenatal Care
- New! Eliminating Tobacco/E-cigarette usage

Step 1 must be completed before Step 2. However, Healthy Actions (Step 3) may be completed at any time. To earn your rewards, the Simple Steps must be completed by **December 1**.

Any unused Wellness Rewards remain in your account and rollover to the next calendar year. All earned rewards are available to be used for Eligible Medical Expenses, if you remain an FSBP member. Learn more at afspa.org/fsbp/wellness.

Benefit Changes to the 2020 FOREIGN SERVICE BENEFIT PLAN

Below is a summary of select changes to the 2020 Foreign Service Benefit Plan. Please review the 2020 Brochure, posted at afspa.org/fsbp, for complete coverage information.

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Description of Select 2020 Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section 3. How You Get Care</strong></td>
<td>Changed Precertification/Prior Approval list</td>
</tr>
<tr>
<td><strong>Section 5(a). Maternity care</strong></td>
<td>Changed the precertification requirements for maternity admissions to 3 days after admission for a vaginal delivery and 5 days after admission for a cesarean section</td>
</tr>
<tr>
<td><strong>Section 5(h). Wellness and Other Special Features</strong></td>
<td>Removed Virtual Lifestyle Management Program</td>
</tr>
<tr>
<td><strong>Section 5(a). Telehealth Services</strong></td>
<td>Changed Telehealth Vendor from American Well to Teladoc</td>
</tr>
<tr>
<td><strong>Section 5(a). Home health services</strong></td>
<td>Removed Hour Limit for Home Health Visits</td>
</tr>
<tr>
<td><strong>Section 5(c) &amp; (d). Ambulance</strong></td>
<td>Removed Vendor On Call International</td>
</tr>
<tr>
<td><strong>Section 5(h). Simple Steps to Living Well Together</strong></td>
<td>Increased the wellness incentive reward amount and added an incentive for completing the Tobacco Cessation Program</td>
</tr>
<tr>
<td><strong>Section 5(h). Wellness and Other Special Features</strong></td>
<td>Added Livongo Remote Hypertension Monitoring Program</td>
</tr>
</tbody>
</table>

“Throughout AFSPA’s 90-year history, we have delivered a personal touch that is so important to our members. Our benefits, services, and programs keep pace with our population’s unique and changing needs. I support our dedicated and talented staff. I am grateful and proud to be a part of AFSPA’s Board.”

— DICK SHINNICK, Vice Chairman, AFSPA Board

Preventive vs. Diagnostic and Treatment Services

You may receive preventive and diagnostic care, during the same doctor’s visit. Preventive care helps you stay healthy — before you have symptoms. When you mention an ache, a pain, or other symptoms during a preventive exam — the visit may become diagnostic. This type of care helps to find out and/or treat what’s wrong. FSBP covers 100% of preventive costs, when using an in-network provider or a provider outside the U.S. However, diagnostic visits are covered at 90% — even if you receive the diagnosis or treatment during a routine exam. That means you are responsible for the deductible and the remaining 10% of the Plan allowance, with in-network providers or providers outside the U.S. While preventive care is provided at no cost, you may be charged for any diagnostic services.

CEO Message Archives

Past monthly CEO Messages are now available on AFSPA’s website. Every month, Paula Jakub sends members health and wellness information. She shares updates on FSBP benefits and AFSPA’s ancillary programs. The messages foster an ongoing dialogue between you and the CEO. In response to members requesting information from Paula’s previous CEO Messages, an online library was established. You can view the archived messages at afspa.org/news.

New FSBP ID Card Stickers

FSBP changed our telehealth vendor to Teladoc. U.S. based members can access several medical/health specialties, from home, hotel, etc. A sticker with Teladoc’s website and phone number will be mailed before the end of 2019. Attach it to the back of your existing FSBP ID card. New FSBP enrollees will receive cards with Teladoc’s information already printed.
Focus on Partners

Programs Touching Lives

**FSBP** seeks out specialized programs to meet our unique membership’s needs. We work with Aetna to develop services to positively impact your life. Countless members have reported that **FSBP** support programs have improved their mental, physical, and emotional health. Here are some services designed to address your individual needs:

**IN TOUCH CARE (ITC)**
ITC provides personal support to help manage your health events and chronic conditions. It includes Case Management, Disease Management, and Pain Management components. Call a registered nurse or social worker to help coordinate care, answer questions, and research resources. These professionals can help you adopt new lifestyle behaviors and navigate the health care system. ITC offers specialized support for better health management. Learn more about ITC by calling 800-593-2354.

**COMPASSIONATE CARE PROGRAM**
This program can improve your quality of life when facing an advanced illness. It offers supportive tools and information. Participants receive community resources, caregiver education, and tips on how to start difficult conversations. Their care managers understand the physical and emotional needs of dealing with a critical illness. The nurses coordinate care with your physicians and work with ESI to ensure you receive appropriate pain medication. With this program, many patients live independently and maintain control of their health care decisions.

**PINNACLECARE**
When facing a complex health condition, PinnacleCare offers a unique blend of services to help you feel empowered. Experiencing confusion, needing information, and maneuvering timelines — all can accompany a new diagnosis. The PinnacleCare support team can assist by collecting medical records, identifying treatment options, and securing appointments with top specialists. Their health advisors can seek out second opinions and connect you with additional resources. This no-cost **FSBP** PinnacleCare benefit provides personalized support, when you need it most. Learn more at afspa.org/fsbp/PinnacleCare.

Our partners at Aetna help **FSBP** offer a robust “menu” of meaningful programs—to touch our members’ lives. Explore and utilize your available support services, already included in your health plan. Discover how your health benefits can make a personal difference.

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**New! Livongo for Hypertension**

Building on Livongo for Diabetes’ Success

In the U.S., diabetes and hypertension are the fastest growing and most expensive chronic conditions. The American Heart Association reports that less than 50% of Americans have their blood pressure controlled.

To assist, the Foreign Service Benefit Plan (**FSBP**) offers Livongo, a digital health management program for chronic conditions. **FSBP** introduced Livongo for Diabetes in 2018 and many members took advantage of this free service. This year, we added Livongo for Hypertension. Both Livongo programs can make living with diabetes and/or high blood pressure easier.

You receive information and support to help improve your health. Livongo’s specialized services work to change behavior, which can lead to better outcomes. This chart displays the similarities and differences in the two Livongo programs:

<table>
<thead>
<tr>
<th>Livongo for Hypertension</th>
<th>Livongo for Diabetes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who can join:</td>
<td>Your connected device:</td>
</tr>
<tr>
<td>Covered FSBP members, diagnosed with high blood pressure</td>
<td>A blood pressure monitor</td>
</tr>
<tr>
<td>What else you get:</td>
<td>Support Coaches, Livongo’s mobile app w/ real-time readings</td>
</tr>
<tr>
<td>The cost:</td>
<td>No Cost to You</td>
</tr>
<tr>
<td>Covered FSBP members, diagnosed with Type 1 or 2 diabetes</td>
<td>An In Touch® blood glucose meter</td>
</tr>
<tr>
<td>Support Coaches, Unlimited test strips &amp; lancets</td>
<td>No Cost to You</td>
</tr>
</tbody>
</table>

Both programs offer personalized guidance, valuable inspiration, and real-time recommendations—whenever you need it. Learn more in your 2020 **FSBP** Brochure, Section 5(h) or enroll at: go.livongo.com/FSBP/register.

“**The Livongo programs are excellent. The equipment was simple and the instructions were clear. The test results feedback and tips were helpful. I’m very satisfied with these FSBP programs.**”

—JAMES TRAMEL, VIRGINIA

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**HEALTH TIP**

Eat more fruits and vegetables. These good sources of vitamins, minerals, and fibers are important for heart health. Fill half your plate with fruits and vegetables at every meal. Also, use them for quick “grab-and-go” snacks. Making healthy food choices is good for your waistline and your heart.

Learn more at eatright.org.
he Foreign Service Benefit Plan (FSBP) maintains direct billing arrangements (DBAs) with over 200 health care providers, throughout the world. These facilities have agreed to bill FSBP for your overseas care and to receive payments from FSBP for certain covered services. We wanted to shine a “spotlight” on one of our esteemed DBA partners:

**Westpfalz-Klinikum GmbH**

*Location: Germany – Kaiserslautern, Kusel, Kirchheimbolanden, & Rockenhausen*

*DBA originally established: 12/05/13*

*DBA expanded: 11/25/18*

In Fall 2018, FSBP expanded our direct billing agreement with Westpfalz-Klinikum GmbH. In addition to inpatient care,* it now covers accidental injury,* complete maternity care,* and covered outpatient medical services.**

Westpfalz-Klinikum GmbH features 1,354 beds and over 40 clinics, departments, and institutes in Germany. They operate in four locations—Kaiserslautern, Kusel, Kirchheimbolanden, and Rockenhausen. With this DBA expansion, FSBP members now can access a wider range of services, including these special centers:

**BREAST CANCER CENTER**
The German Association of Senology and the German Cancer Association certified the breast care center in Kaiserslautern as experts in medical diagnostics and therapy—concerning benign and malignant breast tumors. Their specialists collaborate to tailor each patient’s individual treatment.

**COMPREHENSIVE VISCERAL-ONCOLOGIC CENTER**
This over-regional cancer center treats esophageal, gastric, pancreatic, colorectal, and other cancers—with a multidisciplinary approach. They provide expert treatment for all stages of cancer.

**INTERNAL MEDICINE 2 AND WESTPFALZ HEART CENTER**
This center delivers internal medicine diagnostics and treatments—emphasizing heart and lung diseases. They offer cardiology, pneumology, angiology, and intensive care.

**PEDIATRIC CLINIC**
This clinic hails as one the largest pediatric health providers in the region. It offers high level medical care and therapy to newborn/premature babies.

Learn more about this DBA partner at westpfalz-klinikum.de.

FSBP strives to expand your care as well as convenience. By visiting these providers, you avoid prepaying your medical bills. These arrangements exist to simplify your care.

For DBA questions, visit FSBP’s Overseas Partners page at afspa.org/fsbp or call 202-833-4910.

* No deductible. FSBP pays 100%.
** Member pays deductible & 10% coinsurance. FSBP pays 90%.

**FSBP Earns AAAHC Reaccreditation**

By Paula S. Jakub, RHU, CEO/EVP

Early 2016, the Office of Personnel Management (OPM) required Federal Employee Health Benefits (FEHB) plans to earn comprehensive accreditation. This directive charged health plans with meeting established regulations and standards, from a recognized accreditation organization.

The Foreign Service Benefit Plan (FSBP) followed OPM’s directive and demonstrated that we deliver quality care. The Accreditation Association for Ambulatory Health Care (AAAHC) awarded FSBP with its first three-year health plan accreditation in August 2016. This accomplishment marked an important milestone in FSBP’s growth and success.

Almost immediately after, we started preparing and planning for the reaccreditation process—scheduled for August 2019. Three years of arduous work culminated with three days of intense interviews and document reviews by an onsite AAAHC survey team.

To prepare, our Compliance Team analyzed more than 45 accreditation standards, outlined in AAAHC’s FEHB Handbook. They gathered and evaluated over 1,500 documents.

On August 14–16, 2019, AAAHC experts reviewed files, examined records, and interviewed staff. Their team also met with the Honorable Thomas Tracy, AFSPA’s Board Chair, Dr. Mike Nesemann, FSBP’s Medical Director, and our partners at Aetna and Express Scripts (ESI). Discussion topics included Member Rights, Case Management, Care Coordination, Health Education & Wellness Promotion, and much more. These AAAHC professionals implemented a thorough review process, when assessing if FSBP achieved their nationally-recognized standards.

At the closing meeting, the experts commended the Plan for understanding the challenges of our diverse membership. They admired our commitment to the Foreign Service population. The surveyors also praised FSBP’s benefits and support programs—especially our “robust” Wellness and Education programs. In the end, FSBP successfully earned another three-year AAAHC accreditation.

Thank you to AFSPA’s Compliance Team and our Quality Improvement Coordinator, Meg Kilgore, RN. They worked tirelessly to plan and prepare for the many accreditation activities. I also appreciate our partners at Aetna and ESI for their hard work, attention to detail, and dedication to the entire process.

Maintaining AAAHC accreditation shows our collective commitment to providing the highest levels of quality care to our valued members.
Giving your baby a healthy start, starts with you.

Ask your doctor about prenatal care, vitamins, exercise, and any needed health screenings. For more tips, visit the Aetna secure member website and select “Stay Healthy” to explore the Healthwise® Knowledgebase health information resource.

FSBP covers maternity care at 100%, no deductible, when you visit an in-network or overseas provider. This includes: Prenatal care, Sonograms, Breastfeeding support, and more.

Congratulations to the AFSPA newborn parents!

Well-Child Care

The American Academy of Pediatrics (AAP) encourages pediatrician visits, even if your child is not sick. A provider can find or prevent problems. Frequent well-child checks are important for young children because development is faster, during these years. Therefore, find a pediatrician you trust. And, prepare and ask questions when you visit your doctor.

Some Benefits of Well-Child Visits:

- Prevention. Your child gets scheduled immunizations to prevent illness.
- Tracking growth and development. Talk with your doctor about your child’s development. Discuss your child’s milestones, social behaviors, and learning.
- Raising concerns. Talk with your pediatrician about any concerns with behavior, sleep, nutrition, eating, etc.
- Team approach. Regular visits create strong, trustworthy relationships among the pediatrician, parent, and child.

The AAP recommends well-child visits to serve the needs of children. Then, at home, instill good practices from a young age to encourage a long-lasting healthy lifestyle. Working together with your doctor helps develop your child’s optimal physical, mental, and social health. Learn more at healthychildren.org.

FSBP covers well-child office visits at 100% (up to age 22), no deductible, when you visit and in-network or a provider outside the U.S. The Plan covers services as described in AAP’s Bright Future Guidelines.

NCQA and HEDIS Measures for Prenatal and Well-Child Care

NCQA, a national quality organization, establishes criteria over 90 measures that are reported as Healthcare Effectiveness Data Information Sets (HEDIS). Prenatal care and well-child visits are two HEDIS measures. They examine the percentage of FSBP members who gave birth and received first trimester prenatal care. For well-child care, NCQA recommends at least six (6) visits in the first 15 months of life.

NCQA bases their measures on US-based CPT claims codes. Therefore, overseas maternity care and well-child visit claims may appear incomplete (missing CPT codes) or not support HEDIS measures. This results in FSBP scoring lower, which can affect OPM’s compensation of the Plan.

A health team dedicated to improving the Plan’s HEDIS scores, reaches out to you regularly. They may request documents to support HEDIS-related claims. This team also offers guidance and educates you on wellness programs, to support your overall health.

Thank you in advance for responding to the HEDIS team.
Personalized Federal Employee Retirement Counseling from

TAMMY FLANAGAN
Retirement Counselor

A NEW Professional Service for AFSPA Members

Do you know the right questions to ask to maximize your Federal retirement benefits? What are the necessary actions you need to take to achieve your retirement goals? How do you estimate expenses, implement savings, and manage your assets and risks? Good questions, right? Well, AFSPA wants to help you find those good (and correct) answers. Effective retirement planning involves personalized preparation with experts in the field. That’s why AFSPA partnered with retirement specialist, Tammy Flanagan, and the professionals at Retire Federal. This newly available professional service connects AFSPA members with a strong team of retirement benefit experts—to positively impact your post-Federal success.

Tammy Flanagan has assisted Federal employees with retirement planning since 1985, when she began working as a retirement benefits specialist at the FBI. Her extensive knowledge of the Federal benefits systems and her ability to simplify difficult concepts has made her a sought-after industry resource. She also offers guidance and pre-retirement benefits counseling to individual employees.

On a fee-for-service basis, AFSPA members can receive a one-on-one consultation in person, online, or by phone. Each session helps prepare you for a smooth transition to Federal retirement. While you do pay, this service may help ensure that you receive all the retirement benefits you deserve.

To introduce Tammy to our membership, we asked her to share a few words about our new partnership:

Dear AFSPA Member:

I’m excited and honored to partner with AFSPA to provide individual retirement counseling. My retirement specialist colleagues, and I, offer convenient availability and diverse expertise. Together, we bring you over 150 years of combined Federal retirement benefits experience! Each client receives a minimum of five (5) hours of pre-retirement counseling, review, analysis, follow-up, and more. You can prepare for retirement and maximize the full value of your benefits. My expert team will review your career history, your Federal service documentation and salary, insurance coverage, Social Security entitlement, and Thrift Savings Plan participation. We often spot inconsistencies, errors, and omissions in your records. These oversights can delay your benefit processing and cause inaccurate benefit computations.

As you approach retirement eligibility—we help you on your financial journey and counsel you on your economic decisions. And, starting early can ensure proper long-term planning. Our team works with employees at all career stages. This includes former employees considering returning to Federal service as well as those at a crossroads in their current career. We look forward to assisting you too!

For information on Tammy Flanagan’s retirement counseling services, visit retirefederal.com. Learn more about her new partnership with AFSPA at afspa.org/aip.

ACCIDENTS HAPPEN...

Throughout the world—automobiles, motorcycles and bicycles are a way of everyday life. Whether commuting to work, running errands, or just taking a leisurely trip—accidents are inevitable. According to the Federal Motor Carrier Safety Administration, there are approximately 1.3 million fatal car and pedestrian accidents worldwide every year. That’s nearly 3,300 deaths a day!

Consider adding Accidental Death and Dismemberment (AD&D) insurance to your portfolio. It covers your death or your dismemberment that directly results from an accident. It also pays benefits for the loss, or the loss of use, of body parts or functions (e.g., limbs, speech, eyesight, hearing, etc.). Unlike traditional life insurance, AD&D requires no health questionnaire.

Issued by Prudential, AD&D includes benefits for home and vehicle modification, tuition reimbursement, and more. For a competitive price, you can purchase added peace of mind.

Enroll today! Learn more about AD&D and AFSPA’s other life insurances at afspa.org/life.
HEDIS Measures and Your Health

The Healthcare Effectiveness Data and Information Set (HEDIS) collects data on the effectiveness of care. American health plans use HEDIS to measure care and service performance. The Office of Personnel Management holds Federal Employees Health Benefit (FEHB) plans to these performance measures as well.

If you are contacted for the HEDIS data set, please use the provided directions to send the requested information.

HEDIS measures address important health issues, such as:
- Controlling High Blood Pressure
- Comprehensive Diabetes Care
- Hospital Readmissions
- Breast Cancer Screenings
- Prenatal Care
- Well-Child Care

Below are a few of these major health issues and how to obtain your necessary screenings and care:

<table>
<thead>
<tr>
<th>Health Issue</th>
<th>What You Need to Know</th>
<th>What You Can Do</th>
<th>What FSBP Covers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes Management</td>
<td>Blood Sugar Screening, or Hemoglobin A1c (HbA1c) testing reflects your average blood glucose levels and indicates how well you’re managing your diabetes. To reduce the risk of complications, maintain HbA1c levels under 8%, which is “good” for diabetics.</td>
<td>Controlling blood sugar levels, testing regularly, and making healthy choices can prevent diabetes complications such as nerve, eye, and kidney damage. Take any medications, as recommended.</td>
<td>HbA1c testing is covered at 100%, when you visit an in-network or overseas provider. Available FSBP programs: In Touch Care, Livongo for Diabetes, AbleTo, and a Healthy Action Reward for Controlling HbA1c Levels.</td>
</tr>
<tr>
<td>Controlling High Blood Pressure</td>
<td>High blood pressure, or the “silent killer,” can lead to serious conditions such as heart attack, stroke, and kidney disease.</td>
<td>Visit your physician regularly. Maintain a healthy lifestyle and take any medications, as recommended.</td>
<td>As part of a routine physical, blood pressure checks are covered at 100%, when you visit an in-network or overseas provider. Available FSBP programs: Digital Coach, Livongo for Hypertension, Health Coaching, and a Healthy Action Reward for Controlling Blood Pressure.</td>
</tr>
<tr>
<td>Cervical Cancer Screening</td>
<td>The Human Papilloma virus (HPV) has been linked to certain types of cervical cancer. If detected early, this cancer is highly treatable.</td>
<td>Visit your physician regularly to discuss preventative screenings and the HPV vaccine.</td>
<td>Preventative screenings, HPV testing, and the HPV vaccine are covered at 100%, when you visit an in-network or overseas provider.</td>
</tr>
<tr>
<td>Hospital Readmissions</td>
<td>Hospitalization can be stressful. When a loved one is readmitted due to a relapse or failure to improve, it can add stress, increase financial burden, and expose the patient to infection.</td>
<td>Follow your discharge care plan. Know your prescribed medications and possible side effects. A case manager can help coordinate an outpatient recovery program.</td>
<td>Covered at 100%, when hospitalized at an in-network or overseas hospital. Case management through In Touch Care – available at no cost.</td>
</tr>
</tbody>
</table>

Focus on I.T.

Keeping Children Safe Online

By Yancy Meiller, I.T. Manager

In 2004, the National Cyber Security Alliance and the Department of Homeland Security designated October as National Cybersecurity Awareness Month. Everyone needs to stay safe online; however, children present unique security risks.

Protect your child as well as your data. When your child uses a computer for games or homework, they could unintentionally delete important files or download a dangerous virus.

To keep children safe:
1. **Implement parental controls** to restrict certain websites.
2. **Create separate accounts** to decrease their access to your files.
3. **Set rules and discuss internet dangers** to help them identify suspicious online behaviors.

Review the risks of sharing certain information (e.g., that they’re home alone). And, recognize that threats can increase, if a child accesses email, chat rooms, or social websites.

Learn more about making the internet safer for you and your family at staysafeonline.org.
AFSPA Listens
By Kyle Longton, Chief Operating Officer

Every newsletter, I respond to your ongoing inquiries and common concerns. Over the years, I have appreciated the members who have reached out to me and allowed me to assist. Their questions hopefully help others seeking similar information. Here are the topics I have recently addressed:

Q: I called several times to follow up on a single issue. What steps are you taking to improve member service?

A: Over the last two years, I’ve shared the challenges FSBP’s customer service has faced, primarily due to migration to the new claims system. This included longer hold times, longer email response times, and, at times, a lack of follow-up to your questions. I’m happy to report that we finally have turned the corner. With adding 10 new Health Benefits Officers (HBOs), the average hold time has fallen to below one minute. Response time to emails has returned to 3-5 business days. These have been great improvements since last spring.

As impressive as this is, we still want to make even more progress. New HBOs are training right now, to prepare for Open Season. Additional staff means timely response to calls, emails, and follow up to your questions. We promise unparalleled service, and that’s what you deserve.

Q: I submitted my FSBP claim a week ago. Why can’t I see it on Aetna Navigator?

A: This is a good question, and one that I should have previously addressed. FSBP members send their claims through the AFSPA Member Portal at myafspa.org. Once you submit, a confirmation message appears, bannered across the top of the Member Portal screen. Then, you can click on the PDF to verify all pages have uploaded.

Tracking the processing and payment of claims has changed from the old Coventry My Online Services site and the new Aetna Navigator site. In the previous system, claims processing information was visible to you immediately after the claim was entered into the system. With Aetna Navigator, you can view claims information when the claim is processing information was visible to you immediately after the claim was entered into the system. With Aetna Navigator, you can view claims information when the claim is finalized. Basically, just because you can’t see it doesn’t mean that it’s not in process.

Q: I have heard about surprise billing. How does FSBP protect me from this?

A: This year, there has been a lot in the news about the “surprise billing” topic — particularly related to out-of-network providers at in-network facilities. Established FSBP provisions address these possibilities. The full details are outlined in the FSBP Brochure. To quote a relevant portion, Section 1 How This Plan Works explains:

“We will pay up to the Plan allowance at the in-network provider percentage for services you received from out-of-network anesthesiologists (including Certified Registered Nurse Anesthetists), radiologists, pathologists, emergency room physicians, hospitalists, intensivists, and neonatologists. This provision also applies when an out-of-network surgeon’s immediate or emergency care is required. You will be responsible to pay the in-network coinsurance and any difference between the Plan allowance and billed amount for these out-of-network providers.”

Contact us to discuss any billing or coverage concerns. We are here to help.

Thank you for the opportunity to serve you. I always enjoy hearing about your experiences with our programs and services. If you need assistance, email me at kyle.longton@afspa.org. I’m happy to assist.

What does COMMITMENT to MEMBER ENGAGEMENT mean to you?

“It means striving to be healthier every day. My sister and brother-in-law work in the health care industry. They have both served as my positive role models. Even with their busy lifestyle, they find time to eat healthy and exercise regularly. My sister sends me healthy recipes often. And, my brother-in-law and I compare our daily steps on fitness trackers—trying to outpace each other. Our ‘contest’ has made me more conscious of my steps. Now I opt to walk, rather than take a bus. The benefits show throughout my life. I gained a more positive attitude. I feel better and even lost weight. My advice to anyone trying to achieve their own health goals would be to look for resources. I actually track my steps using an app I discovered on my cell phone. Also, check in with someone, as I do with my brother-in-law. We enjoy our friendly competition. And, I enjoy the health benefits. I even get to beat him sometimes.”

John Robbins
Junior Accountant
Employed at AFSPA 8 months

What does COMMITMENT to MEMBER ENGAGEMENT mean to you?

“It means personalizing my communication. When a member needs assistance, I put myself in their shoes and try to identify their core need. Then, I take the opportunity to tell them about FSBP’s available wellness offerings. From Digital Coaching to Livongo for Diabetes, the health plan most likely includes a program that addresses their individual health need. I just try to find that right solution. I feel good when I help a member incorporate wellness into their lifestyle. I simply remind members that we are here to assist. That gives me and them a sense of satisfaction. By educating members on their wellness options, they know someone is looking out for their overall best interest.”

Latanya Bonds
Research Analyst
Employed at AFSPA 2 years
Commitment to Member Engagement

PRAISE FOR
John Ogburn

“I want to express my gratitude for the excellent service I received from John Ogburn. He went above and beyond to address my prescription questions and gave me answers that calmed my concerns. John is truly an asset to AFSPA.”

Sincerely,
PAUL MCMULLEN

John recently joined the Ancillary Insurance Team. He now assists members with our supplemental products such as dental, life, and disability insurance.

“Commitment

“I’m honored and privileged to have served on AFSPA’s Board for over 10 years. This insurance company strives to ensure its clients receive the finest care, regardless of where they live in the world. AFSPA’s staff dedicate themselves to offering the best service possible. Their team focuses on providing benefits, in an expeditious manner.”

— KATHLEEN T. AUSTIN-FERGUSON, AFSPA Board

“When I joined AFSPA’s Board, I was surprised to learn that membership included DODDS schoolteachers. Growing up in a Navy family, I attended a DOD school overseas and DODDS teachers played a vital role to overseas families. Extending membership to DODDS teachers addressed critical risks to our organization. Over the years, we’ve added more eligible employees, all related to overseas operations or national security. We honor our Foreign Affairs origins while striving to meet the needs of our current members.”

— FRANK COULTER, AFSPA Board

“As we celebrate our past, the complexity and cost of health care reminds us that the future holds many foreseen challenges. Thankfully, AFSPA’s management team and talented staff personify experience, expertise, and commitment. The Protective Association anticipates and meets the membership’s unique needs. They support the work of members and their families to advance our country’s international interests.”

— JAMES (DAVID) WHITTEN, AFSPA Board

“It’s hard to believe I’ve been on AFSPA’s Board over 25 years. I continue to learn so much. I urge members to take advantage of their available wellness tools. These programs help you stay current in an increasingly complex health care field.”

— SARAH R. HORSEY, Secretary/Treasurer, AFSPA Board

“Being an AFSPA Board Member has been an enlightening experience. I originally perceived the insurance industry as cold and calculating—primarily interested in the bottom line. However, AFSPA shows none of those traits. Their team works hard and actually cares. The AFSPA leadership is inspired, innovative, and dedicated to helping you stay healthy.”

— CHARLES H ROENFARB, M.D., AFSPA Board

AFSPA • CELEBRATING 90 YEARS • 1929–2019
ANNUAL MEETING

The 2020 Annual Meeting will be held on Friday, March 6, 2020. Please join us to find out about our successful year!

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.

OUR VISION

As a Center of Health Care Excellence, AFSPA is the premier provider of creative, innovative health benefits, insurance programs and professional services to its eligible membership as well as an expert resource to the entire Federal workforce.

STATEMENT OF FINANCIAL POSITION

December 31, 2018

Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and cash equivalents</td>
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<tr>
<td>Investments</td>
<td>6,393,774</td>
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<tr>
<td>Accounts receivable and prepaid expenses</td>
<td>398,155</td>
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<td>FEHBP reimbursement receivable</td>
<td>1,003,546</td>
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<tr>
<td>Fixed assets, net</td>
<td>1,031,133</td>
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<td>Deferred compensation plan assets</td>
<td>120,197</td>
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<tr>
<td>Escrow deposits</td>
<td>96,622</td>
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TOTAL ASSETS $10,024,848

Liabilities and Net Assets

Available for Benefits

Liabilities:

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Accounts payable and other liabilities</td>
<td>$755,715</td>
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<tr>
<td>Deferred revenue</td>
<td>598,606</td>
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<tr>
<td>Deferred rent</td>
<td>1,804,996</td>
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<tr>
<td>Deferred compensation plan liability</td>
<td>767,173</td>
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</table>

TOTAL LIABILITIES $3,955,687

Net assets available for benefits $6,069,161

Total Liabilities and Net Assets $10,024,848