Welcome to the AFSPA in Action Spring Newsletter. The focus is on your overall health and wellness.

As always, the newsletter features the staff and members of the American Foreign Service Protective Association (AFSPA). But it also includes much more. Highlights of AFSPA’s Annual Meeting, held on March 1, can be found on page 3. I shared my own personal story involving overseas health care on page 6. AFSPA’s Chief Operating Officer, Kyle Longton, addresses your questions in his AFSPA Listens column on page 10. Lastly, AFSPA is celebrating its 90th Anniversary! Since 1929, we have served our unique worldwide membership with pride. Page 7 shares more about this important milestone. Throughout 2019, we will highlight AFSPA’s 90 years of, “Caring for your Health Worldwide.”

This past Open Season was another successful one for the Foreign Service Benefit Plan (FSBP). Almost 1,200 Federal employees enrolled! That means FSBP now covers over 82,000 lives. The influx of new members added to our base. This growth resulted in an increasingly stable plan, with great benefits and competitive premiums.

More growth also means more demand. During the first months of every year, our call volume always increases. And, 2019 was no different. The Plan received over 5,900 calls in January and that number leaped to 6,300 calls in February. Our staff strive to keep up, while still giving you the personal attention you deserve. I apologize for any extended wait periods. We continue to work tirelessly to improve your experience. Thank you for your ongoing patience and unwavering loyalty.

Standard health care has evolved and become more personalized. And, your health plan should offer the tools you need to engage in your own wellness journey. In response, we have chosen “Commitment to Member Engagement,” as our 2019 theme. Aetna Navigator includes numerous functions and enhanced services. Throughout the year, you will learn about these available programs, to help you get healthy and stay healthy. So take advantage of the personal and digital coaching. Track your ongoing wellness goals. Access understandable information on a complex diagnosis. Or, get advice on managing a chronic condition. You can do all these things and more through Aetna Navigator. Log in today to discover your available engagement tools.

AFSPA offers supplemental services such as dental, life, and disability insurances. Choose from four different dental plans — ranging from local to international coverage. For lower rates, explore AFSPA’s Discount Care programs to save on dental, vision, and LASIK services. Receive discounts on hearing aids and batteries with our complimentary TruHearing program. AFSPA’s Group Enhanced Life (GEL) insurance includes unique features, described on page 2. Apply for any of these supplemental plans at any time — no need to wait for an Open Enrollment period. Plus, you can purchase these above services, even if you don’t have FSBP.

Since 1929, AFSPA has built a strong and thriving community. It also has sustained a distinguished reputation for those 90 years. Establishing the Foreign Service Benefit Plan in 1942, remains one of the Protective Association’s most notable accomplishments. We are proud to have earned your loyalty for nine decades. AFSPA will keep working to live up to your expectations for another 90 years to come.

Thank you for your trust and for giving AFSPA the opportunity to serve you.

To Your Health,

Paula S. Jakub, RHU
CEO, AFSPA

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For more information, please visit the AFSPA website at www.afspa.org.
Ancillary Insurances

Solo Female Travel — On the Rise

Whether you’re an adventure seeker or a busy business professional, females now make up the bulk of solo travelers. This trend is true for the U.S. and abroad. According to booking.com, between 2015 and 2017, 72% of American women embarked on trips alone. That contrasts greatly from 25 years ago, when there were only 14% of these lone travelers. The “high-risk” mindset associated with a female visiting a destination on her own has reduced significantly. Many women find solo travel to be empowering, enjoyable, and a worthwhile experience.

As with any travel, consider these medical and safety options:

• Keep your valuables (cash, jewelry, passport) in your pillow case while you sleep or in a locked safe when you are away from the hotel.

• Avoid telling strangers where you are staying.

• Inquire about “single-gender” floors at hotels or hostels.

• Invest in a portable door stop that sounds an alarm, if someone tries to open it.

• Leave your television on to deter thieves from entering your room when you are away from the hotel.

• Complete ATM transactions during bank business hours or use locations inside the bank.

• Share your travel itinerary with people you trust. In case of emergency, your family and friends can locate you to assist immediately.

• Research your destination and consider location-specific safety precautions. Sites such as the Solo Female Travel Network (www.thesolofemaletravelnetwork.com) may be useful.

A Princeton University study found 36% of female millennials have traveled solo.

Foreign Service Benefit Plan members benefit from global health coverage. However, the Plan only emergency transports you to the nearest facility equipped to handle your condition. Our Travel Insurance will transport you to your country of residence, in the event of a medical emergency. AFSPA offers travel insurance and emergency protection by Travel Assistance International (TAI), the oldest U.S. travel insurance organization. Family and friends can enroll as well. Learn more at www.afspa.org/travel.

Foreign Service Benefit Plan

AFSPA’s new Group Enhanced Life, or GEL, launched this past fall and gave “Life” a big boost. The Ancillary Insurance department processed over 250 applications during GEL’s Open Enrollment period (Oct. 1 – Dec. 31, 2018). Underwritten by Prudential, this term life insurance plan offers competitive rates and can cover you up to $600,000. GEL also allows you to use a portion of your principal sum benefit towards home care, assisted living, and nursing home expenses, if you become chronically ill. While it doesn’t replace long term care insurance, it may assist with any future care giving costs.

The good news...you still can apply for GEL. Just complete the application and answer two health questions. Learn more at www.afspa.org/life.

Better tomorrows start today!

AFSPA offers four dental plans, to meet your needs. Enroll anytime. Learn more at www.afspa.org/dental.

GO GREEN with Your Dental Routine

Every April 22, the world celebrates Earth Day. This Springtime event demonstrates support for environmental protection. Participants are educated on pollution, global warming, clean energy, and more. Earth Day has grown to include nearly 200 countries, since starting in 1970. We all can make small changes to help this global movement. Here are a few tips to protect the environment, while protecting your teeth:

1 Turn off the water, when brushing your teeth.

2 Switch from a plastic toothbrush, to a natural bamboo toothbrush.

3 Purchase biodegradable floss, commonly found at health-food stores.

4 Purchase mouthwash in a glass bottle.

5 Reuse old toothbrushes to clean tough-to-reach spots around the house.

Share these tips with those around you, to raise their awareness of environmental issues. Every day can be Earth Day! Learn more at www.epa.gov/earthday.

Sources: EPA & Dominion National
Thank you to all who participated in AFSPA’s Member Meeting on Friday, March 1, 2019. More than 200 AFSPA members attended — both onsite and online. The event was led by AFSPA Chairman Thomas M. Tracy and CEO Paula S. Jakub.

The day offered a wealth of information and a variety of activities. The audience listened to a summary of AFSPA’s 2018 performance and the changes implemented in 2019. Then, AFSPA, Aetna, and Express Scripts staff demonstrated online tools available to those with the Foreign Service Benefit Plan (FSBP). CEO Paula Jakub and other presenters answered onsite questions as well as those pre-submitted by members.

After the formal meeting closed, AFSPA offered a bonus health fair event. It allowed members to talk to our FSBP partners, learn about our supplemental services, and even check their blood pressure. Interested participants also had the option to stay for an overview of how Medicare and the FEHB work together. Lastly, we celebrated AFSPA’s 90th Anniversary, commemorating nearly a century of service to the Foreign Service community.

In keeping with our 2019 theme — Commitment to Member Engagement — AFSPA tried to create opportunities for members to gain new knowledge. Whether through the overview presentations, the website demonstrations, or the interactive health fair — we aimed to make this event memorable.

Here is what members had to say about the 2019 Annual Meeting:

“The demos alerted me to many website features that I had never explored.”

“All the staff were attentive, professional, and respectful. I felt cared about and important.”

“I found the program worthwhile. The information shared was critical and encouraging. It was great to have the health fair to collect resources and ask individual questions.”

Why Wait?
By Brian Butler, Health Benefits Officer

The Foreign Service Benefit Plan (FSBP) prides itself on providing unparalleled customer service. We give detailed answers to your questions and assist you for as much time as needed. Each day, FSBP offers this elevated level of service to members all around the globe. Due to our attentive approach to customer care, our calls may take longer to complete. Fully resolving your concerns can require extensive time. That also means it may take longer for you to reach an available representative. So, I wanted to share some “inside information” to improve your calling experience...

Typically, phone activity is heavier on Mondays and on Fridays. The incoming calls tend to increase before or after a weekend, especially around a holiday. In contrast, Wednesdays and Thursdays are usually lighter days for phone activity. These mid-week days are better times to avoid long waits. The call volumes rise on Tuesdays as well; however, the calls slow down by the afternoon (EST).

As a dedicated Health Benefits Officer, I want to give you a pleasant experience from start to finish. This includes the time you are on hold. Planning when to call FSBP can save you valuable time and may even improve your entire day.

Managing Stress — The Basics
Stress is hard to avoid and not all stress is bad. But chronic (ongoing) stress can lead to health problems. Preventing and managing chronic stress can lower your risk for serious conditions like heart disease, obesity, high blood pressure, and depression.

You can try to manage your stress by:
• Planning ahead
• Deciding which tasks need to be done first
• Preparing for stressful events
• Noticing when you feel stressed
• Taking time to relax
• Getting active and eating healthy
• Talking to friends and family

Stress affects everyone differently—find what works for you. Learn how FSBP can help at afspa.org/fsbp/wellnesschart.

GOOD TO KNOW

Massage Therapy and Chiropractic Claims with Medicare Part B

Chiropractic: Medicare Part B provides limited chiropractic benefits. These claims must be processed by Medicare first, before they are submitted to FSBP.

Massage Therapy: Medicare does not provide massage therapy benefits. Submit your massage claims directly to FSBP, via the Member Portal (www.my afs pa.org).
Focus on I.T.

Member Online Engagement

By Yancy Meiller, IT Manager

Our secure websites or online portals give you 24/7 access to many tools and resources. Please register (using a personal email address) for each online portal to get started.

These portals allow you to:

- See your benefit information
- Find network doctors
- Submit your claims
- View your Explanation of Benefits (EOBs)
- Manage your pharmacy benefits
- Use wellness support tools
- and much more . . .

Below are details about our three most used portals. As mentioned on page 3, we demonstrated these secure websites at our 2019 Annual Meeting. To view the demo videos, visit www.afspa.org/fsbp/membermeeting19. For questions on IT or the demos, email helpdesk@afspa.org.

FSBP Members—Try Single-Sign-On (SSO):

Just register for AFSPA Member Portal, Aetna Navigator, and Express Scripts. Then, the next time you log into your AFSPA Member Portal account, use the SSO feature. It allows you to securely access the three online portals with one log-in/password.

AFSPA Member Portal

Submit FSBP claims securely
Update your contact info (email, mailing address, phone numbers, etc.)
Access Single Sign On (SSO) for Aetna Navigator and Express Scripts
Manage enrollment for AFSPA’s AIP Programs (dental, life, disability, etc.)

Aetna Navigator

Check status of FSBP claims
View and print EOB’s
Access benefit usage (deductibles, out-of-pocket maximum, etc.)
View and request a copy of your ID card
Access Wellness tools such as Health Risk Assessments (HRA), Emmi, and other health programs

Express Scripts

Order prescription refills, renewals, and check your order status
Locate participating retail pharmacies including those in Smart90®
View prescription claims, balances, and history
Get information about estimated medication costs

Smart90 Retail Pharmacies

Remember, only Walgreens and independent retail pharmacies are included in the Smart90 network. Receive up to a 90-day supply of your non-specialty maintenance medications (long-term drugs) at these pharmacies, as with home delivery, with the same copay. Using Smart90 pharmacies saves you on higher costs and monthly trips to the pharmacy. Short-term prescriptions (drugs taken for short time periods) can be purchased at any ESI participating retail pharmacy.

To find an ESI participating pharmacy, visit www.express-scripts.com/fsbp. The Smart90 network pharmacies will be noted in the search results.

TIDBITS

Sharing your Protected Health Information (PHI)

As required by law, you must submit a completed Authorized Representative — HIPAA 3 form to allow a family member to discuss your PHI. This form confirms your permission for FSBP to disclose your PHI to a particular person, or an Authorized Representative. Locate and download this form by searching for “Authorized Representative Form” on www.afspa.org.
My Overseas Medical Experience

Paula Jakub’s Personal Story

A FSPA provides health care benefits, programs, and services to support you, especially in an emergency or urgent situation. For decades, I have appreciated the challenges our members face when seeking care overseas. I empathized with encountering different languages, varying medical cultures, unique billing processes, etc.—all while not feeling your best. I never dreamed I would personally know about this experience.

But, alas, during my 2018 Open Season travels, I became ill and needed urgent medical attention. Due to my declining condition, I was forced to cancel some of my scheduled appearances. And, to miss an opportunity to meet with our trusted partners and valued members, my body must have felt really bad.

Thankfully, the staff at the American Medical Center in Landstuhl, Germany—near Ramstein Airbase—helped restore my health. This world class medical facility displayed and personified efficient and tender care:

• Efficient – Upon entering, the physician saw me immediately, took my vitals, and quickly hooked me up to an IV. I was prescribed medications that were filled at their convenient onsite pharmacy. Lab testing and x-rays all were available on the premises, as well.

• Tender – From the front desk, to the nurses and other clinicians, I was shown genuine kindness and support. The staff cared for my physical state, as well as my emotional state. They offered warm blankets, hot apple tea, and even a reassuring hug, to keep me comfortable and calm.

FSBP appreciates our partnership with the American Medical Center (AMC). This clinic offers English-speaking providers, in a U.S. health care setting. Americans serving in the Ramstein/Kaiserslautern area can take advantage of the Plan’s direct billing arrangement with AMC. It allows FSBP members to receive care, but only pay for their portion of the charges. Minus any deductibles and coinsurance, AMC bills FSBP directly.

Carla Frankart co-owns AMC. My personal experience made me want to ask her about this unique clinic’s remarkable story and outstanding services. See what Carla shared below:

A Conversation with Carla

Co-owner of American Medical Center (AMC)

Q Why did you start providing care to Americans in Germany?

I was motivated to start AMC when I worked as a contractor at the local American hospital. There was limited access to care. I was sent out “on the economy” to see a German doctor and that experience gave me the idea. So I started AMC in 2012 with the help of Dr. Antonio Baker-Schreyer. For the past 7 years, we have been offering quality medical care to Americans in Germany.

Q What does AMC offer to Americans that is different from typical German medical care?

AMC offers a traditional family clinic experience that you may see in “small town USA.” Our medical staff have a German Approbation (license). However, most of the providers have trained in the States or worked with the U.S. military. They speak their language and understand the U.S. health care system. AMC’s agreement with the local military pharmacies allows patients to fill prescriptions on base. Finally, we have direct billing arrangements with multiple American health insurance plans. Patients see less up-front expenses. All these features differentiate us from other German providers.

Q What do you like about your job?

I enjoy helping people and providing quality care, as well as supporting my community. As an overseas spouse, I

(continued)
A Conversation with Carla (continued)

can recall my past challenges of finding employment in a foreign country. At the same time, I also understand the frustrations of searching for a skilled provider, who accepts my private American insurance. On many levels, I empathize with my patient population. I like that I can create local jobs, while improving the health of Americans in Germany. I feel fulfillment from giving back.

Q  Your Center has grown dramatically over the years. What new services have you added?

In 2012, AMC started with one medical provider and two physical therapists. Our staff now includes four primary care doctors, five physical therapists, a psychiatrist, and a pediatrician. We also maintain a contract with Veterans Evaluation Services, which medically evaluates veterans seeking disability benefits.

Q  FSBP and AMC have a long history of cooperation. What is the key to our strong relationship? What makes FSBP different?

Our partnership works well because we make our members/patients a priority. It is rare to find a health insurance that truly follows through on its mission. FSBP provides unparalleled service to members, all over the world. Your health plan differentiates itself by understanding your members’ international needs — such as covering massage therapy. In Germany, massages are a customary paid treatment method and FSBP recognizes that. AMC appreciates that FSBP offers diverse wellness programs, demonstrates cultural sensitivity, and incorporates alternative treatment options. This truly sets FSBP apart from other health insurances.

Q  What is the future of AMC? Are there any new projects on the horizon?

We are building a new state-of-the-art building in Landstuhl, Germany. It opens late 2019 and includes an extra 80 parking spaces. Then, Jeff Frankart, P.T. is joining the AMC team to introduce the Neuroplastic-Graded Proprioceptive Stimulation (N-GPS) program. During war time, this therapy was used on over 20,000 troops to decrease chronic pain and increase functional movement. This year, we also added a psychiatrist, Dr. Ellyn Johnson. She trained at Case Western University and served in the U.S. Air Force. AMC always seeks out new ways to support civilians and contractors, living in the Kaiserslautern Military Community.

To AMC, thank you for answering my questions and for taking great care of me. I feel better knowing you are treating our members in Germany. We are fortunate to have AMC as one of our 200+ Direct Billing Partners.

—Paula S. Jakub

The 90th Anniversary of AFSPA

By CEO Paula S. Jakub, RHU

On March 1, 1929, in Room 301 of the State Department, the first meeting of the Board of Directors of the American Foreign Service Protective Association, or simply the Protective Association, was held. A letter from April 8, 1929 sent to 231 members stated, “It is the desire of the Protective Association to obtain every benefit possible for the protection of the officers in the Foreign Service.” I guess you could call that AFSPA’s first Mission Statement.

The original discussions involved awarding a contract, to offer a “retirement annuity” to Foreign Service Officers. That service was a new concept in 1929, which then was followed by AFSPA establishing a group life insurance program.

AFSPA faced interesting challenges in the beginning years.

- There was a concern for the financial institutions used to place receipts, due to “the fact that bank failures are now a matter of common occurrence.”—JANUARY 27, 1932
- The Group determined that, “an officer who retired for total or permanent disability could continue as a member, to retain protection for his dependents.”—JANUARY 6, 1936

I enjoyed reading AFSPA’s documentation of its early obstacles and its business topics, of the time. The minutes are typed (using a real typewriter) on onion paper, in a tattered bound book, kept in my office. It is remarkable to learn about AFSPA’s history and motivations, through the eyes of the founders.

The Protective Association started with the ideal of providing financial safety to officers going overseas. A few years later, it extended that safety to health benefits with the birth of the Foreign Service Benefit Plan, in 1942. We now have evolved to offer all the various health and financial programs available to you today. AFSPA maintains a long and proud history of serving the needs of our unique population.

In 2019, we celebrate our 90th Anniversary. Throughout the year, you will see more insights and reflections from those who played a part in forming the company we are today.
Focus on Partners

New Year, New Member?

5 Tips to Maximize Your ESI Pharmacy Benefit

Are you new to Express Scripts? As FSBP’s pharmacy benefit manager, Express Scripts (ESI) covers the medicines prescribed by your doctor. It is their mission to ensure you receive your medications safely and quickly, at the lowest cost. Here are some tips and tools to maximize your ESI pharmacy benefit:

1 HOME DELIVERY – This option offers a safe, convenient way to obtain your regular prescription medications. Receive up to a 90-day supply of your routine medications for a lower copayment, which averages up to a 25% savings.

2 PREFERRED NETWORK – For single-fill prescriptions, our preferred network of over 70,000 pharmacies nationwide improves on the cost and convenience of your pharmacy experience. To confirm your pharmacy is in the network, log into the ESI site and click on “Locate a Pharmacy,” under the Prescriptions tab.

3 GENERICS – These drugs offer additional opportunities for savings. FSBP reduces your copay when you use a generic. Regularly review your medications with your doctor or pharmacist and ask if a generic is available. You also can check the Express Scripts mobile app through the “Price a Medication” feature.

4 MEDICATION ADHERENCE – Staying adherent to medications is vital to your health, especially when you are managing a chronic condition. By taking your medicines as directed, you may require fewer emergency room visits and hospitalizations.

5 EXPRESS SCRIPTS PHARMACISTS – These skilled professionals work behind the scenes to keep you safe and healthy. ESI pharmacists can review your prescription history – and in some cases, your medical and lab histories – to provide comprehensive care and counseling. Express Scripts has pharmacists that specialize in different diseases. This adds a greater level of support for chronic conditions, such as asthma, diabetes, cancer, heart disease, and more.

By taking advantage of these ESI resources, you can make your 2019 happier and healthier.

Overseas Members – Did you know?

If you are posted, living, or traveling outside the U.S., you can request up to a 1-year supply of most medications. Ask your provider to write a 1-year prescription, with no refills. Contact FSBP or visit our website for more information. Please let ESI know if you take a temperature sensitive medication, as there are limitations on sending these drugs overseas.

Your 2019 ESI Formulary Listings

Formularies list drugs, generic and brand name, which offer you the greatest overall value. As you requested, the two most useful Express Scripts (ESI) Formulary Listings were added to ESI’s Member Website:

- The National Preferred Formulary (NPF) displays an abbreviated list of commonly prescribed drugs. This list is not all-inclusive and does not guarantee coverage.
- The National Preferred Formulary Exclusions lists the excluded medications not covered by ESI. In most cases, you will pay full retail price for these drugs.

ESI’s industry-leading NPF and cost-saving exclusions help manage your medication spending. Use these lists to compare drug prices and to discuss covered alternatives with your provider.

Learn more and view these formularies by logging into www.express-scripts.com/fsbp.
Good Food, Good Health

Healthy foods, healthy you

When you eat healthier, you look and feel healthier. In fact, a healthy diet can help you avoid serious conditions like heart disease, diabetes, stroke, and cancer. So what exactly is a healthy diet?

The new shape of nutrition

In 2011, the U.S. Department of Agriculture (USDA) swapped the food pyramid for a simple plate—called MyPlate.

• Half the plate is filled with vegetables and fruit.
• The other half is filled with grains and proteins.
• A side portion represents low-fat dairy.

Tip: Eat a mixture of all foods. Consume more vegetables than fruits and more grains than protein.

Vegetables

These health boosters are full of vitamins, minerals, and fiber. Vegetables can lower your risk of heart disease, stroke, and cancer. Fill your plate with lots of color, like kale, red peppers, and carrots.

Fruits

These natural sweeteners provide nutrients and fiber. They can satisfy your sweet tooth without the sugar crash. Eat a variety of fruits for the most health benefits.

Protein

Proteins help repair bones, muscles, organs, and more. But one-quarter of your plate is enough. Good protein sources include lean meat, poultry, and fish—or even beans, seeds, and nuts.

Fats

Fats build healthy cells and cushion organs…but the right fats. Stick with healthier fats like vegetable, olive, canola, or peanut oil. Avoid saturated and trans fats, like cheese, ice cream, and deep-fried foods.

More nutrition tips

• Avoid oversized portions
• Balance calories with physical activity
• Make at least half of your grains, whole grains
• Drink water instead of sugary beverages

Sources: Aetna Inc. and USDA. ChooseMyPlate.gov.

Change Coming Soon…

To file FSBP claims, AFSPA’s Member Portal currently accepts:

• The last four digits of your Social Security number, OR
• Your FSBP Member ID number (from your ID card, starting with “W”)

While using your Social Security Number is convenient, it requires a manual search to identify you in our system. This extra step can delay the processing of your claims.

In response, we are modifying our procedure to accept your FSBP Member ID number only. Please look for more detailed information on this change in the upcoming months. We will notify you via our website, email, Facebook, etc., before making this necessary adjustment.

A Wellness Note

In 2019, the Foreign Service Benefit Plan (FSBP) reorganized the Simple Steps to Living Well Together Program. The new approach assists you in managing your health and rewards you for your healthy outcomes. Our enhanced wellness program offers information, support, and incentives to keep you motivated and engaged.

For many people, wellness represents physical fitness, spiritual health, and happiness. For others, wellness focuses on managing a chronic condition and improving their overall quality of life.

FSBP designed the 2019 Healthy Actions (Step 3) to help manage chronic conditions. Complete two Healthy Actions to earn up to $100 in Wellness Incentive Fund credits. Members identified with certain conditions are invited to participate in programs for:

• Controlling Blood Pressure
• Controlling Metabolic Syndrome/Pre-Diabetes levels
• Controlling A1c Hemoglobin (HbA1c) levels for members with Diabetes
• Prenatal care for pregnant members

For more details, see the FSBP Brochure – Section 5(a) Educational classes and programs and Section 5(h), Wellness and other special features.
AFSPA Listsens
By Kyle Longton, Chief Operating Officer

Every newsletter, I respond to your inquiries and concerns. I appreciate those who take the time to contact me. These chosen questions have come from my recent member interactions and communications.

Q: The Wellness Program changed and I can’t earn as much money, as in the past. Why did you make this change?
A: The Simple Steps to Living Well Together Program has been available to FSFBP members for several years. We have tweaked it along the way, with the overall goal of getting you healthy and keeping you healthy. This year, the three steps are:

1. Take a Health Risk Assessment AND complete a routine physical exam by December 1, to earn a $75 reward;
2. Pass a Biometric Screening, with 3 out of 5 metabolic criteria by December 1, to earn a $75 reward. If you do not pass 3 of 5 criteria, you can participate in special wellness programs to earn the $75 reward;
3. Complete Healthy Actions, for qualified members with certain conditions. Earn up to two $50 rewards by completing programs for High Blood Pressure; Metabolic Syndrome/Pre-Diabetes; Controlling A1c for Diabetics; and Prenatal Care for pregnant members (as described on page 9).

For 2019, the Office of Personnel Management (OPM), which oversees the Federal Employee Health Benefits (FEHB) Program, imposed their standard $250 reward cap. Naturally, FSFBP abided by this dollar limit for our wellness program. Then, the updated steps encourage you to manage your health, especially if you have a chronic condition. Healthier members lead to fewer claims and lower premiums.

FSFBP’s management examines the Living Well Together program annually, to meet the changing needs of our members. At the same time, we incorporate OPM’s priorities, regulations, and directives. I appreciate your thoughts and feedback. These comments will be considered in our 2020 review process.

Q: Why are my overseas claims denied due to missing diagnosis (DX)/procedural (CPT) codes, as overseas billing differs from the U.S.?
A: When submitting overseas claims, you are required to provide a diagnosis or a reason for the visit. Sometimes, FSFBP receives claims with vague descriptions such as, “Primary Care Physician Consultation.” General statements do not offer enough details to process and pay your claims. FSFBP requires a detailed description to understand the purpose of your visit. An example of an acceptable explanation would be, “Headache, high fever, and weakness” or “A Routine Physical Exam.” Just remember, too much information is better than not enough.

Q: I have available Wellness Funds. So why was my routine eye exam claim denied from my Wellness Account?
A: Wellness credits are applied to Eligible Medical Expenses such as deductibles, copayments, and coinsurance. Medical and prescription claims submitted from overseas pharmacies transfer automatically from your Wellness Account (after processing). Any reimbursements will be sent directly to you or to your provider, if funds are available. However, other expenses, like dental, vision, and prescriptions purchased through FSFBP’s retail pharmacy network/home delivery cannot be reimbursed automatically. You must submit a copy of your receipt with a completed Wellness Incentive Claim Form—found on Aetna Navigator (under Forms). For more information, see page 91 of the 2019 FSFBP Brochure.

Thank you for your loyalty. I truly enjoy hearing from AFSPA members. If I can help, just ask: kyle.longton@afspa.org.

What does COMMITMENT to MEMBER ENGAGEMENT mean to you?

““The 2019 theme addresses members using FSFBP’s available programs and services. I understand the importance of making wellness a priority. In my own life, I have been working out since childhood. Staying active has always been important to me. I utilize the gym in our office building several times a week. In addition to staying in shape, exercise regulates my mood and helps me sleep better. I insert extra steps into my daily routine by taking the stairs or parking far away from my destination. During college, I started to focus on incorporating nutrition and eating vegetables too. I wish I would have had access to Registered Dietitians, like FSFBP members. If I were giving someone advice, I would suggest they stay consistent and make small changes. Incorporate a few things, and they will become habit. And, use your available resources. Even if you fall off, programs and services like those offered by FSFBP, will help you get back on track.”

Matthew Bess
Accounting Supervisor
Employed at AFSPA 10 years

Matt was recently promoted to Accounting Supervisor. He enjoys his new position because he likes to help employees improve and develop. Accounting allows Matt to find that “missing piece of the puzzle.”

What does COMMITMENT to MEMBER ENGAGEMENT mean to you?

“A major part of my job as an Outreach Coordinator is educating members about their available programs and services. This includes promoting the online wellness tools and medical resources that members can access 24/7. It makes me happy when members engage and participate in our health and wellness programs—for two main reasons. First, I feel great knowing that members are aware of the countless resources FSFBP offers. Second, I like knowing members are actively seeking to understand, maintain, and improve their overall health. I personally take advantage of the resources offered through my employee health plan. Every year, I participate in the wellness program to earn my wellness incentives. It keeps me healthy and accountable. Plus, I use the rewards I earn to save on my medical expenses. A Win-Win!”

Michelle Alfonso
Outreach and Marketing Coordinator
Employed at AFSPA 3 years
February 2019 – AFSPA Staff Celebrated American Heart Month by Wearing Red

According to myhealthfinder.gov, heart disease is the leading cause of death for U.S. men and women. Every year, 1 in 4 deaths are caused by heart disease. AMERICAN HEART MONTH raises awareness about heart disease and how people can prevent it.

Praise for Lawanda Konate

“We want to express our appreciation for the outstanding services of Ms. Lawanda Konate. She resolved an issue while we were abroad on our established Long-Term care policy with AFSPA. We were fortunate to have Ms. Konate provide guidance and assurance. She listened, while addressing our concerns with patience and courtesy. Her demeanor conveyed eminence and trust. We feel that such a high standard of AFSPA professionalism and client services merits recognition and praise. Thank you for referring our case to Lawanda.”

Sincerely,

ANTONIO AND JO ELLEN CARMONE
AFSPA Members

FSBP Wants to Help Manage Your Blood Pressure

FSBP has a new 2019 Healthy Action for Controlling your Blood Pressure. The Plan will reach out to members with high blood pressure and provide a form for your provider to complete. The provider must document two blood pressure readings below 140/90—on separate calendar year visits. If you are unable to meet this goal, you can complete one of the following wellness programs: Mediterranean Wellness, Health Coaching, or Virtual Lifestyle Management. In addition to better health, you will earn a $50 Wellness Incentive credit. Learn more at www.afspa.org/fsbp/wellness.
The 2018 Moxie Awards

The Moxie Award program honors the accomplishments and achievements of growing businesses in the DC area. The American Foreign Service Protective Association (AFSPA) was named a 2018 Moxie Award Finalist, in the Nonprofit & Association category. AFSPA was recognized for using “boldness and innovation” as an integral part of its growth strategy. AFSPA’s Board Chair, Tom Tracy, CEO Paula Jakub, and COO Kyle Longton (pictured) represented the Protective Association at the Moxie Award ceremony in November 2018. The event included outstanding organizations from throughout the DC-metro community. We are proud that AFSPA was acknowledged on the distinguished list of 2018 Moxie Award Finalists.