Welcome to your AFSPA in Action Summer Newsletter! As always, we feature the American Foreign Service Protective Association (AFSPA) staff, highlight your available member benefits, and share changes in the health care industry.

We are pleased to focus on our 2019 Theme — Commitment to Member Engagement. This newsletter contains information on the services, programs, and tools available to assist on your journey to a healthier you — whatever that means to you. Our programs are meant to meet you where you are and there is something for everyone. From treating chronic conditions, to quitting tobacco, to improving your mental health, FSBP’s services can set you up for lasting success.

If you are not sure where to start, try FSBP’s Wellness Program — Simple Steps to Living Well Together. Complete Step 1, a Health Risk Assessment and a routine physical. These two actions can help you understand your health challenges and reach your health goals. Plus, you will earn $75 in Wellness Incentive Credits. Learn more about all three Simple Steps at www.afspa.org/fsbp/wellness.

We continue to celebrate AFSPA’s 90th Anniversary. Since 1929, AFSPA’s services have evolved and expanded as the needs of our members changed. Board Chairman Thomas M. Tracy shares his personal memories of AFSPA from the 1960’s. See page 6 for Chairman Tracy’s thoughts on AFSPA’s past as well as his vision for AFSPA’s future.

September is Life Insurance Awareness month. It provides an opportunity to examine and make any necessary adjustments to your benefits, including beneficiary designations. This fall, we are holding an open enrollment period for the Immediate Benefit Plan (IBP). This term life plan, available only to employees of specific agencies, pays a benefit within two days of the enrollee’s death. See more details on page 4. And, I would be remiss if I didn’t mention our new Group Enhanced Life (GEL) Plan, that offers traditional term life benefits with an added feature. If you become chronically ill, a portion of your benefit can be used toward home care/nursing home expenses. GEL doesn’t replace long term care (LTC) insurance, but it may assist with caregiving costs.

Consider adding GEL or IBP (if applicable) to your portfolio. Learn more at www.afspa.org/life.

COO Kyle Longton addresses your concerns in his “AFSPA Listens” column, on page 10. Please keep sending your questions and comments. We appreciate your feedback. Your opinion matters.

Throughout the Federal government, we actively promote health and wellbeing. FSBP has participated in numerous agency Wellness Fairs this year. The Plan sponsored Massages, Blood Pressure Screenings, Pulmonary Lung Screenings, and more. Of course, we are happy to offer Massage Therapy, as it directly ties into one of FSBP’s most popular benefits. See pictures from our 2019 events on page 3.

Lastly, we are working with our partners at Aetna and Express Scripts to bring you a strong 2020 health plan. It will include comprehensive benefits with competitive premiums. At the same time, we strive to incorporate the priorities of the Office of Personnel Management (OPM).

This year, OPM’s initiatives include:

- **Mental Health/Substance Use Disorder** — Improving access to mental health care (using Telehealth, if possible) and reducing opioid misuse
- **Tobacco Cessation** — Offering education on the risks of tobacco products, encouraging users to quit (including e-cigarettes among youth)
- **Transparency** — Making price and quality information more available; providing tools to estimate common service payment amounts
- **Prescriptions** — Managing specialty drug usage and encouraging the use of generics

Stay tuned for changes and improvements in your 2020 FSBP health benefits that align with these outlined OPM initiatives.

The Protective Association strives to provide you unparalleled service every day. Thank you for your trust and giving us the opportunity to serve you.

To Your Health,

Paula S. Jakub, RHU
CEO, AFSPA

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**Paula’s Perspective**

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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.
Global Wellness Day (GWD) was celebrated on Saturday, June 8, 2019 — in over 130 countries. The events ranged from giving medical care to children at the Thailand/Myanmar border to visiting elderly people’s homes in Brazil. First observed in 2012, GWD was established in Turkey as the “first” day dedicated to living well. It now has been accepted worldwide. With the slogan “One day can change your whole life,” Global Wellness Day is celebrated internationally, on the second Saturday of June every year.

AFSPA always has supported the concept of wellness and living well. The Foreign Service Benefit Plan (FSBP) includes a robust Wellness Program that addresses chronic conditions. And, AFSPA’s professional services promote financial wellness — as members can discuss their financial future with experts at Signature Financial Partners LLC and State Department Federal Credit Union. Lastly, we promote wellness by participating in numerous agency Wellness Fairs. We encourage Federal employees to make healthy choices, become active, and live a fulfilling life.

This year, FSBP sponsored wellness activities like Massage Therapy, Blood Pressure Screenings, and Pulmonary Lung Screenings. Participants measured their tension levels with stress cards and used stress balls to combat any founded anxieties. As always, we appreciated running into our loyal members at our various wellness events (as you can see in the photos).

You too can make positive changes and get involved in wellness. Start by getting proper rest, eating more vegetables, or taking longer walks. Also, add the 2020 Global Wellness Day to your calendar. Learn more at www.globalwellnessday.org. Remember to incorporate GWD’s slogan because “One day can change your whole life.”

“Wellness is a state of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity.”
—The World Health Organization
ANCILLARY INSURANCES

2019 Annual Legal Considerations Webinar

Quality legal services are important for the foreign affairs population. An overseas government career can give rise to unique legal situations back home. To assist, AFSPA partnered with the State Department’s Foreign Service Institute Transition Center to host a Legal Considerations Webinar on May 15, 2019. Nearly 200 people, from 13 states and 22 overseas posts, joined this free session.

The attendees were invited to learn about estate planning, wills, trusts, powers of attorney, gifting, and more. Attorneys Jonathan C. Kinney and Lauren Keenan Rote, of the law firm Bean, Kinney and Korman, presented the hour-long virtual seminar.


SAVE THE DATE

IBP Open Enrollment — September 16 to December 13, 2019

AFSPA offers a term life insurance for members employed in participating agencies — the Immediate Benefit Plan (IBP).

IBP pays your beneficiary within two business days of the employee’s agency notifying AFSPA of the enrollee’s death. That money can be used for funeral costs, final medical bills, family travel, etc.

Eligible members can enroll September 16 to December 13, 2019 – no health questionnaire required.

Only active duty employees from the Department of State can apply.

More details will be released this fall. Learn more about IBP at www.afspa.org/life.

POTENTIAL SIGNS OF ORAL CANCER

Cancer can develop anywhere in your body — even in your mouth and throat. Most people who get oral cancer are over 40-years-old and smoke or chew tobacco. But oral cancer can strike at any age, whether you use tobacco or not.

Symptoms of oral cancer may include:

• Numbness
• Tenderness
• Persistent mouth pain
• A lump or thickening in the cheek
• Pain in the teeth or jaw
• Voice changes
• Loosening of the teeth
• Persistent bad breath

A standard dental checkup includes an oral cancer screening. Common signs of oral cancer are a flat, painless white or red spot or a small sore that does not heal within 14 days. Your dentist will look for suspicious spots and feel for lumps in and around your mouth. If you have any problems chewing, swallowing, speaking or moving your tongue or jaw — tell your dentist.

Routine preventive care can help find and treat cancers of the mouth and throat. Get regular cleanings and exams. Tell your dentist immediately if you notice any symptoms. It is important to speak up so that he/she can decide if further investigation is needed. As with any cancer, an early diagnosis may increase your options for successful treatment.

Sources: Cigna Dental and the American Dental Association

AFSPA offers four dental plans to meet your needs. Enroll anytime. Learn more at www.afspa.org/dental.
No Tobacco Is “Safe”

Any form of tobacco can cause serious health problems. Smoking, chewing tobacco, and other smokeless tobacco products contain about 30 cancer-causing chemicals. Health problems linked to tobacco usage include addiction, heart disease, lung and throat cancers.

Some people use e-cigarettes, or vape pens, to quit smoking. According to the Department of Health and Human Services, e-cigarettes are battery powered devices that heat a liquid into an aerosol. The user inhales and exhales the liquid, which usually contains nicotine and other harmful substances.

The nicotine is what makes tobacco products addictive. Be aware of e-cigarettes that claim to be nicotine-free. Some have been found to contain nicotine too. E-cigarettes are not approved by the Food and Drug Administration as a quit smoking aid. There are other safe and effective methods to quit smoking.

Use these tips and resources to stay smoke-free for good:

- **Join a support group.** Connect with others who are trying to quit tobacco too.
- **Remember your “why.”** Why are you quitting? Remind yourself regularly. Write it down when you feel the urge to smoke.
- **Avoid triggers.** Skip alcohol, coffee, and social events — just until you are less tempted.
- **Keep yourself busy.** Find a hobby or seek to learn something new.
- **Stay positive.** Stay strong. If you slip up one day, just refocus and try again. You got this.
- **Plan ahead.** Before you quit, know what to expect.

Find ways to stay tobacco-free for the long run. Learn more at smokefree.gov/ready-to-quit.

Opioid Abuse Disorder: The Toll on Our Workforce

Opioid use disorder is a public health crisis. In 2016, over 115 people died each day from prescription pain killer overdoses — a 40% increase from 2014.

A National Safety Council survey found that 7 out of 10 human resource officials reported their organizations felt the effects of opioid usage. The workplace suffers through absenteeism, decreased available labor, or increased safety incidents.

The Effects on the Workplace

In addition to the human toll, opioid abuse has had a significant economic toll on U.S. employers.

- **Absenteeism** — From 2015, nearly 1 million workforce absences were related to opioid addiction. The epidemic contributes to 64% of medically related absences.
- **Available Labor** — Since 1999, the number of working-age adults (ages 25 to 54) that are not working due to opioid dependency, has grown each year.
- **Safety** — Opioid use disorder poses workplace safety concerns. Sedation and dizziness are common side effects, which is dangerous in any work environment. However, it is especially risky for people working in safety-sensitive positions.

How Express Scripts Can Help

Preventing opioid misuse is critical to helping our workforce. But the opioid epidemic is complex. Therefore, effecting change requires addressing all parties that influence opioid decisions. Express Scripts (ESI) addresses safety gaps at each touch point:

- **The patient** receives additional care and support. They are educated about safety concerns and proper medication disposal.
- **The pharmacy** redirects first time users to safer short-acting opioids. They apply tighter management to specific opioid drugs. When speaking with patients, ESI’s neuroscience specialist pharmacists look for potential signs of addiction. They can help guide these patients to treatment programs.
- **The doctor’s office** receives alerts when a patient has accumulated an unsafe amount of opioid medication. ESI provides physicians with data-driven information to deter over-prescribing of opioids to patients.

Express Scripts can assist in helping our workforce use opioids safely. Their increased communication positively impacts the deadly opioid crisis. ESI helps patients take better control of their health. With additional knowledge and support, the workforce is at less risk of becoming addicted to opioid medications.

Sources: National Institute on Drug Abuse and National Safety Council

ESBP partners with ESI and Aetna to support members struggling with opioid misuse. Learn more or get help by calling 800-593-2354.
The 90th Anniversary of AFSPA – Reflections on True Commitment

By: The Honorable Thomas M. Tracy, AFSPA’s Board Chair

The History:

March 1, 1929 — J. Theodore Marriner, Esq. called to order a meeting of three men in Room 301 of the State Department. At the time, it was held in the Old Executive Office beside the White House. The Board of Directors of the American Foreign Service Protective Association, or the Protective Association, held their first meeting on that day, over 90 years ago. The group originally discussed awarding a contract to offer Foreign Service Officers the new concept of a “Retirement Annuity.” Four companies competed for their business — Equitable, Aetna, New York Life, and Metropolitan. The Equitable Life Assurance Society, as it was called then, won AFSPA’s business. Shortly after, we also began offering Group Life Insurance. The Protective Association’s relationship with Equitable lasted until 1989, when we moved our Life business to Mutual of Omaha Insurance Company.

In 1942, the Foreign Service Benefit Plan (FSBP) was formed — nearly 20 years before the Federal Government offered any health insurance. This occurred when Mutual of Omaha got into the Group Insurance business. Administered by the Joseph E. Jones Agency, we were their first group health plan. AFSPA became a Charter Member of the Federal Employees Health Benefits (FEHB), when Congress established the program on July 1, 1960.

My Reflections:

I joined the Foreign Service on April 20, 1960, a few months before the FEHB came into effect. At age 23, I felt indestructible and immortal. But I decided that since I was in the Foreign Service, I would choose FSBP as my health insurance. Outside of the birth of my two sons, I rarely needed the health plan during my career. However, my family always valued FSBP’s consistent and reliable service.

AFSPA has changed over the years. In the 1980s, we sponsored only FSBP and a somewhat uncompetitive life insurance plan. We had to evolve to meet the changing needs of the Foreign Service, so we added new services.

• When members requested more dental insurance, AFSPA responded. OPM already had forbidden Federal plans (such as FSBP) to expand the limited dental coverage included within the health insurances. Therefore, AFSPA began offering supplemental dental plans — including a plan specifically for overseas members (1989).

“We turned to Mutual of Omaha at the height of World War II. They were willing to help us meet the challenges of providing overseas coverage. We worked well together because we both realized our reputations were based on our service.”

—The late John Shumate, AFSPA’s Executive Vice President, 1986–2009

Paula Jakub with the late John Shumate in 1997
• When Long Term Care Insurance (LTC) was introduced in the late 1980s, AFSPA acted. We proudly sponsored one of the first group LTC plans (1990).
• When the 1998 bombings in Africa left families waiting for their life insurance benefits, AFSPA reacted. The payments to survivors were needed to manage their ongoing expenses. In response, AFSPA worked with the State Department’s Office of Casualty Assistance to create the Immediate Benefit Plan (IBP). This exclusive life insurance pays the beneficiary $15,000 within 2 business days of the agency notifying AFSPA of the enrollee’s death (2003).

FSBP consistently delivered unique benefits tailored to our diverse members, with robust overseas services. I have seen the Plan transform, throughout the years. Our membership has increased, and we added innovative services like chiropractic, acupuncture, and the very popular massage therapy. FSBP introduced and enhanced our Wellness Incentives. In 2016, we earned comprehensive health plan accreditation, as OPM required.

OUR VISION:
We continue to evolve and expand our programs to meet your needs. AFSPA strives to connect with you—personally and through technology. Our staff travel abroad every year to interact with members and understand the challenges of overseas care. The engagement tools, websites, and mobile apps make coverage more convenient.

Even after 90 years, we were humbled by being named a 2018 Moxie Award Finalist. I was proud that AFSPA was recognized for using “boldness and innovation” as an integral part of our growth strategy. That vision has spanned from 1929 to the present. AFSPA still looks for new ways to serve and support you, no matter where you are in the world.

The American Foreign Service Protective Association (AFSPA)’s longevity is made possible by the ongoing support of our loyal members and the hard work of our valued employees. On behalf of the entire AFSPA staff, we want to express our gratitude to the Foreign Affairs community. It is our privilege and honor to serve you, and we look forward to another successful 90 years. THANK YOU!
Focus on Services

Did You Know?

Submitted by:
Krista Robinson and Ervin Price

**Did you know** that Foreign Service Benefit Plan (FSBP) members can be rewarded for taking simple steps to a healthier lifestyle?

Earn up to $250 in Wellness Incentive Fund Account credits to reimburse you or your provider for “Eligible Medical Expenses.” The Simple Steps to Living Well Together program includes three steps:

- **STEP ONE:** Complete the Health Risk Assessment and a Routine Physical – Earn $75
- **STEP TWO:** Complete a Biometric Screening, pass 3 out of 5 metabolic syndrome criteria (HDL Cholesterol, Triglycerides, Blood Pressure, Waist Circumference, and Glucose) – Earn $75
- **STEP THREE:** Complete a Healthy Action – qualified members with certain conditions (Diabetes, Pre-Diabetes, High Blood Pressure, or Pregnancy) may be eligible to complete 2 out of 4 Healthy Actions – Earn $50 each, up to $100

**Did you know** the Biometric Screening (Step 2) can be completed at the same time as your Routine Physical Exam (part of Step 1)? Find the form to be completed by your doctor at my.questforhealth.com. Enter the member key, “FSBP.”

**Did you know** all three steps must be completed by December 1, 2019, to earn rewards for this calendar year? You still have time. We want to help you become healthier — starting now.

For details on the Simple Steps to Living Well Together program, see page 89 of the 2019 FSBP Brochure.

Delegated Networks

For some services, such as physical therapy and chiropractic care, Aetna delegates network contracts to other entities (e.g., Optum Health Care Solutions). Providers of these services submit your claim directly to the delegated network (not Aetna). In turn, the delegated network sends the claim to FSBP.

If the claim accidentally is submitted to Aetna, your Explanation of Benefits (EOB) and your provider’s EOB will include a message. The note will advise the provider to resubmit the claim to the delegated network for processing. You do not have to take any action.

GOOD TO KNOW

Foreign Service Benefit Plan

COMMITMENT to MEMBER ENGAGEMENT

Consumer Assessment of Healthcare Providers and Systems (CAHPS) surveys ask consumers and patients to report on and evaluate their experiences with health care. These surveys cover topics that are important to consumers and focus on aspects of quality that consumers are best qualified to assess.

The 2018 calendar year results were released and here is how you rated us in these very important categories:

- **87%** – Reported receiving care quickly
- **87%** – Reported it was easy to get their needed care, tests, or treatment
- **88%** – Ratings for FSBP’s Customer Service

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Good to Know

NEW! FSBP Members — Sign Up for Electronic Funds Transfer (EFT) Online!

Health Plan members now can register for EFT online. Visit www.fsbphealth.com, click on the “Member Resources,” and then “Forms Library.” On the “Forms Library” page, click on “EFT/Direct Deposit Authorization Form.” Complete the fillable form online and click “Submit.” It’s that easy!

Survey results are compiled from 2018 CAHPS Survey Responses.
Researchers estimate that 77% of Americans will take a vacation this summer, and most will bring their electronic devices with them. Check out these technology tips to help you stay cyber secure while you travel.

- **Wi-Fi** – Be mindful when using public Wi-Fi networks to conduct personal business, banking, or shopping online. These convenient networks also allow access to attackers. They can intercept sensitive information, such as your bank account information. If you must conduct transactions, turn off your device’s Wi-Fi connection. Instead use your mobile device’s cellular data internet connection.

- **Bluetooth** – Turn off your Bluetooth connection when you’re not using it. Hackers can pair with your mobile device to gain access to your personal information. And, skilled attackers can use wireless hands-free earpieces to eavesdrop on conversations.

- **Social Media** – Resist sharing your travel plans on social media. Attackers frequently scan publicly shared information to identify vacated properties. Alternatively, some attackers search social media for hints on security questions. Avoid sharing specific personal details (i.e., your best friend’s name, your birth city, etc.). This may help intruders access your personal accounts.

- **Backups** – Prior to your departure, backup all your mobile devices. In the event a device is lost or stolen, you will have the latest backup available. This will help you restore any lost data and identify any personal information that may have been exposed.

- **Passwords** – It is always good practice to password protect your mobile devices. This prevents anyone from accessing accounts on your devices. Additionally, create strong passwords with special characters. Never use a plain password such as “Password123.”

- **Updates** – Keep your devices and apps up to date with the latest security software, web browser, and operating system. This is your best defense against viruses and other online threats.

Keep your devices safe and secure. Protect yourself and your information by planning ahead. If you have any questions or need assistance, email helpdesk@afspa.org.

Sources: DHS/CISA and FTC.gov

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**SUN PROTECTION**

**Tips for Using Sunscreens**

Protect your skin this summer and all year round.

- Make sunscreen part of your daily routine, especially if your skin burns easily
- Use a sunscreen with SPF 30 or higher
- Reapply sunscreen every 2 hours or more often after swimming, perspiring, or using a towel
- 1 ounce (the size of a golf ball) of sunscreen covers the average adult body
- Keep newborns out of the sun. Use sunscreen on babies over 6 months.

Sun damage builds up over time. Maintain healthy skin. And, perform monthly self-exams to prevent skin cancer. Having fun in the sun can be safe too.

Source: The American Society for Dermatologic Surgery

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**Other I.T. Travel Tips...**

- Pack a portable battery back or mobile charger in your carry-on bag to use on a long flight.
- Take a photo of your passport page and keep it on your trusted mobile device (just in case).
- Texting on the beach? Remember, sun, sand, and surf don’t mix well with electronics. Use a phone cover, screen protector, and even waterproof bags.
AFSPA Listens

By Kyle Longton, Chief Operating Officer

At AFSPA, we strive to provide unparalleled service. That is why we want to address our members’ most mentioned topics and concerns. Here are a few questions I received since the release of the 2019 Spring Newsletter:

Q: I heard the Foreign Service Benefit Plan includes the Livongo program. It sounds great, but should I be concerned about the security of my data?

A: Data security is important. (See Focus on IT on page 9.) AFSPA and its partners are concerned about protecting you and your personal information. And, Livongo is no exception. Their devices and programs provide FSBP members convenience and support in managing chronic conditions. That information is transmitted via cellular data networks or Bluetooth connection — depending on the program and your device. Livongo stores your data in a secure cloud environment. Clinical staff access your data only to provide interventions and support, routine audits, and reporting. You even can print, email, or fax your outcomes to your provider.

Livongo compiles and analyzes the collective information. For instance, we receive reports on the average number of times FSBP members use the program. The Plan views data on how our population’s blood sugar/blood pressure have changed over time. Livongo also compares data with other clients to offer benchmarks to individual plans, against the whole.

We aim to provide tools to empower you to make medical decisions and lifestyle adjustments. Programs like Livongo help you do that.

Note: Some offices or overseas posts restrict certain device types and technologies. Please ensure the Livongo device complies with your agency’s established security guidelines.

Q: I live in an Assisted Living Facility and their regulations do not allow outside medication. The facility’s pharmacy is out of the Plan’s network. What FSBP coverage is available for me to purchase my medications?

A: Obtaining drugs from a provider that may be out-of-network is common in Assisted Living Facilities. If this is your situation, send us your receipt with an explanation letter to be reimbursed for your prescription. Minus any copays, Express Scripts will issue you the funds, typically in 10–15 business days.

Q: I did not enroll in a Federal dental plan during Open Season. Are there options to enroll outside of Open Season?

A: Enrolling or making enrollment changes in the Federal Employees Dental and Vision Insurance Program (FEDVIP) is an Open Season activity. You also can make changes — including enrolling in, changing, or terminating a plan — during Qualifying Life Events (QLEs). For a complete list of QLEs, visit www.benefeds.com. Keep in mind, there are fewer QLEs for FEDVIP than the Federal Employee Health Benefits (FEHB) Program. Notably, transferring from stateside to an overseas post, or vice versa, is not a QLE under FEDVIP.

AFSPA offers four dental plans, including a true international dental plan. Members can enroll or make modifications at any time throughout the year. Your life changes more often than four weeks, one time a year. For that reason, AFSPA has built flexibility into our supplemental programs. Visit www.afspa.org/dental, to learn more.

Thank you for your ongoing trust in AFSPA. If I can help, just ask. Contact me at kyle.longton@afspa.org.

Farewell Lorraine and Celeste!

Lorraine Hughes and Celeste Pitts retired from the health team — after 48 years of combined AFSPA experience. We wish them well!

Pictured Left: CEO Paula S. Jakub with Lorraine Hughes; Above: Celeste Pitts with COO Kyle Longton.
What does COMMITMENT to MEMBER ENGAGEMENT mean to you?

“I believe in making health a priority. It is the best thing you can do for yourself. Eight years ago, I committed to keeping my body healthy. At the time, I was diagnosed with ulcerative colitis, an inflammatory bowel disease. So I turned to the resources included in my health plan. I made lifestyle changes and adjusted my eating habits. This included consuming more vegetables and eating less processed food. I listened to my body to determine which foods I could tolerate. As I ate healthier, I gained more energy. I started working out regularly and doing CrossFit every week. My health issues reduced significantly. Making these small changes was the best decision I ever made. As a part of AFSPA’s Compliance Team, I am aware of FSBP’s wellness programs and resources. I highly recommend that you explore your available benefits and services. They could help you tremendously, like they helped me.”

Natalia Montoya | Compliance Assistant
Employed at AFSPA 1 year

Nathanial and Natalia (above) are part of the Compliance Team. They are involved in planning, implementing, and monitoring FSBP’s health benefits. They also take the lead on preparing the health plan for the AAAHC Accreditation Survey, taking place on August 14-16, 2019.

Praise for Kierra Sheppard

“My husband and I have been AFSPA members for several years. We appreciate the excellent coverage and the culture of prevention. We participate in the wellness programs and benefit from the complementary therapies. I recently spoke with Kierra at AFSPA about a minor claim issue. She was incredible — friendly, professional, light spirited, and efficient. Thank you to your capable, caring team. And, thank you for encouraging a true culture of customer care.”

SUE AND PAT KRUMMREI
Greeley, Colorado

Nate’s Favorite Vegan Recipe — Garlic Kale Salad

Ingredients:
1. bunch raw kale (washed and dried, with stems removed)
2.  Tbsp. tahini sauce, add more to taste
3.  Tbsp. apple cider vinegar
4.  Tbsp. lemon juice
5.  tsp. minced garlic (1-2 cloves)
6. Other seasonings, to taste

Directions:
1. In a large serving bowl, combine all ingredients
2. For best taste, chill in the refrigerator at least 1 hour
3. Serve and enjoy!

Submitted by Nathaniel Lewis, Compliance Supervisor

Commitment to Member Engagement • 11
The State Department celebrated Foreign Affairs Day on Friday, May 3, 2019. This annual homecoming recognizes retired employees of foreign affairs agencies for their sacrifice and service. An average of 400 retirees attend every year to participate in the lively discussions and informative sessions.

AFSPA took part in Foreign Affairs Day by hosting an information table for our charity, the Senior Living Foundation (SLF). The Foundation also joined AFSA and DACOR in cosponsoring this worthwhile annual event. SLF Executive Director, Paula Jakub, gave welcome remarks during this year’s opening session. She told a story of the emotional and financial struggles of a typical SLF grantee, underlining the motivation for the Foundation’s compassionate work.

Foreign Affairs Day allows the participants to ask questions and gather materials about the Foundation. Any Foreign Service retiree who may be unable to manage any financial, physical, or mental challenges, can seek our help. SLF aids with basic living expenses, nursing home costs, utility bills, medical bills, and more.

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