Welcome to your AFSPA in Action Spring Newsletter! First, I want to welcome all who joined the Foreign Service Benefit Plan (FSBP) this past Open Season. You made a great decision! Overall, we gained nearly 2,000 new members, which means FSBP now covers over 84,000 lives. The continued influx of new members results in an increasingly stable plan with great benefits and competitive premiums.

With that said, traditionally the spring issue of AFSPA in Action supports your wellness journey by addressing all aspects of your well-being. But it includes much more. Dr. Michael Nesemann, FSBP’s Medical Director, delves into the concept of Mental Wellness on page six. Then, AFSPA COO Kyle Longton addresses your questions in his AFSPA Listens column on page 10. Finally, you can see photos and information from AFSPA’s Annual Meeting on page three. This entire newsletter highlights health benefits and services designed to improve your life.

Lena Horne once said, “It’s not the load that breaks you, it’s the way you carry it.” Thus, we chose Mental Wellness Leads to Better Physical Health, as our 2020 theme. Stress, anxiety, and depression surround our daily lives. At times, it feels like too much. FSBP offers numerous programs and valuable resources to assist you in carrying life’s heavy loads.

One size does not fit all — FSBP offers a variety of mental wellness programs to help you find the one that fits. Try digital coaching — or talk to a health coach directly, if you prefer. Track your wellness goals and celebrate your successes. As if a “healthier you” wasn’t enough, you also can earn rewards through our Living Well Together Program. We provide tools to help you successfully reach your personal wellness goals because FSBP wants you to get healthy and stay healthy.

Outside of FSBP, our Ancillary Insurance Programs address your diverse needs with professional services from retirement planning to tax consultations. As a member, you can access law firms that attend to your stateside and global legal matters; educational tools that assist in planning your financial future via our partners at Prudential; our Group Enhanced Life (GEL) insurance which adds a unique feature similar to long term care that provides an extra layer of security for your family; and four dental plans — including a true international plan. Our dental, vision and hearing discount programs continue to be very popular — giving you real and innovative choices. You may enroll anytime and plans cover your dependents up to age 26. Learn more about all our Ancillary programs at afspa.org/aip.

The year 2019 was busy, but rewarding. And, 2020 has started off with even more intensity. We look forward to responding to you with that same energy and passion. It’s going to be a GREAT year!

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

To Your Health,

Paula S. Jakub, RHU
CEO, AFSPA
HEALTHY SMILES
START AT HOME

Did you know tooth decay can begin with your baby’s first tooth? As a result, it’s important to visit a pediatric dentist when the first tooth appears, or no later than six months following its arrival. A dentist will show you how to keep your child disease and cavity free.

Simple tips for a happy, healthy mouth

1. Establish good oral-health habits early.
   ▶ Brush
   • Brush twice a day and always at bedtime.
   • Replace your soft-bristled brush every three to four months.
   • Use fluoride toothpaste once your child is 12 months old.
     – Children under age three – Use a portion the size of a grain of rice
     – Children ages three to six – Use a pea-sized portion
   ▶ Floss
   • Floss daily because brushing can’t reach between your teeth where tartar and plaque form.
   • Begin flossing when the gaps between your child’s teeth close.

2. Schedule regular dental visits.
   • The Academy of General Dentistry recommends visiting the dentist six months after a child’s first teeth appear.
   • Choose a dentist who is patient with children and who makes you and your child feel comfortable.
   • Make regular trips to the dentist for cleanings and exams.
   • Ask your dentist if you and your child are brushing/flossing correctly.

Encourage good oral hygiene from the start. Teaching your child about dental hygiene can lead to a lifetime of healthy, dental habits.

Coming Soon… New! Financial Wellness Program

Juggling unpaid debts, not earning enough money, and the expense of raising kids can all cause financial stress. And how we handle this stress can impact our health.

Financial Wellness involves learning how to successfully manage expenses. It means gaining control of your day-to-day finances and striving to attain financial freedom. To assist, AFSPA will soon offer members new financial education tools.

Issued by Prudential, the Financial Wellness Digital Program will provide personalized guidance in the form of one-on-one coaching with financial professionals and access to educational tools via webinars.

Stay tuned for more information. Visit afspa.org/aip to check the status of this upcoming program.

Serve as a role model for your kids by practicing your own good, oral-health habits.

Hear Better – Feel Better

May is Better Hearing and Speech Month. AFSPA is acknowledging it by encouraging healthy hearing.

According to a National Health Interview Survey, hearing loss remains one of the most prevalent, chronic conditions in the U.S. More than nine million Americans over age 65, as well as 10 million Americans between ages 45 and 64, have hearing loss. However, many do not use hearing aids.

Hearing loss may have social, psychological, and functional effects. In contrast, better hearing can enrich your overall quality of life. In fact, a National Council on Aging (NCOA) study found that hearing-aid wearers reported:
   • Decreased feelings of anger and frustration
   • Enhanced enjoyment of group activities
   • More emotional health and stability

If you have trouble hearing, please have your hearing tested. As an AFSPA member, you have access to the TruHearing program which entitles you to up to 60% in hearing aid discounts. And members with FSBP can combine TruHearing discounts with FSBP’s hearing aid benefit for even more savings.

Call 1-855-205-6252 to schedule an appointment with a local TruHearing provider.* Learn more at TruHearing.com.

*Available to U.S. Residents only

AFSPA offers four dental plans that cover your dependents, up to age 26. Enroll anytime — No Open Season Required. Learn more at afspa.org/dental.

Source: Cigna Dental

Prudential Team Meets with AFSPA Leadership

Source: Classen Dental
Thank you to all who participated in AFSPA’s Member Meeting on Friday, March 6, 2020. Members attended online and in-person at the DC Capital Hilton. AFSPA Chairman Thomas M. Tracy and CEO Paula S. Jakub led the event.

The Annual Meeting offered a summary of AFSPA’s 2019 performance, the new 2020 changes, and an interactive health fair. Aetna, Express Scripts, as well as AFSPA demonstrated Foreign Service Benefit Plan (FSBP)’s most used online tools to make members aware of the various features available to them. CEO Paula Jakub ended by presenting a Medicare and the FEHB update and answering pre-submitted member questions.

AFSPA’s health fair allowed members to speak with our health partners, learn about our supplemental services, and gain more understanding of the Senior Living Foundation.

In addition, the 2020 theme — Mental Wellness Leads to Better Physical Health — was introduced and featured in post-meeting Facebook Live interviews (available on AFSPA’s Facebook page).

Thank you for making the 2020 Annual Meeting a success. View the full meeting recording at afspa.org/annualmeeting2020.
2020 Arizona Member Meetings
By CEO Paula Jakub

I always enjoy meeting AFSPA members personally. It gives me the opportunity to listen to their feedback as well as update them on AFSPA’s activities. During my recent travels to Arizona, I held two Member Meetings — one in Scottsdale and one in Tucson. I had not had the opportunity to connect with the Tucson area members in several years — they happily welcomed me back and asked many insightful questions. My general meeting topics included the 2020 FEHB Program, OPM’s initiatives, FSBP’s programs, Medicare and FEHB, and the Senior Living Foundation. Attendees learned new aspects of their health benefits and participated in lively discussions. They also enjoyed reconnecting with their former Foreign Service colleagues.

Good To Know

Surprise Medical Billing
Although a facility you visit may be in-network, the resident health care professionals may not be, leaving you with expensive charges. This pertains to anesthesiologists, radiologists, pathologists, emergency room physicians, hospitalists, intensivists, and neonatologists.

In such cases, FSBP will pay up to the Plan allowance, at the in-network provider percentage. Your responsibility includes the remaining in-network coinsurance, copayment, deductible, etc. Your EOB will state: “You do not have to pay this. Your plan covers expenses at the plan allowance in the area that this service was done.” See your EOB for the full statement. Please contact FSBP if the provider bills you for an amount above the liability shown on your EOB.
Focus on I.T.

Technology Improves Patient Safety

By Yancy Meiller, IT Manager

Health information technology (IT) has become central to health care, public health, and the way society views health. The right technology can increase health care efficiency and reduce costs. Because of this, providers use IT to make informed decisions and actions, improving care quality and outcomes in the following ways:

1. **FACILITATES PROVIDER COMMUNICATION**
   A patient’s medical journey often involves multiple health care professionals. This increases the potential for miscommunications and medical mistakes. Health IT reduces errors by compiling and maintaining one easily-accessible record of a patient’s health.

2. **REDUCES MEDICATION ERRORS**
   Prescription errors can lead to serious complications. Providers sending electronic prescriptions to pharmacies reduce errors through reminders, medical alerts, and clinical flags.

3. **PROVIDES INFORMATION ACCESS**
   IT has improved access to drug-reference information. Hand-held devices now give providers quick, online access to medical textbooks, databases and other sources.

4. **INCREASES PATIENT-CENTERED CARE**
   Technology can foster communication between providers and patients. By using online portals, text messages, and emails, patients may access online medical records. This is not only convenient, but it permits patients to be involved in their own care, which increases compliance and satisfaction.

These are just a few examples of how technology can help your provider and you get the most out of your health plan. The recording of the AFSPA’s 2020 Annual Meeting contains other methods you can use to receive, process, and evaluate health information. View the full meeting recording at afspa.org/annualmeeting2020.

Source: healthitoutcomes.com

Digital Coach Programs and telehealth (through Teledoc) offer health-related services using computers, mobile devices, etc. and are part of FSBP’s robust wellness program. Learn more about all of our wellness programs at afspa.org/fsbp/wellness.

Tax Form 1095-B Elimination

To comply with IRS Notice 2019-63 (dated 12/2/19), FSBP will discontinue automatically mailing out the Tax Form 1095-B. This change will begin January 2021, with the exceptions of Vermont, California, Massachusetts, New Jersey, Rhode Island, and Washington DC. You may still request the form by visiting afspa.org/fsbp/IRSexempt or calling MQS at 202-833-4910. To send an update/request by mail, use the following address: AFSPA – Attn: MQS 1620 L Street NW, Suite 800, Washington DC 20036.
Let’s say you stub your toe. It hurts! But you limp a little, maybe whine to someone for sympathy, and then “walk it off.” However, if you break your leg, you can’t walk it off. You need a doctor. Unfortunately, we fail to treat mental health issues with the same respect as physical health problems. When you hear about depression, anxiety, or post-traumatic stress disorder, it is easy to think, “They should try being happy.” But it’s basically saying, “Walk it off!” to a person with a broken leg. Not only does it not help – it can make the problem worse.

**MENTAL HEALTH IS PHYSICAL HEALTH**

We intuitively understand and accept that physical health and mental health are connected. Maybe you have trouble sleeping when you experience stress. Or, you may get a stomachache before a big presentation. In contrast, you may feel like a superhero after a workout. This is the mind-body connection at work.

Here are some other examples:

- People with panic disorder have a 47% higher risk of developing heart disease
- People with depression have a 30% higher risk of heart attacks
- People with chronic migraines are more than twice as likely to report anxiety
- People with allergies are 72% more likely to feel depressed

**YOUR MENTAL HEALTH MATTERS**

We often talk about mental health like it’s different from physical health. But clearly, they are inextricably connected. Taking care of your mental health remains as important as taking care of your physical health.

Your mom told you to “eat your vegetables.” But did she ever say, “Hey! Make sure you take some deep breaths every day and try meditation or do yoga”? Probably not.

So here are some ideas:

- **Take up yoga.** This meditative practice helps decrease anxiety and panic.
- **Socialize with friends and family.** Social connections are linked to less depression, fewer migraines, and lower heart rates, blood pressure, and cholesterol.
- **Breathe.** Deep belly breathing helps calm anxiety and lowers your heart rate.
- **Take a warm bath.** Increasing your body temperature can help with depression and anxiety.
- **Meditate.** Practicing meditation may help with inflammation, immunity, and stress.

**YOU DON’T HAVE TO DO IT ALONE**

I am pleased that the FSHP has chosen Mental Wellness Leads to Better Physical Health as this year’s theme. We offer several programs to support you. Here are some options to explore:

- **myStrength™.** Find tools, exercises, daily inspiration, and more to help improve your mental health and overall wellbeing.
- **AbleTo.** Meet with a therapist and behavioral coach once a week for eight weeks to help navigate a life transition, chronic condition, or medical recovery.
- **Telehealth through Teladoc®.** Schedule video counseling sessions online or through the Teladoc app.
- **Health coaching with TrestleTree.** Talk to a personal health coach about how you can achieve your physical and mental wellness goals. Learn more about TrestleTree’s services on page 7.

Note: Using these mental wellness resources is protected by HIPAA and is not shared with the State Department or any other agency.

You know it’s important to take care of yourself. And, we understand that self-care might feel like a luxury. However, it’s important to accept that mental health is just as important as physical health. Eat your vegetables AND take time to breathe. Prioritize your self-care.

If you’re having a hard time, whether it’s from a broken leg or depression, don’t try to “walk it off.” Seek help. Talk to a professional. Reach out to someone. We’re here to help you carry the load.

Roadblocks to Mental Wellness and the Journey Forward

An African proverb states, “If you want to go fast, go alone. If you want to go far, go together.” This logic rings true when it comes to maintaining mental wellness — sometimes it takes real support.

Many factors such as lack of physical activity, poor nutrition, illness, social factors, poor sleep and ineffectively managing stress — can negatively impact our emotional health. Challenges such as these naturally cause the body to respond with stress.

According to NIH, chronic stress — *excessive stress that lasts for long periods of time* — can disturb the immune, digestive, cardiovascular and reproductive systems. Over time, this may contribute to heart disease, high blood pressure, diabetes and mental disorders such as depression or anxiety.

Pain also has the capacity to disrupt mental wellness and physical health. Everyday aches as well as chronic, debilitating pain can impact your social, occupational and spiritual life and create psychological stress.

**FSBP**’s 2020 theme, *Mental Wellness Leads to Better Physical Health*, addresses overcoming barriers such as stress and pain that may hinder your ideal mental state. Whether searching for your path to mental wellness or trying to return to a path you once knew, **FSBP** provides resources to help you reach your goals.

One such resource is a TrestleTree Health Coach — a professional, available via telephone, who seeks to understand your stress and develop personalized strategies to help meet your health goals.

Health Coaches can assist with:

- Coping with stress
- Rediscovering joyful activities
- Managing pain
- Increasing exercise
- Losing weight
- Eating healthier
- Smoking cessation

To get started with TrestleTree Health Coaching, a free **FSBP** wellness benefit, call 855-406-5122 or visit enroll.trestletree.com (Enrollment Code – **FSBP**). We look forward to taking this physical and mental wellness journey with you.

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**Spring Cleaning Tips for a Healthier Home**

An annual spring cleaning may improve your family’s wellbeing by making your home healthier and safer. Here are some tips to help you spruce up around the house this spring:

1. Clean or replace air conditioning, heating filters, ducts, and vents to decrease your exposure to pollens and other airborne allergens.
2. Discard expired medications and prescriptions no longer in use.
3. Replace older rugs to prevent falls.
4. Clean mold and mildew from bathrooms and other damp areas.
5. Dispose of aged, potentially toxic, cleaning products.
6. Inspect outdoor handrails for protruding bolts and other potential injury sources.
7. Change the batteries in your smoke and carbon monoxide detectors.

A healthier home means a healthier you. Learn more at cdc.gov.
Addressing the Cost of Prescription Medicine

By CEO Paula Jakub

Several years ago, I would not have believed that 17 of FSBP’s top 25 drugs would fall into the high-cost, specialty drug category. But in 2018, that was the case — accounting for 52% of the Plan’s overall drug spend. In fact, Americans and their health plans spent a total of $344B\textsuperscript{1} on prescription drugs during that same time period.

Despite this imposing figure, we are fortunate that many pharmaceutical options have become available over the last several decades. These choices include cancer, heart disease and diabetes “miracle” drugs from the ’80s and ’90s eras that extend our lives in effective and humane ways. Since then, many of those drugs have given way to generics that cost pennies on the dollar, making them more affordable and attainable.

In addition, pharmaceutical companies continue to research and develop new treatments, including specialty drugs, immunotherapy, and gene therapy medications. These are highly targeted and offer patients effective and humane ways. Since then, many of those drugs have given way to generics that cost pennies on the dollar, making them more affordable and attainable.

This changing landscape makes it challenging to continue offering an effective and affordable benefit design. However, FSBP is committed to providing you with comprehensive benefits at competitive pricing.

FSBP spends a large amount annually on pharmacy benefits. We are pleased to work with our Aetna and ESI partners to help reduce prescription drug costs by using these strategies:

- **Our copay structure**
  - FSBP pays about 87% of all drug expenses, likely the highest in the Federal program
  - Our 6-Tier prescription formulary allows for medication options, while encouraging generic drug usage and preferred medications at competitive pricing

- **ESI Manufacturer Negotiations**
  - Discounts and Rebates save money for you and FSBP
  - Due to Transparency Requirements in the Plan’s contract with OPM, all discount and rebate savings return to FSBP to help keep your premiums stable

- **Prescription Drug Utilization Management** ensures you receive your necessary prescription drugs at a reasonable cost

- **Specialty Drugs** typically treat chronic, complex conditions and may need frequent dosing adjustments, concentrated clinical monitoring, or intensive patient training
  - All long-term, therapy specialty drugs must be obtained from Accredo (home delivery), our exclusive Specialty Pharmacy. This includes some drugs administered at your doctor’s office. This approach:
    - Assures patients receive the right medicine at the right time
    - Provides nursing training and support at home, if necessary

- **Non-Specialty Maintenance Drugs Programs** (medications taken regularly to manage conditions like high blood pressure, cholesterol, etc.)
  - Home Delivery Program – Have most Maintenance Drugs delivered to your home for convenience and savings
  - Smart90 Retail Pharmacies – Obtain a 90-day supply of maintenance medications at Walgreens, CVS, and other participating Smart90 retail pharmacies
  - Pay the same 90-day supply copay through ESI Home Delivery or a Smart90 Retail Pharmacy

- **Overseas benefits**
  - Home Delivery is available for most drugs in most countries
  - If you are posted, living, or traveling outside the U.S., you may request up to a 1-year supply of most medications
  - Our dedicated ESI Expat Team can help with your refills and support your individual needs while overseas. Contact them at ExpatriateProcessingGEN@express-scripts.com or 877-846-3630
  - If you obtain medication from an overseas retail pharmacy or a Military Treatment Facility (MTF), your coinsurance is only 10% (no deductible). See Section 5(f), pg. 75 of the 2020 FSBP brochure for claims filing instructions

- **ESI’s Personal Medication Coach Program\textsuperscript{2}** helps manage your multiple medications, while highly trained Specialist Pharmacists can answer prescription questions about complex health conditions (ie. diabetes, cancer, asthma, etc.)

This is not an exhaustive list; I encourage you to review Section 5(f) of the Plan brochure and consider any services that address your needs.

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1 IQVIA Institute
2 Available through ESI invitation

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**Express Scripts Mobile App**

Manage your medications anytime and anywhere using the Express Scripts (ESI) Mobile App. It’s so easy!

With the ESI Mobile App, you can:

- Save time and money with home delivery
- Refill and renew your prescriptions
- View your order status, claims, and payment history
- Check for drug interactions and sign up for medicine alerts
- Get instant access to your digital member ID card
- Find and compare costs with Price a Medication and My Rx Choices\textsuperscript{2}

Helpful information is a tap away. Download the ESI Mobile App or learn more at Express-Scripts.com/mobileapp.
While in the Weeds

You may have heard that gardening is good for you — it turns out, that’s true! This traditional, Springtime activity provides physical, mental, and emotional health benefits. Gardening can be a fun solo or group hobby. And it has the added benefit of flexibility of location; you can try it in a yard, grow a few patio plants, or nurture a small, window herb garden. You even may want to explore community or volunteer gardens. No matter what you choose, you can have fun, stay healthy, and enjoy eating what you grow!

Research shows that gardening can improve physical, psychological and social health. This includes depression, anxiety, mood, body mass index and more. It helps you put aside your worries and focus on the present moment. When you garden, try to really connect with the sights and sounds of nature.

Get Started Today

Find a neighborhood garden — Visit communitygarden.org to locate your closest garden.

Learn more about plants and flowers — Visit bhg.com or garden.org for gardening tips and advice.

Top 5 Reasons to Try Gardening

Gardening can:

1. Provide exercise
2. Boost your mood and decrease stress
3. Help you connect with others
4. Provide sunshine and vitamin D
5. Lower your risk for dementia

Aetna’s Pain Management Program, through Aetna’s In-Touch Care, addresses chronic pain and assists with identifying treatment plans. These services help you avoid continued opioid use and encourage non-pharmacologic modalities such as injection therapies or additional chiropractic, acupuncture, and massage therapy visits.

Learn more about Aetna’s Pain Management Program by calling 800-593-2354.

“Gardening is an excellent way to get physical activity. Active people are less likely to be obese or have high blood pressure, type 2 diabetes, osteoporosis, heart disease, stroke, depression, colon cancer, and premature death.”

Centers for Disease Control and Prevention (CDC)
AFSPA Listens

By Kyle Longton, Chief Operating Officer

I enjoy hearing from members to clarify benefits or answer program questions. Here are some of the most frequent questions that have come my way recently.

Q: Can you please clarify FSBP’s coverage for breast pumps? Does the Plan cover models like the Willow?

A: Breast pump benefit information can be found on page 38 of the 2020 FSBP Brochure. The Plan will cover 100% of the Plan allowance for purchase or rental (up to the cost of purchase) of standard and hospital grade breast pumps obtained from an in-network provider, or purchased at a participating network retail pharmacy or an overseas provider. The retail areas of stores containing network pharmacies, such as Walgreens, CVS, and even Target (which is home to many CVS retail locations) also qualify as in-network, as do the websites for these stores. If you purchase equipment from an out-of-network pharmacy, the Plan will pay 70% of the Plan allowance; you are responsible for the remaining 30% and any difference between the Plan allowance and the cost. Amazon is not a network provider — any equipment purchased from Amazon will be paid at the out-of-network rate.

Four years ago, my wife was delighted to find breast pump options from companies like Spectra that offered a rechargeable battery and a low light for pumping at night. New models from Elvie and Willow are even more innovative and fit easier into everyday life. The Plan does provide coverage for these newer, often more expensive models, per the terms listed in the Brochure. But some models, like the Willow, are not yet available from in-network providers, only from the manufacturer. In that case, FSBP will pay the 70% of the Plan allowance and you are responsible for the rest.

Q: How does billing work for chiropractic care now that I have Medicare?

A: Paula Jakub addressed chiropractic claims and coordination of benefits with Medicare at the AFSPA Annual Meeting. I encourage you to watch the full video on our website at afspa.org/annualmeeting2020. Until you have the chance to do that, let me provide a quick summary of this issue. If you are enrolled in Medicare Part B, you have some coverage for chiropractic services. You or your provider must submit your chiropractic claims to Medicare first. Medicare will pay its amount. If Medicare doesn’t submit the claim directly to the Plan through Electronic Crossover, then you must submit the claim, with the full Medicare Summary Notice (MSN), to FSBP. The Plan must follow the Medicare guidelines to coordinate benefits and the Plan’s payment to you.

Q: Can you tell me the Plan allowance for a particular service in my area?

A: This question regularly arises with all sorts of services. If you are receiving care outside the 50 United States, we accept the amount billed by the overseas provider as the Plan allowance and will process the claim based on that billed amount. If you are receiving care stateside (including Guam), FSBP uses the Aetna Choice POS II network and NetCare Guam network. Aetna negotiates with more than 1 million providers and facilities nationwide to obtain discounts for FSBP members. These negotiated rates and other factors, such as Medicare rates and other national databases, help determine the Plan allowance, which varies based on geography, procedure, and provider type. Due to a number of factors, notably the terms of our agreements with network providers, we cannot share the Plan allowance. If you are concerned about an out-of-network provider’s specific charge, we can tell you if it is with our Plan allowance, and you can request a predetermination.

Thank you for your loyalty. I truly enjoy hearing from you. If I can help in any way, just ask: kyle.longton@afspa.org.
AFSPA Walking the Walk

The world has been trying to manage the COVID-19 pandemic. During these difficult times, the Center for Disease Control and Prevention (CDC) website addressed two important topics: relieving anxiety and stopping the spread of germs.

During an infectious disease outbreak, stress can occur because people fear and worry about their health and the health of loved ones. But, exercising proper hygiene can help to protect yourself and those around you.

Here are a few tips from CDC to assist with mental and physical health:

**Mentally support yourself**
- Take breaks from listening to news stories and social media. Hearing about the pandemic repeatedly can be upsetting.
- Breathe, stretch, or meditate to relax your mind.
- Eat well-balanced meals and exercise regularly.
- Get plenty of sleep and avoid alcohol.
- Make time to unwind. Do some activities you enjoy.
- Talk with people you trust about how you are feeling.

**Physically support yourself**
- Wash your hands often with soap and water for at least 20 seconds.
- Use a hand sanitizer that contains at least 60% alcohol.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Cover your mouth and nose with a tissue when you cough or sneeze — or use the inside of your elbow.
- Throw used tissues into the trash.

AFSPA wanted to help our employees care for their mental and physical health. All staff were given a personal hand sanitizer and a blue happy-faced, stress ball. We work to demonstrate our care internally and externally. After all, healthy individuals make for a healthy world.
AFSPA at FSRA’s Annual Meeting

AFSPA CEO Paula Jakub presented to over 100 attendees at the Foreign Service Retiree Association of Florida (FSRA) Annual Meeting in January 2020. Paula opened the session with updates on the Foreign Service Benefit Plan and AFSPA’s additional insurance products. She summarized OPM initiatives for the 2020 FEHB Program including mental health and substance use disorder; smoking cessation; medical and pharmaceutical cost transparency; and teen vaping. In addition, she presented an update of Medicare and the FEHB and ended by thanking FSRA and its members for their generous contributions to the Senior Living Foundation. Paula presented before the keynote speaker — Ambassador Eric Rubin, AFSA President — whose remarks focused on the state of the Foreign Service during these challenging times.

FSRA endeavors to increase public knowledge of the Foreign Service and international affairs. Learn more at foreignerserviceretireassociation.org.

“I value these interactions because it gives me an opportunity to explain our benefits and programs and, more importantly, because of the insight you are willing to share.”

Paula Jakub at the 2020 FSRA Annual Meeting

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Join the conversation today. facebook.com/afspacares