



FOREIGN SERVICE BENEFIT PLAN

Not just for the Foreign Service anymore



SIMPLE STEPS TO LIVING WELL TOGETHER

EARN UP TO \$400 FOR ACHIEVING & MAINTAINING GOOD HEALTH!



The **Foreign Service Benefit Plan (FSBP)** enhanced its wellness program, *Simple Steps to Living Well Together*, to help identify your health risks and achieve your health goals.

The program allows you to earn wellness rewards along the way.

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OVERVIEW

Welcome to your updated **FSBP** Wellness Program! Complete any Wellness activity at any time, in any order. Earn any combination of the rewards, up to **\$400**.

You can participate in several of the outlined activities. However, after you receive \$400 in wellness credits, your main reward is achieving better health.

Here's how it works:



TAKE A HEALTH RISK ASSESSMENT (HRA)
Wellness Reward: \$75



PASS A BIOMETRIC SCREENING & PHYSICAL EXAM
Wellness Reward: \$100



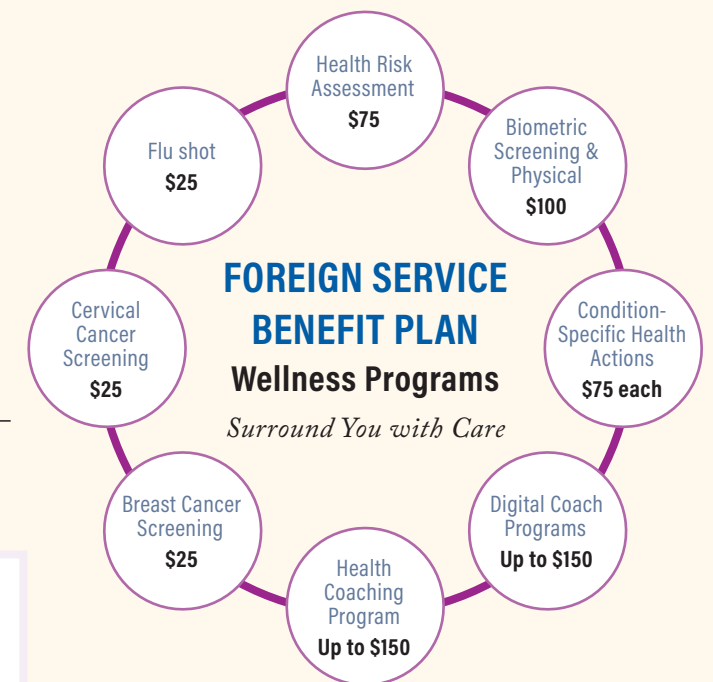
COMPLETE HEALTHY ACTIONS
(condition-specific)
Wellness Rewards: \$75 each

NEW for 2021! FSBP added more Healthy Actions (non-condition specific) for **all** members. See page 6 for details.

Wellness Rewards are credited into your account to help reimburse you for certain Eligible Medical Expenses, as defined by IRS Code Section 213(d). These include deductibles, coinsurances, and copays.

To earn Wellness Rewards, your wellness activities must be completed by **December 31** – except the Biometric Screening, which must be done by **December 1**.

Please allow 4 weeks for your rewards to be deposited into your *Wellness Incentive Fund Account*. You can obtain each reward once per calendar year.





HEALTH RISK ASSESSMENT

Wellness Reward: \$75

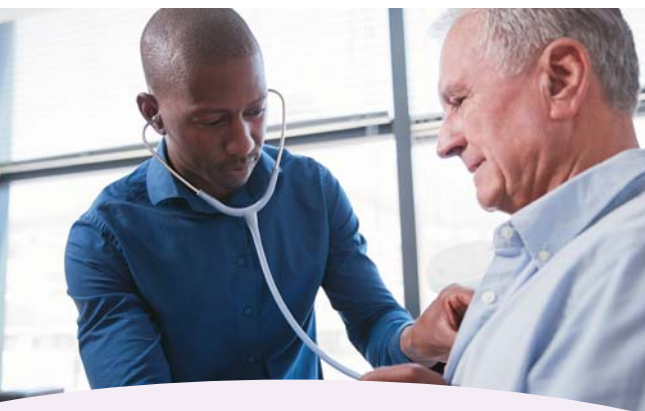
Complete a Health Risk Assessment (HRA)

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

Use the HRA to set meaningful goals. Whether you need to lose weight, quit smoking, or just manage your overall health – **FSBP's** wellness tools can help.

Take your Health Risk Assessment

1. Visit afspa.org/fsbp and select "Helpful Links"
2. Select "Aetna secure member website" and login/register
3. Look for the "Stay Healthy" icon, select "Discover a Healthier You"
4. Complete your free online assessment (20 minutes), or
5. Call 855-406-5122 or 479-973-7168, to complete the HRA by phone (15 minutes)



Completing your HRA and having a Biometric Screening & Physical Exam are important first steps to guiding your personal health goals.



BIOMETRIC SCREENING & PHYSICAL EXAM

Wellness Reward: \$100

Complete a Biometric Screening & Physical Exam

Preventative exams ensure that you stay in good health and allow you to discuss any concerns you have with a doctor.

- An **Annual Physical** can determine the general status of your health and detect health conditions early.
- A **Biometric Screening** assesses your overall health and measures physical attributes – blood pressure, glucose levels, cholesterol levels, height, weight, body mass index, and aerobic fitness.

These standard exams can identify potential health risks and underlying medical issues.

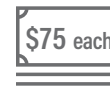
You can complete your Biometric Screening and Physical during the same doctor visit. Pay no out-of-pocket expenses when you visit an in-network provider. You also can opt to get the screening at any Quest Diagnostics Patient Service Center (PSC).

Register for your Biometric Screening

1. Visit my.questforhealth.com (Registration Key – **FSBP**)
2. Locate a PSC location
3. Print the Biometric Screening Physician Results Form to take to your physician, or
4. Call 855-623-9355 to register by phone

To earn the \$100 reward, you must complete both exams. Your Biometric Screening results must pass **3 of 5** metabolic syndrome criteria – HDL cholesterol, triglycerides, blood pressure, waist circumference, and glucose.






If you pass fewer than 3 criteria, you still can receive a \$100 Wellness Reward by completing one of these programs – **Mediterranean Wellness, Health Coaching, or Dietary & Nutritional Counseling** (described on page 6).



CONDITION-SPECIFIC HEALTHY ACTIONS

If you use tobacco, are pregnant, and/or have high blood pressure, metabolic syndrome/pre-diabetes, or diabetes – you may be eligible for a wellness reward. **FSBP** will contact qualified members, identified by your medical claims. Submit the appropriate documentation for the Healthy Action(s) as described below or participate in the corresponding wellness programs described on page 6. Remember, you can complete as many as Healthy Actions as you like. However, your combined wellness rewards max out at \$400.

Healthy Actions For Qualified Members

 <p>Controlling Blood Pressure</p>	<p>Your provider must document controlled blood pressure readings (below 140/90) – on two separate calendar year visits. If you are unable to meet this goal, you can earn a reward by completing one of these wellness programs: Mediterranean Wellness, Livongo for Hypertension, or Health Coaching.</p>
 <p>Controlling Metabolic Syndrome/Pre-Diabetes</p>	<p>Your provider must document test results showing: a 5% weight reduction, a 10% triglyceride reduction, or a 5% HDL increase. If you are unable to meet this goal, you can earn a reward by completing one of these wellness programs: Mediterranean Wellness or Dietary & Nutritional Counseling.</p>
 <p>Controlling Hemoglobin A1c (HbA1c)</p>	<p>Your provider must document lab results of less than 8% HbA1c. If you are unable to meet this goal, you can earn a reward by completing one of these wellness programs: Mediterranean Wellness, Dietary & Nutritional Counseling, Diabetic Education, or Livongo for Diabetes.</p>
 <p>Prenatal Care</p>	<p>Your attending provider must document a first trimester prenatal care visit. The submitted medical records should include Obstetric Panel testing, an ultrasound, or prenatal exam.</p>
 <p>Eliminating Tobacco Usage</p>	<p>Participate in FSBP's Tobacco Cessation Program. Complete at least two (2) quit attempts. This includes four (4) tobacco cessation counseling sessions, at least 30 minutes each.</p>

THE PAGE 6 CHART DESCRIBES THE WELLNESS PROGRAMS THAT CORRESPOND WITH THE BIOMETRIC SCREENING AND CONDITION-SPECIFIC HEALTHY ACTIONS.

Alternate Programs that Correspond with Wellness Activities on Pages 4 & 5

	Biometric Screening	Condition-Specific Healthy Actions
Diabetic Education provides educational materials and support. The resources are designed to help manage and control diabetes.		<input checked="" type="checkbox"/>
Dietary and Nutritional Counseling offers three (3) individual and group behavioral counseling visits. Speak with a professional to assess your dietary habits and health needs.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Health Coaching provides support, guidance, and resources as you work towards your wellness goals. Talk to a coach about tobacco cessation, weight management, exercise plans, nutrition questions, and stress management. See more below.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Livongo® for Diabetes offers a connected glucose meter, unlimited test strips, access to certified diabetes coaches, and more. To earn a reward, check your blood glucose with your provided meter at least four (4) times per month, four (4) months in a row. <i>Note: Always follow your provider's glucose testing frequency instructions.</i>		<input checked="" type="checkbox"/>
Livongo® for Hypertension provides a connected blood pressure monitor, real-time readings, counseling by a clinical coaching team, and more. Earn a reward by checking your blood pressure with the provided cuff at least two (2) different days per month, four (4) months in a row. <i>Note: Always follow your provider's blood pressure testing frequency instructions.</i>		<input checked="" type="checkbox"/>
Mediterranean Wellness offers an 8-week online program to help reach your personal fitness and nutrition goals. Access a registered dietitian and support manual to help manage your weight.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

General (non-condition specific) Healthy Actions - For All Members

Digital Coach Programs®	Health Coaching	Preventive Activities
<p>Nine (9) coaching programs address your health challenges and unique goals.</p> <p>Receive digital resources for:</p> <ul style="list-style-type: none"> ● weight management ● nutrition ● blood pressure ● tobacco use ● exercise ● depression management ● stress management ● cholesterol management ● sleep improvement <p>Earn up to \$150. Gather hearts by completing activities to move up in levels. Reach level 3 to earn \$75 and level 4 to earn an additional \$75.</p>	<p>In addition to an alternate program (above), Health Coaching can serve as a stand-alone Healthy Action.</p> <p>Talk on the phone 15 - 30 minutes with a coach to work towards your wellness goals. The length and frequency of the sessions depend on your needs.</p> <p>Earn up to \$150. Complete 6 sessions for \$75 and 8 sessions to earn an additional \$75.</p>	<p>Preventive care is vital to your health – including regular health screenings, check-ups, etc.</p> <p>Earn Wellness Rewards for participating in the following:</p> <ul style="list-style-type: none"> ● Breast Cancer Screening = \$25 ● Cervical Cancer Screening = \$25 ● Flu shot = \$25 <p>Activities are identified through claims data or by submitting documentation, if needed.</p>

TAKE CONTROL OF YOUR HEALTH

Wellness Reward Details

Claims submitted for providers and retail pharmacies outside the U.S. will transfer automatically to your Wellness Reward Account. Reimbursement for your deductible, coinsurance, and copays will be sent directly to your provider, if funds are available. Other Eligible Medical Expenses such as dental, vision, and prescriptions purchased through **FSBP's** retail pharmacy network or home delivery program cannot be reimbursed automatically.

To submit a copy of your receipt and completed claim form:

1. Visit afspa.org/fsbp and select “Helpful Links”
2. Select “Aetna secure member website” and login/register
3. Select “Forms”
4. Select “Wellness Incentive Claim Form”

At the end of the year, unused funds will remain in your Wellness Rewards Account for the next year, as long as you remain enrolled in **FSBP**.

To monitor your wellness funds, see the “Stay Healthy” icon in the Aetna secure member website.



To learn more about the Wellness Program, visit afspa.org/fsbp/wellness or call 202-833-4910.

SEE THE 2021 FSBP BROCHURE FOR FULL DETAILS.

WE WANT TO HELP YOU BECOME HEALTHIER – STARTING NOW

The **FOREIGN SERVICE BENEFIT PLAN** wants to help you be at your healthiest. We want you to embrace wellness, improve your health, and change your life. Try the *Simple Steps to Living Well Together* program.

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

Get started by taking your Health Risk Assessment today. Visit afspa.org/fsbp/wellness to learn more about your available wellness benefits, programs, and rewards.

Wellness isn't far away!



afspa.org/fsbp

For more information or questions, please contact us:

FOREIGN SERVICE BENEFIT PLAN

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Protective Association

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

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Website: afspa.org