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Welcome to the AFSPA IN ACTION Summer Newsletter. The newsletter serves to feature FOREIGN SERVICE BENEFIT PLAN (FSBP) benefits available to you and educate you on changes in the healthcare industry. Please let us know what you think about the newsletter by emailing outreach@afspa.org. We value your feedback.

Our 2016 theme is “Commitment to Service.” As a voluntary association, AFSPA appreciates that our members rely on us to be more than the company sponsoring FSBP. We do more than make sure your claims are paid quickly and accurately. We focus as much on who we are serving as the service itself. FSBP continues to grow both in the number of participants and in the services and programs offered. We are working through the growing pains I mentioned in the Spring Newsletter by assessing and improving our IT portal and adding more staff to provide our members the level of service you have come to expect. In addition, see page 10 for AFSPA’s COO Kyle Longton’s column, “AFSPA Listens.” This will be an ongoing feature in all our newsletters.

Our focus continues to be on your health; FSBP benefits and programs provide a multitude of opportunities for our members to get and remain healthy. If you have a chronic condition, our management and incentive programs provide the support you need to manage your condition.

It’s not too late to take advantage of our very important Living Well Together Program by starting with your Health Risk Assessment. Whether you prefer to work online or with a personal health coach, we help provide that first step toward understanding your health challenges and reaching your goals.

We are working with the Office of Personnel Management (OPM) and Aetna to bring you a 2017 FSBP that provides comprehensive benefits at a competitive premium. For 2017, some of OPM’s initiatives include:

• **Limiting Cost Growth** by evaluating major drivers of health care costs and offering solutions to achieve both short and long-term savings;

• **Managing Prescription Drugs through Utilization Management** strategies, managed formularies, and adherence programs to improve appropriate use of maintenance medications; and

• **Ensuring Access to Care** by providing Applied Behavior Analysis benefits, exploring telehealth services that provide virtual visits for both urgent care and chronic illness, and, of course, continuing the focus on programs and benefits that promote healthy lifestyles.

Stay tuned for changes and improvements in your 2017 FSBP that align with OPM’s initiatives.

The Protective Association strives every day to deliver the level of service our members have come to expect from us. This demonstrates our ongoing “Commitment to Service.”

Thank you for your trust in us and giving us the opportunity to serve you. Throughout the government and healthcare changes, FSBP continues to focus on expanding access to care, optimizing delivery of prescription drug benefits, promoting preventive care and wellness, and advancing quality of care.

To your health.

Paula S. Jakub, RHU
CEO, AFSPA
Where's Paula?

During the year, Paula travels throughout the country and around the world. In addition to meeting with our partners and following developments in the healthcare industry, Paula schedules events to meet with members. These meetings help her to better understand what members need and how we can serve our members best.

Here is a sampling of Paula’s recent travels...

**Department of Defense Dependent Schools (DoDDS) Reunion**
**Spokane, WA**
**July 13-14, 2016**
Paula was invited to the annual reunion of educators who lived in various overseas locations to provide education for the children of U.S. military families stationed there. She gave a preview of the 2017 FEHB Program, including OPM initiatives on access to care, prescription drugs, and wellness. She also gave information on Medicare and the FEHB Program. She was able to meet with loyal AFSPA members who supported our growth efforts while they were still overseas.

**Presentation for Argentine Delegation**
**Washington, DC**
**April 14, 2016**
Paula addressed a group of medical professionals who were in Washington, DC for a bioethics conference. She gave a history of health insurance in the U.S., an overview of health insurance at this time, and a discussion of the challenges facing the American healthcare system now and in the future. The visit was arranged by a current AFSPA member.

**World Congress on Wellness**
**Las Vegas, NV**
**February 2-3, 2016**
Paula joined health and wellness experts to share their experiences on creating wellness strategies, preventive health management initiatives, and how to improve overall member wellness through incentive programs. She learned about U.S. Equal Employment Opportunity Commission’s recently-proposed regulations on financial incentives for wellness programs as well as improving health outcomes with population health strategies.

**Aetna & Express Scripts (ESI) Quarterly Meetings**
**Scottsdale, AZ**
**February 15-18, 2016**
Paula and the executive team joined Aetna and ESI executives for a discussion and analysis of the 2015 Plan experience and FSBP goals. She also toured both sites to confirm operational and regulatory compliance for accreditation. While in Scottsdale, Paula took the opportunity to meet with AFSPA members in the area.

**DoDDS Stateside Meeting**
**Nashville, TN**
**September 18-19, 2015**
Paula spoke at the Dept. of Defense Dependent Schools (DoDDS) Fall Area Council meeting. Some important topics included FEHB OPM initiatives, the Self Plus One enrollment type, and FSBP’s focus on health and wellness.
AFSPA's Life Insurance & FEGLI Open Season

The Federal Employees' Group Life Insurance (FEGLI) is holding an open enrollment September 1 - 30, 2016. Federal employees can elect or increase their FEGLI coverage, including Option C (Family Coverage). There is no medical exam and no health questions. However, there are some stipulations to the FEGLI open enrollment: the effective date is delayed by one year. That is, any changes you make will not come into effect until the first day of the first full pay period on or after October 1, 2017. Premiums are not due until that time. In addition, you must retire after October 2022 to keep the increased coverage into retirement.

If you want a plan that is effective sooner and stays in force until age 80, regardless of retirement date, consider AFSPA's term life insurance plan, underwritten by Prudential Life Insurance Company of America. Coverage up to $600,000 is available, and family coverage is an option. Your spouse or dependents over age 19 are eligible to apply for their own policy up to $600,000. Accidental death insurance coverage is available up to $600,000 as well. Coverage for both plans is effective the first day of the month following your enrollment, providing you with coverage quickly.

AFSPA's plans can supplement your FEGLI coverage or stand on their own. You can keep them even if you leave government service. Life insurance can provide you and your loved ones with peace of mind. Visit www.afspa.org/life to learn more today.

Disability Insurance: Optional? You Decide

Many of us have a “rainy day” fund. It’s an amount set aside to cover a car repair or pay a technician to fix a malfunctioning appliance. Few of us have enough set aside or enough sick days to cover lost wages in the event that an illness or injury renders us disabled for a time period. That’s where disability insurance can provide a cushion. A disability plan can serve as an important addition to your financial portfolio, providing money to cover the bills while you take the necessary time to recover.

AFSPA offers two disability plans to meet the needs of our members worldwide.

Lloyd’s of London
• Offers 60% of annual salary up to $5,000 a month
• 2-year maximum benefit period
• 45-day waiting period
• Optional $250,000 lump sum benefit if disabled 25 months or more.
• Health application not required, you are accepted by completing a simple enrollment form.

CIGNA
• Offers 60% of annual salary up to $5,000 a month
• 2-year or 5-year plan
• 30-day waiting period
• Routine maternity coverage
• Health application required

Review your situation and consider if a disability policy is right for you. Learn more on our website www.afspa.org/disability or call us to discuss these plans in detail at 202-833-4910.

Family visiting from the states? We’ll cover them.

With over 85 years serving select Federal employees, annuitants, and their families, AFSPA knows your needs. When your family or friends visit you abroad, use our travel insurance to help cover trip cancellation. It also covers unforeseen medical expenses when they purchase the optional medical coverage. This includes ER visits, prescription replacements, or emergency medical evacuation.

Note: Medicare does not cover healthcare costs outside the U.S.

Note: This policy requires that travel originate in the continental U.S. (except Maryland or Kentucky), and that the covered persons travel at least 100 miles from home.

Learn more at www.afspa.org/travel.
Ways to help ease the stress in your life...

Everyone feels stress at times. Some describe it as tension or pent-up energy. Some stress can be healthy. It can keep you safe when you feel a threat. For instance, a car cuts in front of you on the highway. You slam on your brakes and avoid a crash. But long-term stress can cause health problems, like a rise in blood pressure. It can affect the heart and immune system. And it can also lead to trouble sleeping and controlling diabetes and asthma.

Stress Management Tips
You may not be able to remove stress entirely. But there are ways to control and reduce it. Here are some:

- **Breathe**
  Take a minute to pause. Breathe in and out. Let your mind take a break to process what is happening. You’ll respond better.

- **Set priorities**
  Plan ahead. Make a list of tasks you need to do, and prioritize what is most important. Then, set about accomplishing them.

- **Set limits**
  Notice when you take on more than is humanly possible. Be realistic to avoid undue pressure and stress.

- **Exercise**
  Take a walk, run, golf, swim, dance, do yoga. Just stay active. It has a calming effect and releases “feel good” hormones.

- **Talk to someone**
  Talking to someone you trust can lower stress. It may even help you solve a problem. But talk to your doctor or seek counseling if your stress becomes overwhelming.

FSBP offers many benefits to combat stress including Digital Coaching, Health Coaching, and myStrength™ - the online mental health support program. To learn more, see pages 83 – 86 of the Plan Brochure.

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Healthy Pregnancy – Lessons I learned...

By Kyle Longton, Chief Operating Officer

Throughout the year, my colleagues and I review whether our outreach programs are successful by looking at statistics on FSBP performance – how many members participate in what programs, if certain quality measures are met, etc. It can be difficult to grasp the programs by just reviewing the statistics (or reading about them in a newsletter). However, I learned the importance of one of these programs first hand over the last year.

In October 2015, my wife Andrea and I learned that we were expecting – twins! The doctors considered this first pregnancy high risk and we quickly began to learn about healthy pregnancies and healthy babies.

Here are lessons I learned and what FSBP can do to support you when you’re expecting:

- **Make an appointment with your obstetrician as soon as you think you’re pregnant.**
  Beyond confirming pregnancy, the first appointment allows the doctor to assess your health and address any underlying health conditions such as diabetes or high blood pressure. Early lab testing can identify issues, such as anemia and Rhesus (Rh) factor, which may affect the pregnancy and require monitoring. Prenatal visits can reduce the risk of complications by identifying issues early.

- **Discuss your medical conditions, prescription medications, and over-the-counter supplements with your doctor.**
  First trimester prenatal care includes determining the expected due date and hearing the baby’s heartbeat. Measurements monitor fetal development and establish baselines for blood pressure and weight. Your doctor can advise you on supplements and address any concerns about prescription medications.

- **Take advantage of the benefits available from FSBP.**
  The Plan covers most maternity care services at 100% for in-network providers or providers outside the 50 United States. You have access to the Plan’s Healthy Pregnancy Program, which provides educational material and support to pregnant women during healthy and high risk pregnancies. The 24-hour nurse advice line is available if you have questions; and a case management program provided by our Registered Nurses is designed to assist you throughout your pregnancy, particularly if it is high risk. These programs are offered to members free of charge. See your Plan Brochure or call 202-833-4910 for more information on these and other wellness services.

- **Communicate with us.**
  Our colleagues at Aetna may reach out to members – particularly those living overseas – to request more information about prenatal services received. This helps us to serve you better. AND – don’t forget to let us know when your newest family member arrives! For members enrolled in Self and Family coverage, you need only submit a copy of the birth certificate through our secure Member Portal (www.myafspa.org). Talk with your HR office if you need to change to Self Plus One or Self and Family.

Each pregnancy is unique and these benefits and programs adapt to meet your needs. Let us support you through this special time and beyond. This information helped my wife and me on our pregnancy journey. Our two daughters, Cora and Lucy, were born on May 25, 2016. We were fortunate that the pregnancy was incident-free and our girls came home a few days after delivery.
How to enroll in the automatic refills program...

There are three convenient ways to enroll in the program:

1. Log in to the FSBP-ESI co-branded website and click “Manage Automatic Refills” from the menu under “Manage Prescriptions.” Select the prescriptions you want automatically refilled.

2. When you refill a prescription, ESI’s system will ask if you want to enroll it in automatic refills. If you answer “yes,” ESI will begin refilling your prescription automatically when it is time.

3. Call ESI’s Member Services toll-free at 1-800-818-6717. Or, call collect from outside the 50 United States at 724-765-3077 or 724-765-3074 and tell the patient care advocate you want to enroll in automatic refills.

Don’t be duped by drug coupons

Drug copay coupons, promoted by manufacturers of brand-name medications, may seem like a good deal, but there is another side to the story.

Hundreds of high-priced brand drugs offer coupons that apply to your share of the drug’s cost. But beware: Copayment coupons inject waste into the healthcare system. A temporary discount can put you on a path to higher copayments and premiums in the future.

Many people may not consider the extra costs to the system when offered a chance to reduce their copayment. They may not realize that the Plan could be paying hundreds of dollars more. This temporary savings ultimately might contribute to higher premiums or fewer benefits.

In addition, it is worth noting that many coupon offerings are for limited periods of time. This means you may get a lower rate for that drug initially, but once the coupon ends, your cost will increase to your normal plan copayments. Over time, taking a lower cost alternative from the beginning can save you money.
Prescription drugs account for a third of the benefits paid for FSBP members (and for most plans in the Federal Employees Health Benefits [FEHB] Program). The Office of Personnel Management (OPM) has become increasingly concerned with plans’ drug expenditures, a major driver of health care costs.

Over the years, OPM has asked plans to find ways to mitigate drug expenses. FEHB plans, including FSBP, accomplish this by utilization management (UM) and an incentive preferred formulary. In addition, we have excluded coverage of most compound medications. Many of the ingredients are available through FDA approved medications at lower cost. These prescription benefits are described in the Plan Brochure, Section 5(f).

The incentive preferred formulary affects all members, regardless of the drug purchased. We use Express Scripts’ National Preferred Formulary (NPF). The six tiers are:

- **Tier I (Generic Drugs):** Generic drugs are chemically and therapeutically equivalent to their corresponding brand name drugs and equally as safe. Generic drugs are preferred by the Plan.

- **Tier II (Preferred Brand Name Drugs):** Single-source brand name drugs are available from only one manufacturer and are patent-protected. No generic equivalent is available. Certain brands are preferred and included in the formulary because of discounts the manufacturers give the Plan. These cost savings are passed to you in the form of lower copays.

- **Tier III (Non-Preferred Brand Name Drugs):** Non-Preferred drugs are multi-source brand drugs and single source brand drugs. Multi-source brand name drugs are brand name drugs for which the patent protection has expired. As a result, generic equivalent drugs are available. When an approved generic equivalent exists, that is the drug you will receive. FSBP allows members to purchase these more expensive medications, but at a higher copay/coinsurance because they cost the Plan more.

- **Tier IV (Generic Specialty Drugs):** Specialty drugs are described on pages 67-68 of your Brochure. The Generic Specialty Drug definition is the same as Tier I, above.

- **Tier V (Preferred Brand Name Specialty Drugs):** Preferred Specialty medications are those branded medications included on the Plan formulary.

- **Tier VI (Non-Preferred Brand Name Specialty Drugs):** Non-preferred specialty medications are branded medications included on the formulary, but require a higher copay than the Generic and Preferred Specialty medication.

In addition, the NPF excludes a limited number of drugs because there are much less expensive preferred brand medications available in the same therapeutic category.

**How is one brand chosen over another brand as preferred?**

Express Scripts (ESI) formularies are created with guidance from three distinct committees based on the clinical appropriateness of the drug.

**National Pharmacy & Therapeutics Committee:** Fifteen independent physicians and one pharmacist from active communities and academic practices representing a range of medical specialties. These members are not employed by ESI.

**Therapeutic Assessment Committee:** ESI’s internal clinical review body consisting of clinical pharmacists and physicians, who review specific medications following FDA approval using medical literature and published clinical trial data.

**Value Assessment Committee:** This committee of certain ESI employees considers the value of drugs by evaluating the net cost, market share, and drug utilization trends of clinically similar medications.

**Which drug is the most cost effective for you?**

My RX Choices® is a tool that provides transparent and convenient access to information about formulary tiers, cost-sharing, and UM requirements for covered prescription drugs. You can access it through www.express-scripts.com/fsbp. You can research the cost of drugs without signing into our co-branded website. It provides accurate and comprehensive information to help maximize your pharmacy benefit value. My RX Choices® is available also through ESI’s mobile app. The program compares your medications with lower-cost alternatives available under FSBP. You also can compare UM requirements easily for over 1,300 maintenance medications with:

- Generic equivalents (same active ingredients as brand-name drugs)
- Preferred brand and generic alternatives both within and across drug classes (different active ingredients)
- Ordering through retail and home delivery channels
- Over-the-counter alternatives for more than 200 prescription drugs

Using My RX Choices® and home delivery will save you money. This keeps the Plan’s drug costs down, helping stabilize premiums, which ultimately saves you money.
Ms. Jakub:
Anything I can do to convey to others how much your organization has meant to me over the years is my pleasure. I would only add that many of my former colleagues in the government would gladly convey the same sentiment. When you are overseas and have medical issues, having FSBP health insurance coverage means one significant less worry when concentrating on getting well should be all that matters. There is simply no way to express how much peace of mind it gives you to know that your medical bills will be dealt with promptly and professionally. It is great that you can speak with someone who treats you as a valued customer, not as a number.

I had a policy with another government health provider for several years and that experience was not as pleasant as my relationship with FSBP. I am not being negative to the other provider. It is just that FSBP does so much more to ensure that one’s medical bills are processed quickly and accurately. The translation services are one aspect. But using the foreign currency rate from the customer at the time of payment is another major factor that makes FSBP that much better.

Once again, I have been fortunate to have been associated with FSBP for the past twenty plus years. Your plan is the BEST!

Gordon Hurd
AFSPA/FSBP Member

What People are Saying

AFSPA receives many wonderful messages from happy members and hospital partners. Please read testimonies on their experiences with the FSBP health plan, printed with their permission.

GP B
Heidelberg Germany

“AFSPA is the best insurance system I have worked with in my 25 years here as Director of the International Health Care Center, Yonsei University Severance Hospital. We see more than 60,000 foreigners a year at this center. My staff of doctors, nurses, and administrators will all testify to the professionalism and especially the compassion that your organization shows to patients and medical professionals. It has been a pleasure working with you and I hope that the relationship continues for many years in the future."

John Linton
Director, International Health Care Center
Chairman, Department of Family Medicine

“AFSPA is the best insurance system I have worked with in my 25 years here as Director of the International Health Care Center, Yonsei University Severance Hospital. We see more than 60,000 foreigners a year at this center. My staff of doctors, nurses, and administrators will all testify to the professionalism and especially the compassion that your organization shows to patients and medical professionals. It has been a pleasure working with you and I hope that the relationship continues for many years in the future.”

John Linton
Director, International Health Care Center
Chairman, Department of Family Medicine

“I want to thank you for your consistency in building a relationship with our hospital. I am always moved by the effort you put forth to care for your clients and partners. We value the relationship we have with you and are very proud to be partners with FSBP.”

Sophie K.
GOOD MORNING HOSPITAL
South Korea

CEO, Paula Jakub and COO, Kyle Longton visited Good Morning Hospital during Open Season 2015.

Foreign Service Benefit Plan ★ Committed to Service

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. Here is what you said about FSBP:

- 87% of our members gave FSBP an above average rating for FSBP’s Claim Processing
- 88% of our members gave FSBP an above average rating for FSBP’s Customer Service
- 93% of our members gave FSBP an above average rating for FSBP’s Overall Quality

We are glad you are more than satisfied with your health plan.
Security at Home

By Yancy Meiller
Information Technology Manager

Technology has evolved over the last 30 years. With technology advancing very quickly, cyber-attackers have changed their ways of targeting individuals.

This past May, the news announced that a large healthcare facility was targeted by “ransomware.” What exactly is ransomware? Good question. Ransomware is malicious software that denies you access to your computer or files until you pay a ransom.

How can this really happen? The most typical form of attacks is spread through email. The message will appear to come from a reputable source. It will include an attachment, which will trigger an action when opened. The software will run and complete its task. This could be to encrypt all files or block access. Then, it will display a message on your screen, stating that you must pay the ransom within a certain amount of days. If not, you will lose your data/computer access.

How can you avoid this? Here are some simple steps that we recommend users follow. It will not keep attackers 100% from attempting a cyber-attack, but it will most definitely reduce the risk.

1. Do not open attachments that you are not expecting, especially e-mails that suggest you must reply quickly or “act fast.”
2. Ensure your antivirus software is up to date.
3. Ensure your computer is up to date. (Windows update for PC systems or software updates for Mac systems)
4. If possible, backup your data at least once a month.

What is AFSPA doing to avoid these types of attacks?
1. AFSPA keeps all virus definitions up to date.
2. AFSPA only accepts PDF submissions for our claims, to prevent attachments that can be malicious.
3. AFSPA keeps backups of all systems securely and runs them daily.

Have you received an e-mail that appears to be from AFSPA or our plan administrator, Aetna, and it seems suspicious? Please forward the e-mail to: helpdesk@afspa.org. We will confirm if the e-mail is legitimate or if it should be marked as spam. We are here to help.

Heading Back to the Hospital?

The number of patients who have been admitted to the hospital and then return within a relatively short period of time is growing. This “readmission” trend is under scrutiny by Medicare, insurance companies, and health quality organizations across the country.

Why is a patient admitted to the hospital again so soon? How often is this happening? And, what can we do to slow this alarming trend?

FSBP has an active Readmissions Prevention Program in place to address this issue. Case Managers are ready to help members manage their health. Our Case Managers are registered nurses with the knowledge and resources to help you stay out of the hospital. But if you are admitted to the hospital, Case Managers may contact you to help. They also may call when you go home after a hospital stay to help you understand your care. The Case Management service is available to FSBP members free of charge, with no impact on your benefits. To request a case manager, call Customer Service at 202-833-4910.

FSBP cares about keeping you healthy while making healthcare safer and more affordable.

Contractor Transition

A new FSAFEDS contract was awarded to WageWorks on March 1, 2016. On Thursday, September 1, 2016, the FSAFEDS program will transition administration from ADP to WageWorks. The current phone number, fax number, and website (www.FSAFEDS.com) will continue to be used. The plan-year dates, election amount, and available balance will remain the same also. Participants should receive additional information from FSAFEDS. If there are questions, please contact OPM at fsa@opm.gov.
**AFSPA Staff in Action**

**AFSPA Listens**

By Kyle Longton, Chief Operating Officer

In our Spring issue, I began a column relaying member questions and suggestions, and AFSPA’s responses. Here is the second installment of this ongoing feature.

**I went to a military treatment facility (MTF) for my care and received a bill. What do I do?**

Many MTFs have adopted a new billing policy and are no longer submitting claims for or accepting reimbursement from third party carriers, including FSBP. All MTFs were expected to be in compliance with this new billing policy by September 1, 2015. MTFs are utilizing a new vendor called Centralized Receivable Services (CRS) to collect payments for services provided. CRS gives patients (debtors) an online option to access their invoices. You can use this to download the invoice and submit a claim.

To process a claim, FSBP requires identifying information for the member and provider; dates of service; diagnosis; type and charge of each service or supply; and proper medical/dental codes. Please refer to Section 7 (Filing a claim for covered services) of the 2016 FSBP Brochure. Usually, diagnoses codes are located several pages into the CRS invoice, making it important to send the complete invoice. If the invoice only contains pharmacy expenses, then no diagnosis is needed. Direct questions regarding CRS statements to the number provided on the invoice.

Some MTFs may bill for services provided beyond the Plan’s timely filing limit. Should that happen, please submit your claim as soon as you receive it and include an explanation of the late filing. We will consider the circumstances when reviewing the claim.

**Why is there a new step to complete when I file claims online?**

In the secure AFSPA Member Portal, we have added a new form to complete when submitting FSBP claims. It asks you to identify which family member the claim is for, the member ID (or Social Security Number) for that family member, and to certify the accuracy of the documents submitted. There are still options to include questions or comments and to send the claims to a specific member of our staff.

This new feature resolves one of the biggest issues we experience: not being able to identify each individual claim. Many of the claims we receive have no identifying information – no member ID number and sometimes no name. These unidentified claims cannot be processed. Members are frustrated when these claims are not paid and this leads to an increase in calls, emails, and overall dissatisfaction. This was a design flaw in our process and the new form fixes it.

**Follow up from our last issue… Wait Time, Staffing, and Website**

In our Spring issue, I shared that AFSPA is going through growing pains. We have hired several new staff members for our Health Operations Team. Most are training to become Health Benefits Officers and provide customer service to members, while the others will be supporting the Health Team as staff assistants. The addition of these team members - and more to come - will allow us to serve you better throughout the year. Based on feedback from members and staff, there have been subtle but important changes to our website. On each page, there is a new “Help” option to provide you with a guided tour of that section of the site. In addition, we have revised the organization of information and the language we use to better anticipate and answer member questions. Please take a look and let us know what you think.

I welcome your feedback and encourage you to contact me at kyle.longton@afspa.org.

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**Honey Glazed Chicken**

Prep Time: 10 minutes
Cook Time: 10 minutes

1 1/2 Tablespoons Olive Oil
2 Skinless Boneless Chicken Breasts cut into bite-size pieces
1/8 Teaspoon Red Pepper Flakes
1/4 Cup Honey
2 Tablespoons soy sauce

1) Whisk honey, soy sauce, and red pepper flakes in a bowl.
2) Heat olive oil in a skillet over medium heat, cook and stir chicken in hot oil until lightly brown, about 5 minutes.
3) Pour honey mixture into skillet and continue to cook and stir until chicken is no longer pink in the center and sauce is thickened, about 5 minutes more.

Serve with your choice of a wild or brown rice and/or salad mixture of choice.

Enjoy!
The AFSPA Team

Walks the Walk

By Gina Weatherup, Special Correspondent to AFSPA

Many of FSBP’s benefits and programs are built around wellness goals. FSBP enrollees and their families have numerous opportunities to stay healthy. At AFSPA, we talk about health and wellness but the staff actually hold themselves to those same standards. Whether it is exercising, eating healthy (as you see in Ervin’s recipe on page 10), or managing stress, the staff strive to live healthy every day. One could say the AFSPA team “Walks the Walk.”

The employees have found it easier to make time to exercise since AFSPA moved into its new facility September 2015 because it features an onsite gym.

CEO Paula Jakub uses the treadmill and fitness machines at least three mornings a week. For Paula, this is about more than physical activity, “It is my time to think and prepare for the day. It’s about the only time I have to pay attention to just me.” Of course, for Paula, working out at the onsite facility has an important perk. She said, “One of my mottos is ‘Lead by example.’” She likes that her team sees their leader being active. Paula welcomes the frequent interactions with her staff in the gym.

Some AFSPA staff choose to walk outdoors in the middle of the day, gaining both physical activity and a chance to breathe fresh air to relieve some of the workday stress. Other employees go well beyond the treadmill. For example, Stefon Nicely’s day starts at 4 a.m. with 45 minutes of cardio and another 15 of strength training, even before she joins her group’s daily challenge. The group’s favorite fitness app is called Argus. Stefon said, “I really enjoy the Argus app. The best feature is the Challenges. You can invite people to compete against one another in daily, work week, weekly, or weekend step challenges. I invited some colleagues to join a few Workweek Battles. We push each other to the limits by seeing how many steps we each have with each activity.”

The important goal is to find an achievable action that will enhance your own well-being. Perhaps meditation is more your speed, or you would prefer taking Tai Chi, ballet, or Zumba classes. Paula urges both staff and members to, “Find something that works for you. It may even involve finding a buddy to help you stick with it.”

Whether your goal is to lose weight, be healthier, or set an example for others, there are many simple steps you can take toward progress. FSBP offers its members a variety of wellness programs, including the Simple Steps incentive program, health coaching online or via phone, nutritional counseling, and the myStrength™ mental health program. Information on these programs, and discounts on gym memberships and the Jawbone fitness tracker, can be found in your FSBP brochure.
SLF at Foreign Affairs Day

AFSPA participated in Foreign Affairs Day at the State Department on May 6, 2016. The event honors retired Foreign and Civil Service employees and serves as an annual homecoming celebration. The Senior Living Foundation (SLF) of the American Foreign Service joined AFSA and DACOR in co-sponsoring the event. As SLF’s mission is to provide support to retired Foreign Service personnel and their spouses, it was a great time to spread the word. AFSPA has been a proud sponsor of SLF for over 25 years. Learn more about SLF at www.slfoundation.org.

Goodbye Lesley Frank

On May 26, 2016, AFSPA lost one of its favorite employees, Lesley Frank. She officially retired after 12 years of service to FSBP. A celebration was held to honor her time with the Association. CEO Paula Jakub said, "Lesley personifies a Commitment to Service to our members that we all can strive to attain." Lesley will be missed by staff and by members. We wish her well in her future endeavors.

Medicare & FEHB Putting it Together

CEO Paula Jakub presented "Medicare and the FEHB – Putting It Together” at the American Foreign Service Association. She covered the four parts of Medicare - A, B, C, D, reviewed how and when to enroll, and explained important deadlines to avoid penalties. Paula also answered many questions from the large audience. The seminar was well received by all. To learn more about Medicare and FEHB, see Helpful Links at www.afspa.org/fsbp to view a new Medicare video from Paula. A booklet specific to FSBP and Medicare is available on the site as well.