American Foreign Service Protective Association

Caring for your Health Worldwide®
Since 1929, the American Foreign Service Protective Association (AFSPA) has been devoted to providing a comprehensive set of health insurance benefits and other services tailored to the unique needs of Foreign Service and other Executive Branch personnel.

Over the years, our membership has expanded to Civil Service personnel and agencies that work to support U.S. Foreign affairs and related missions.

Our reputation is based on our experience, our diversity of insurance programs and services, and our exemplary member-focused service.

AFSPA membership is composed of over 67,000 active and retired Foreign Service, Department of Defense, and other Executive Branch personnel and their families.

OUR MISSION
To provide unparalleled service that our unique, worldwide membership requires, AFSPA manages a comprehensive set of health insurance benefits and related programs promoting the welfare of our members who support U.S. Foreign affairs and related missions.

OUR VISION
As a center of Health Care Excellence, AFSPA is the premier provider of creative, innovative health benefits, insurance programs and professional services to its eligible membership as well as an expert resource to the entire Federal workforce.

OUR VALUES
The core values under which we operate can be summarized by the acronym WE CARE. At AFSPA, we hold ourselves accountable to:

Work tirelessly to serve our members and ensure compliance with all legal requirements
Ethical behavior, honesty, and integrity demonstrated at all levels
Communication that is open and honest at all times
Accuracy in the performance of our duties
Risk management in seeking to better serve our members
Employees are our most important asset
Membership in the American Foreign Service Protective Association (AFSPA) is free. You pay no dues or membership fees (only for the services you choose to enroll in) and membership is for life.

Membership entitles you to enroll in or apply for the insurance and services offered by AFSPA.

New membership is open to:

All Foreign Service personnel and direct hire employees from the following agencies:

- Department of State (Civil & Foreign Service)
- Department of Defense (DOD)
- Department of Homeland Security (DHS)
- Agency for International Development (AID)
- Foreign Commercial Service
- Foreign Agricultural Service
- Central Intelligence Agency (CIA)
- National Security Agency (NSA)
- Office of Director of National Intelligence (ODNI)
- All Executive Branch civilian employees assigned overseas or to U.S. possessions and territories, including direct hire employees who support those activities

NOTE: This document is not the insurance contract. This brochure provides brief descriptions of said plans. Policy provisions will prevail if there are any conflicts between them and these descriptions.
FOREIGN SERVICE BENEFIT PLAN
A High Option Health Plan

The FOREIGN SERVICE BENEFIT PLAN (FSBP) is a Federal Employees Health Benefits (FEHB) High Option closed plan with network providers (in the U.S.) that also covers you worldwide. We offer competitive premiums. FSBP is sponsored by the American Foreign Service Protective Association (AFSPA).

For over 75 years, FSBP has provided comprehensive health coverage to our members with exceptional member-focused services.

All FEHB eligible Federal Executive Branch employees who advance the nation’s foreign and intelligence affairs are eligible to enroll in FSBP, whether they serve at home or abroad. In fact, 60% of our members enjoy our excellent health benefits in the U.S.

FSBP’s unique benefits and services include:

Generous Alternative and Therapeutic Benefits
Massage Therapy, Acupuncture, and Chiropractic: For each of these services, we pay up to $60 per visit/40 visits a year.

Wellness Incentives with a Reward Program
Earn up to $250 in wellness incentive funds each calendar year to use towards your out-of-pocket medical costs.

International Coverage & Convenience
Our direct billing arrangements with many foreign facilities and our online claims filing & Electronic Funds Transfer (EFT) reimbursement allow members to receive needed care when overseas, without hassle or extra paperwork.

Members also have 24/7 access to a nurse advice line and emergency translation line.

Low Calendar Year Deductibles for In-Network & Overseas Providers
$300 - Self Only    |   $600 - Self Plus One & Self and Family

Dietary and Nutritional Counseling
Members can participate in individual and group behavioral counseling with a professional to assess dietary habits and health needs.

One-on-one Health Coaching
Members have access to their own personal health coach to help them meet their wellness goals.

How do I Enroll?
Enroll through your agency’s HR office or your Retirement office.

"As a subscriber to FSBP for about the last fifty-four years, I can say that I have always been totally satisfied with the benefits and services I have received over all those years, at home and abroad."

Robert M.
New Hampshire
Four Dental Plans

**AFSPA** offers a variety of dental plans to meet the needs of our members in the U.S. and overseas. Here’s a quick comparison of our four plans.

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Network Coverage</th>
<th>Annual Maximum</th>
<th>Deductible</th>
<th>Orthodontia</th>
<th>Waiting Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dominion National Access ePPO</td>
<td>Mid Atlantic Region (DC, DE, MD, NJ, PA, &amp; VA) (Must see a provider in the Access Network)</td>
<td>$2,000 per person</td>
<td>Individual: $25 Family: $75</td>
<td>Yes Optional Orthodontic Discount Program available for purchase, for children &amp; adults</td>
<td>None</td>
</tr>
<tr>
<td>Cigna Dental HMO</td>
<td>Nationwide (Must see a CIGNA HMO provider)</td>
<td>No Annual Max</td>
<td>$0</td>
<td>Yes Adults and dependents under age 19 are eligible for orthodontia payable by a set fee schedule (no deductible)</td>
<td>None</td>
</tr>
<tr>
<td>Cigna Dental PPO</td>
<td>Worldwide In-network and out-of-network available</td>
<td>$3,000 per person</td>
<td>$0</td>
<td>Yes After 12 months, children &amp; adults are eligible for orthodontia payable at 40%, up to $2,500 lifetime maximum (no deductible)</td>
<td>Yes 12 months for Orthodontia benefit for children &amp; adults (new plan members only)</td>
</tr>
<tr>
<td>Cigna International</td>
<td>Covers any dentist worldwide and offers an international network of over 100,000 trusted providers in 160 countries</td>
<td>Outside the U.S. - $3,000 per person Inside the U.S. - Individual: $100 Family: $300</td>
<td>Yes After 12 months, children &amp; adults are eligible for orthodontia, up to $2,500, lifetime max payable at: 50% - Outside the U.S. 25% - Inside the U.S. (no deductible)</td>
<td>Yes 12 months for Class III Major Restorative (i.e. major fillings, dentures, bridges, crowns) services received in the U.S. (new plan members only)</td>
<td></td>
</tr>
</tbody>
</table>

All dependents are covered up to age 26, regardless of financial dependency, residency, student status, or marital status. This applies to all dental plans offered by AFSPA.

**How do I Enroll?**
- Go to [www.afspa.org/dental](http://www.afspa.org/dental)
- Choose your dental plan
- Click “Enroll Now” and follow the directions on the enrollment form

**Enroll Anytime!**
No need to wait for Open Season

View dental plan premiums at [www.afspa.org/dental](http://www.afspa.org/dental)
**GROUP ENHANCED LIFE INSURANCE (GEL)**

*New and Improved Plan!*

**AFSPA** offers a group term life insurance that protects you and your family, when you need it most. The policy can compliment your Federal Employees’ Group Life Insurance (FEGLI) coverage or be used on its own. You can keep this coverage even if you leave government service.

- Up to $600,000 of coverage
- Covers death from any cause, including acts of terrorism or war (declared or undeclared)
- Increased family coverage is available
- Spouse and dependent children age 19 and over can apply for coverage in their own name
- Coverage up to age 80
- **NEW!** Early access to a portion of your benefits (prior to your death) to use towards chronic illness

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**ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

To better plan for the financial challenges that may result from accidental injuries or death, **AFSPA** offers the option to purchase Accidental Death & Dismemberment Insurance. This plan can add another layer of protection for you and your loved ones.

- Up to $600,000 of coverage
- Family coverage is available
- Spouse and dependent children age 19 and over can apply for coverage in their own name
- Benefit coverage reduces at age 70+, however coverage does not terminate due to age
- Provides Home Alteration and Vehicle Modification benefits
- Provides Child & Spouse Tuition Reimbursement benefit and Day Care Expense benefit

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Some restrictions apply.

Apply anytime!
No need to wait for Open Season

View rates & premiums at www.afspa.org/life

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GROUP DISABILITY INCOME PROTECTION

If you are a newly hired employee, do not have a substantial amount of sick leave or savings, or just want some extra protection, you should consider applying for this type of coverage. AFSPA’s two Disability plans provide coverage for “medically necessary” disability.

Choose from Two Plans:

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<tr>
<th>LLOYD’S OF LONDON</th>
<th>CIGNA</th>
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<tbody>
<tr>
<td>◾ Provides 60% of your annual salary, up to $5,000 a month</td>
<td>◾ Provides 60% of your annual salary, up to $5,000 a month</td>
</tr>
<tr>
<td>◾ 2-year maximum benefit period</td>
<td>◾ 2-year or 5-year maximum benefit period</td>
</tr>
<tr>
<td>◾ 45-day waiting period</td>
<td>◾ 30-day waiting period</td>
</tr>
<tr>
<td>◾ International coverage</td>
<td>◾ International coverage</td>
</tr>
<tr>
<td>◾ Does not cover war and terrorism</td>
<td>◾ Covers war and terrorism</td>
</tr>
<tr>
<td>◾ Health application is required</td>
<td>◾ Health application is NOT required</td>
</tr>
<tr>
<td>◾ Premium waived when benefits are payable</td>
<td>◾ Premium waived when benefits are payable</td>
</tr>
<tr>
<td>◾ Optional $250,000 lump sum benefit, if disabled 25 months or more</td>
<td>◾ Maternity coverage (medically necessary) and Survivor Benefits (3 months of benefits payable to your beneficiary)</td>
</tr>
</tbody>
</table>

Top 4 reasons to consider our Disability Plans:

1. You will not qualify for Federal Employees Retirement System (FERS) disability retirement benefits if you have a partial disability. (Source: Annual Statistical Report on the Social Security Disability Ins Program, 2012)
2. Disability retirement benefits under FERS are taxable. (Source: IRS.gov)
3. To be eligible for FERS disability retirement benefits, new Federal employees must complete at least 18 months of service. (Source: IRS.gov)
4. To be eligible for FERS disability retirement benefits, the disability must be expected to last at least one year. (Source: opm.gov)

View Rates & Premiums at www.afspa.org/disability

Some restrictions apply.

www.afspa.org | (202) 833-4910
Members of Household Insurance (MOH)

Medical Insurance for Your Loved Ones Traveling or Residing Outside of their Home Country

We offer three (3) travel medical insurance plans designed to cover members of your household. This includes domestic partners, parents, in-laws, children age 26 or older, and nannies. MOH plans can even be utilized by friends who are traveling or residing outside of their home country.

These plans especially benefit members of your household who are not eligible for coverage under the Federal Employee Health Benefits (FEHB) Plan including:

- U.S. citizens spending extensive time with you overseas and need health care coverage during their stay
- Foreign Nationals residing with you in the U.S., or traveling outside their home country, and need health care coverage during their stay

We offer three MOH plans:

GLOBAL MEDICAL INSURANCE
Offers five (5) plan options with various levels of coverage. Applicant(s) must be traveling outside of their home country and reside with you at least 6 months, out of a consecutive 12-month period.

LIAISON TRAVEL MEDICAL SERIES
Offers three (3) plan options with various levels of coverage. Applicant(s) must be traveling outside of their home country and reside with you at least 5 days to a maximum of 364 days. Geographic restrictions apply.

GLOBEHOPPER SENIOR
Offers two (2) plan options with various levels of coverage. Applicant(s) must be over age 65, a U.S. citizen or a U.S. permanent resident traveling outside the U.S. The person must qualify for Medicare and be enrolled in Medicare Parts A & B. Applicant(s) also must be actively enrolled in a Medicare Supplemental Plan or a Medicare Advantage Plan.

How do I Enroll?

- Go to www.afspa.org/moh
- Choose your MOH plan
- Click “Enroll Now” and follow the directions on the enrollment page

Note: These plans are not a general health insurance plan. MOH plans are interim (limited benefit period) travel medical programs. The coverages are intended for use while away from one’s home country.

“Worldwide Medical Insurance”

Enroll at any time!
TRAVEL INSURANCE

When you’re planning a vacation or a family member visits you overseas, be sure to have protection in case anything goes wrong. AFSPA’s travel plan called, Travel Assistance International (TAI), covers a wide range of services and circumstances. TAI is designed to help with overseas travel, as well as trips within the U.S.:

- Emergency medical evacuation; medical referrals
- Repatriation of remains to your place of residence
- Accidental Death & Dismemberment Benefit
- Interpreters available by telephone
- Emergency cash advance, luggage tracking, and lost document assistance

*Travel must begin in the U.S. and be at least 100 miles from home. Not available in KY & MD.

Note: Medicare/Medicaid does not cover health care costs outside the U.S. For more information, visit http://travel.state.gov.

FINANCIAL PLANNING & LONG TERM CARE

- Retirement Analysis
- Long Term Care Planning
- Estate Conservation/Planning Strategies
- 401K Management

TAX CONSULTATION

Beers, Hammerman, Cohen & Berger P.C. offers:

- Complimentary 20-minute consultation for tax questions (including tax requirements for members overseas)
- 10% discount off standard hourly rates
- Dedicated secure email for members to ask questions
- Letter of understanding prior to services being rendered

LEGAL SERVICES

AFSPA has arranged for several law firms in Washington, D.C. and Virginia to be available to represent our members with legal matters, both globally and stateside, such as:

- Wills and living wills, powers of attorney
- Family law matters
- Real estate transactions, taxes, business, and financial planning
- Personal injury

Learn more at www.afspa.org
AFSPA’s DISCOUNT CARE PROGRAMS
(Available to U.S. Residents Only)

Enroll at any time!

AFSPA offers you a three-in-one package discount plan that includes savings on dental, vision, and LASIK.

DENTAL

Using this contemporary discount network, members enjoy visible value and transparent pricing on most dental procedures, including routine and preventative dental care, major dental work, specialty treatment, and cosmetic services. Key features include:

- Nationwide access to one of the nation’s largest networks of participating dentists and specialists
- Ease of use, no limits on use and no eligibility exclusions – simply sign up and save
- Members may visit any participating dentist and change providers at any time
- 20% to 60% savings on routine and specialty dental treatment from a quality network of providers
- Published fee schedules that offer cost and savings transparency

This product is not available in VT & WA.

VISION

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear.

Members receive Exclusive Member Extras and special offers in addition to access to discounts through trusted, private-practice VSP doctors on eye and contact lens exams, glasses, and sunglasses.

This product is not available in WA.

LASIK

Members will receive savings of 40% to 50% off the overall national average cost for Traditional LASIK surgery through QualSight. Members can receive significant savings on newer procedures like Custom Bladeless (all laser) LASIK.

- QualSight has more than 800 locations, so members can choose the provider and the LASIK procedure that meets their vision care needs.

This product is not available in MT.

TruHearing is a complimentary service for all AFSPA members!

- Members get to choose from a wide selection of the latest digital hearing aids at prices 30-60% below the national average at over 3,800 providers nationwide.
- Members receive 3 follow-up visits with a TruHearing audiologist or hearing instrument specialist for fitting and adjustments, free of charge.
- Members have a 45-day risk free trial period after purchasing hearing aids through TruHearing.
- After 45-day risk free trial period, members receive 48 free batteries per aid.

This product is not available in IL.

THIS PLAN IS NOT INSURANCE.
Caring for Your Health Worldwide®

For more information or questions, please contact:

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Monday - Friday 8:30am to 5:30pm (EST)

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