This year has proven to be a busy year for the American Foreign Service Protective Association (AFSPA). Our 2017 theme remains as the “Commitment to the Member Experience.” We have learned much from your comments and suggestions at our Annual Member meeting, the post-call surveys, interactions with our Health Team, and general emails to Kyle and me. But learning from your comments and doing something with them are two different things. We have made strides in the latter as is indicated by our changes in operations. Many of the changes also are documented in Kyle’s AFSPA Listens columns throughout the year.

Of course, the delivery and cost of quality health care continues to be on our mind as we work to address OPM’s initiatives in Managing Prescription Drugs, Ensuring Access to Care, and Population Health. This newsletter informs you of our 2018 Foreign Service Benefit Plan (FSBP) benefits, welcomes our new overseas direct billing partners, and offers advice for those considering a Federal retirement buy-out.

FSBP continues to provide excellent benefits at very competitive premiums. While the average enrollee share of the Federal Employees Health Benefits (FEHB) premiums will increase in 2018 by 6.1%, FSBP’s rates have changed minimally.

The transition to the Aetna computer platform draws closer. We are working daily (no exaggeration) to assure all programs have been vetted – every benefit, every field, and every website. No matter how much planning we do on the front end, there will be disruption. We will do our very best to keep you informed and prepared. Please pay attention to the special Migration Pamphlet in your Open Season packet.

NEW AFSPA Discount Care Programs – AFSPA offers excellent Dental Insurance plans to meet the needs of our stateside and overseas members. As good as our plans are, we understand dental insurance is not for everyone. Choosing a dental plan – whether sponsored by us or FEDVIP – should make good financial sense for you. For those who have little to no dental issues, it isn’t logical to pay for something you use on a limited basis. However – it’s the “what if” that can be disturbing. Finally, we found a solution. AFSPA’s Discount Care Programs not only save you money on dental, but also on vision and even LASIK vision correction. You can purchase this package for a low monthly fee. In addition, there is a hearing aid discount available at no charge, just for being an AFSPA member. Please read more about AFSPA Discount Care Programs on page 10.

It has been a busy first part of the year indeed, which culminates with Open Season. We will be traveling over the next few months conducting Open Season talks and activities throughout the world. Look on our website and Facebook page for the various locations. If you are in the area, please stop by and see us.

As FSBP’s 75th Anniversary celebration ends in a few months, I reflect on that huge milestone. We did not get this far by accident. Our business did not succeed only from the numerous benefits and competitive premiums. It is not because we have carried the same name and same philosophy for this substantial time period. Our accomplishments stem from being an Association that constantly strives to put members first. Much like the attributes that create a successful individual, we exhibit caring, honesty, and integrity. From the staff to the Board of Directors, we demonstrate a Commitment to the Member Experience every day.

Thank you for your loyalty and your trust in us – and here’s to another 75 years of service to you.

To your health,

Paula S. Jakub, RHU
CEO, AFSPA

Members of the Board of Directors are Career Foreign Service or other Executive Branch personnel, on active duty or retired. They serve the Association without compensation.
A FSPA staff attended the Federal Education Association’s (FEA) Annual Conference in June 2017. AFSPA’s membership proudly includes Department of Defense teachers. Every year, CEO Paula Jakub leads a workshop on updates and changes in Federal Health Benefits. AFSPA also hosts a reception for the FEA board members and their families. This year’s teacher appreciation gift was a thermal mug that commemorated FSBP’s 75th Anniversary.

In July and September 2017, State Department employees learned about The Benefits of Acupuncture from a retired Foreign Service Health Practitioner, Rebecca (Becky) Reynolds. The Foreign Service Benefit Plan (FSBP) and the Bureau of Medical Services partnered to offer this one-hour lunchtime presentation. A full room of Federal employees learned about what to expect from this alternative medical treatment. Becky introduced the art of acupuncture and how it can be beneficial for pain management, stress relief, and even fertility. To learn more about Becky and her approach to acupuncture, visit www.A-A-Acupuncture.com.

FSBP covers 40 acupuncture visits per year, up to $60 per visit. Learn about alternative treatments, including massage therapy and chiropractic, in Section 5(a) of your Plan Brochure.
We’re excited about the 2017 Simple Steps to Living Well Together Incentive.

Our wellness incentive gives you the chance to earn up to $250 towards your calendar year deductible, coinsurance, copayments, and non-prescriptions purchases (eyeglasses, dental X-rays, cough drops, etc.).

It also reimburses you for other expenses such as dental, vision, and other eligible medical expenses.

You have until December 1, 2017 to complete your three simple steps which are: a Health Risk Assessment, a Biometric Screening, and at least one Healthy Action.

Any unused funds in your Wellness Incentive Fund Account at the end of the calendar year will remain in your account. This means the funds can be used for eligible medical expenses in the next Plan year as long as you remain enrolled an FSBP member.

Learn more at www.afspa.org/fsbp/wellness.

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### Benefit Changes to the 2018 Foreign Service Benefit Plan

Below is a summary of the changes to the 2018 Foreign Service Benefit Plan. Please review the 2018 Brochure posted on our website, www.afspa.org/fsbp, for the complete coverage information.

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Description of Changes</th>
</tr>
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<tbody>
<tr>
<td><strong>Section 3</strong> – You need prior Plan approval for certain services</td>
<td>Implemented utilization of Aetna’s National Precertification List (NPL) – Review your Brochure to determine what services need prior certification or prior approval</td>
</tr>
<tr>
<td><strong>Section 5(a)</strong> – X-ray, lab and other diagnostic tests</td>
<td>Added genetic testing and counseling</td>
</tr>
<tr>
<td><strong>Section 5(a)</strong> – Preventive care, adult; Preventive care, children</td>
<td>Combined Nutritional counseling and Weight Management benefits and cover them under Preventive care, adult and children</td>
</tr>
<tr>
<td><strong>Section 5(a)</strong> – Home health services</td>
<td>Removed the two-visit limit for services rendered by a Licensed Clinical Social Worker and included visits as part of the 90-visit maximum</td>
</tr>
<tr>
<td><strong>Section 5(c)</strong> – Extended care benefits/Skilled nursing care facility benefits</td>
<td>Added payment of Skilled Nursing Facility charges at same benefit levels as inpatient hospital for up to 90 days per calendar year – Precertification required</td>
</tr>
<tr>
<td><strong>Section 5(e)</strong> – Mental health and Substance abuse benefits</td>
<td>Added telehealth benefits for outside the 50 United States when the provider uses a HIPAA compliant tool</td>
</tr>
<tr>
<td><strong>Section 5(f)</strong> – Prescription drug benefits</td>
<td>Added Smartgø Program – You are required to purchase maintenance medications either through a participating Smartgø Retail Network pharmacy or through mail order after two courtesy fills at network retail; and added SafeGuardRx℠ Programs that address specific chronic therapeutic conditions and focus on reducing cost and improving care</td>
</tr>
<tr>
<td><strong>Section 7</strong> – Filing a claim for covered services – Overseas claims</td>
<td>Changed currency conversion processes for foreign claims</td>
</tr>
<tr>
<td><strong>Section 5(h)</strong> – Special features</td>
<td>Added AbleTo, a behavioral online treatment support program</td>
</tr>
<tr>
<td><strong>Section 5(h)</strong> – Special features</td>
<td>Added Livongo, a remote diabetes monitoring program</td>
</tr>
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### Speaking of Wellness...

Did you know that regular physical activity may reduce your risk of diabetes, heart disease, and cancer? Adding physical activity to your life doesn’t have to be difficult. Experts say that 30 to 60 minutes of physical activity on most days offers many health benefits. Every bit can count. Adding activity into your life may be easier than you think.

**Here are a few ideas:**
- Climb the stairs rather than using the elevator.
- Walk or ride a bike to work.
- Take your dog for a longer walk.
- Rake leaves instead of using a blower.
- Turn your coffee break into a walking break.

Even 10 minutes of activity can improve your mood, reduce stress, and improve your health. Make physical activity part of your everyday life.

**Start moving today!**

*Source: MD Dept. of Health & Mental Hygiene*
## A Guide to **FSBP** Prescription Drug Benefits - at HOME & OVERSEAS

submitted by **Katie Laird**, **Health Benefits Officer**

<table>
<thead>
<tr>
<th></th>
<th>U.S.A.</th>
<th>OVERSEAS</th>
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<tbody>
<tr>
<td><strong>How do I find out if a pharmacy is a participating pharmacy?</strong></td>
<td>Visit <a href="http://www.afspa.org/fsbp">www.afspa.org/fsbp</a>, click on the &quot;Prescription&quot; tab to view a list of participating pharmacies or call 800-818-6717. <strong>Note:</strong> Any prescriptions purchased at out-of-network pharmacies within the 50 United States are not covered. See page 7 for information on Smart90®.</td>
<td>All retail pharmacies outside the 50 United States are considered in-network.</td>
</tr>
</tbody>
</table>
| **How do I fill a covered prescription?** | You must present your FSBP insurance card together with your prescription to a network pharmacy participating with Express Scripts (ESI). Inform the pharmacist to call 800-922-1557 to verify your prescription coverage. **Note:** Prescriptions you purchase at network pharmacies without the use of your FSBP insurance card are not considered in-network. | Present your prescription to your local pharmacy. You must pay upfront. Then, send a claim for prescription drugs and supplies you purchased to FSBP to be reimbursed. Send your claim to the address indicated on the back of your FSBP insurance card. **Claims must include receipts that show:**  
- the name of the patient  
- prescription number  
- name of the drug(s)  
- name of pharmacy  
- date prescription was filled  
- charge amount  
**Note:** Do not mail your prescription claims to the Express Scripts Pharmacy. |
| **How can I order Home Delivery (90-day supply) through Express Scripts Pharmacy (ESI)?** | Call ESI member services at 800-818-6717, register online, or order by mail. **Online:** Visit www.afspa.org/fsbp. Click on the "Prescription" tab and click "Register." This is the fastest and most convenient way to manage your prescriptions. You can even download the ESI mobile app. **By mail:**  
2. Enclose your prescription and co-payment.  
3. Mail your order to:  
   Express Scripts Home Delivery Service  
   PO Box 747000  
   Cincinnati, OH 45274  
**Note:** Do not mail your order to FSBP.  
4. Allow approximately two weeks for delivery. **Note:** Your prescriber must be licensed in the U.S. | Call ESI member services at 800-818-6717, register online, or order by mail. **Online:** Visit www.afspa.org/fsbp. Click on the "Prescription" tab and click "Register." This is the fastest and most convenient way to manage your prescriptions. You can even download the ESI mobile app. **By mail:**  
Use the same forms as for home delivery in the U.S. If you have any questions, about a particular drug, prescription, or to request an order form, call 800-497-4641 or 724-765-3077 or email ExpressProcessingGen@express-scripts.com. **Note:** Per Federal regulations, ESI can mail only to addresses in the U.S. or to APO, FPO, DPO, and Pouch Mail addresses. **Note:** Your prescriber must be licensed in the U.S. |
| **Who can write your prescription?** | Your prescription must be written by a U.S. licensed physician or dentist, and in states allowing it, licensed or certified Physician Assistant, Nurse Practitioner, or Psychologist. | Your prescription can be written by any physician outside of the 50 United States. However, if you are ordering a home delivery through ESI (90-day supply), the prescriber must be a U.S. licensed physician, licensed or certified Physician Assistant, or Nurse Practitioner. |
| **Do certain prescription drugs require prior authorization?** | Yes. You must get prior authorization for certain drugs, including specialty drugs. Please call ESI at 800-818-6717 for details. | Yes. You must get prior authorization for certain drugs, including specialty drugs. Please call ESI at 800-818-6717 for details. **Note:** Prior authorization is not required for medications purchased from a retail pharmacy or MTF outside the 50 United States (except in Guam) with your Plan ID card. |
Welcome to Our New Billing Partners

The Foreign Service Benefit Plan (FSBP) welcomes three new direct billing partners. These facilities have agreed to bill FSBP directly for your overseas care and to receive payments directly from FSBP for certain covered services. Here is information about our new partners:

**The London Clinic**
In the United Kingdom (UK), The London Clinic is one of the UK’s largest private hospitals dedicated to providing personalized health care with a breadth of surgical and medical expertise. With over 1,000 staff in specialist teams across all clinical and non-clinical areas, combined with over 300 consultant surgeons and physicians, they are prepared to assist you with your care. FSBP’s arrangement covers inpatient* and day patient care** at the London Clinic Main Hospital, the Duchess of Devonshire Wing, the London Clinic Outpatient Department, and the London Clinic Eye Centre.

**Seoul St. Mary’s Hospital, The Catholic University of Korea**
St. Mary’s Hospital in Seoul, Korea houses 1,320 sick beds and is the largest among Korean hospitals consisting of a single building. FSBP’s arrangement covers inpatient, accidental injury, complete maternity care*, and all covered outpatient care**.

**Soon Chun Hyang University Hospital**
In Seoul, Korea, this hospital is conveniently located near the ITAEWON and provides care to approximately 6,000 international patients a year. FSBP’s arrangement covers inpatient* and complete maternity care*.

FSBP strives to simplify your care overseas and is delighted to have these new billing arrangements. If you have direct billing questions, please visit our FSBP Overseas Partners page on our website or call us at 202-833-4910 for assistance.

* Accidental injury, inpatient, and complete maternity care: members pay no deductible. FSBP pays 100% of covered services.

** Outpatient and day patient care: members pay applicable calendar year deductible and 10% coinsurance.

Out-of-Pocket Expenses???

By Igor Cherevko, Health Benefits Officer

Copayments, deductibles, and coinsurance are expenses you pay out-of-pocket for your covered care. But what is the difference between them?

**YOUR COPAYMENT** is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services. Examples:

- A $15 copayment for generic drugs, or $60 for preferred brand name drugs when purchasing prescriptions from ESI Home delivery
- A $200 per person copayment when visiting an out-of-network hospital for an inpatient stay
- A $35 copayment when receiving outpatient care at an urgent care facility. For a medical emergency, there is no copay at an urgent care facility.

**YOUR DEDUCTIBLE** is a fixed amount of covered expenses you incur for certain covered services and supplies before FSBP starts paying benefits. It restarts January 1 every year. The deductible is considered satisfied: for Self Only at $300 in-network and $400 out-of-network; and for Self Plus One and Self and Family at $600 for in-network and $800 for out-of-network. Many services outside of preventative/routine and alternative care are subject to a calendar-year deductible. Examples:

- A beginning of the year medical doctor visit
- An office consultation for a medical diagnosis
- A visit for pre-surgery laboratory work

**YOUR COINSURANCE** is the percentage of our allowance that you must pay for your care. Examples:

- You pay 10% of the Plan allowance for surgery performed by an in-network provider
- You pay 10% of the Plan allowance for mental health treatment services rendered by an in-network provider
- You pay 30% of the Plan allowance for a doctor’s visit by an out-of-network provider

Please note: Copayments and coinsurance amounts do not count toward your deductible. Expenses are “incurred” on the date on which the service or supply is received.

I hope this helps you better understand your out-of-pocket expenses. You can always call us at 202-833-4910 for assistance.
A Good Night’s Sleep – It’s not just a dream

Let’s face it, life is hard. Getting a good night’s sleep does not have to be difficult! With the Dream Program you will be walked through the steps to help improve your sleep, increase your daytime energy, and enhance your quality of life. You will be introduced to certain principles of cognitive behavioral therapy (CBT). It is a simple process that involves things like:

- Changing your habits
- Tracking your sleep
- Creating a sleep schedule
- Winding down
- Recognizing and challenging sleep worries

If you are someone who has trouble falling asleep, staying asleep, waking up too early, or still feels tired after a full night’s sleep, the Dream Program was created for you. Over the course of five weeks you will learn the skills needed to improve your sleep and your sleep patterns.

You will start with an initial consultation where you will be asked to share information about yourself, your sleep habits, and your goals. After that, you will be asked to focus on certain skills every week with action steps to help you develop each skill. You will gain tools to motivate you to change old habits, track sleep patterns, understand “sleep worries” and learn how to change them.

Throughout the five weeks, you will be given tools and coaching to help you succeed in creating a whole new sleep routine and realizing those pleasant dreams. And the Dream Program comes with an online sleep tracker to help you see your progress along the way.

To get started, register or log on to My Online Services, click on Wellness Tools, click on Wellbeing Solutions and then Go To Coaching.

Introducing Smart90®

Paula wrote on page 9 of this newsletter about making smart decisions on prescription drugs. Starting January 1, 2018, FSBP is offering a new way to do just that: Smart90®. Now you have two options for obtaining 90-day supplies of your non-specialty maintenance medications – the existing Express Scripts Home Delivery Pharmacy or at a Smart90® network retail pharmacy. Here’s how it works:

1. Members are allowed two 30-day courtesy fills of long-term medications from a retail network pharmacy.
2. Obtain your future refills in 90-day supplies two ways:
   a. Get started with home delivery at www.Express-Scripts.com
   i. Call 1-800-818-6717, or
   ii. Order by mail using the instructions in the FSBP Brochure; or
   b. Fill your prescription at a participating Smart90® Retail Network pharmacy such as Walgreens and certain independent pharmacies. Please note: CVS and other major chains are not included in the Smart 90® network.

Note: Members who continue to use 30-day supplies or fill at a non-participating pharmacy will pay 100% of the prescription costs for their maintenance medications.

6 Ways to Improve Your Sleep

If you feel worn out and cranky during the day, you may need more sleep. Try some of these tips for a restful night’s sleep:

1. Commit to your wakeup time  Resist the snooze button. Get out of bed right away to adjust quickly to a waking state and rev up for the new day.
2. Work on your diet  Eating healthy and sleeping well go hand in hand. Avoid heavy meals and high sugar snacks before bedtime.
3. Get some exercise  A brisk 10-minute walk can help the quality and duration of nighttime sleep.
4. Skip that second glass of wine  Enjoy wine or beer with dinner, but cap it at one glass. Alcohol can keep you from getting to deeper stages of sleep.
5. Resist the lure of your phone and computer  Limit electronic devices before bed. Artificial lights can confuse your internal clock.
6. Cool off  Keep the room between 60° and 67° F. Cool room temperatures help your body wind down in preparation for sleep.

Learn more at wejoinyou.aetna.com.
Should I Stay or Should I Go?

By Tammy Flanagan
A Retirement Planning Specialist

Have you considered what you would do if you were offered early retirement with a buyout? In HR speak, that would be a Voluntary Early Retirement Authority (VERA) and a Voluntary Separation Incentive Payment (VSIP). This offer can present an opportunity to begin a new career or a head start on retirement! On the other hand, if you aren’t financially ready to retire, it might be a pipe dream. Here are three things to consider before you decide:

1. Do you meet minimum requirements?
   a. At least age 50 with at least 20 years of service, OR
   b. Any age with at least 25 years of service;
   c. You may be offered the VSIP without immediate retirement, but there are requirements defined by the Office of Personnel Management.

2. Are you going to have enough income to cover your outgoing expenses?
   Federal employees have at least three income streams including the government retirement benefit, Social Security (or the Federal Employees Retirement System [FERS] Supplement), and the Thrift Savings Plan (TSP). There also may be reductions to your retirement for survivor benefit elections, an age reduction (if applicable), court ordered benefits for a former spouse, to name a few. Don’t forget withholdings for taxes and insurance.
   a. You may request a Civil Service Retirement System (CSRS) or FERS retirement estimate from a retirement specialist at your agency.

b. The TSP has retirement income calculators at www.tsp.gov that will show you a variety of ways to convert your retirement savings to retirement income.

c. The Social Security Administration (www.ssa.gov) offers a my Social Security account for computing an estimate of your monthly benefit.

3. Once you’re gone, you’re gone!
   Retirement is a permanent separation from your Federal career. There are ways to become reemployed but there are also restrictions such as the requirement to repay a VSIP if rehired within five years.
   A carpenter will tell you to measure twice and cut once, and the same can be said for your plans to retire. Compare your net paycheck to your estimated net retirement income. Will you accept that offer to retire early?

Tammy Flanagan is the Senior Benefits Director for the National Institute of Transition Planning Inc., which has been conducting pre-retirement workshops and seminars since 1985. She is a regular contributor to Government Executive online magazine, where she has been writing a weekly “Retirement Planning” column since 2006. For more information about her webinars and weekly column, visit www.tammyflanagan.com.
I want to take this opportunity to discuss a valuable benefit offered through FSBP, My RxChoices.

Last week, I went to my doctor who is treating a non-life-threatening, but chronic condition. I’ll call it, “Acid Reflux.” I have been taking a well-known common medication to reduce the symptoms with good, but not perfect results. However, they are results that I can live with ultimately. Since I still am somewhat symptomatic, my doctor, the compassionate man that he is, said, “Let’s try this new drug. It is the latest, top of the line drug to treat your condition.”

He gave me samples to cover a few weeks of treatment. I asked about the cost, and, of course, he didn’t know – but admitted it was very expensive. He went on to say, “Don’t worry – I am giving you manufacturer coupons, so it won’t cost you anything.”

Before I started this new drug I went to ESI’s My RxChoices. Here is what I discovered:

The new drug was on our formulary but it was a non-preferred brand name (Tier III) drug. And, if I started filling the prescription at retail, using the coupon, FSBP still would pay over $250 for a 30-day supply. Then, after my body got used to this new drug, I would start paying over $1300 a year, and FSBP would pay an additional almost $4000. That is the “Gotcha!” factor. How could this tactic of manufacturer coupons not affect the premium of our health plan, and every other health plan, down the road? Higher prescription costs eventually result in higher costs for the consumer.

I immediately called my doctor and asked him to send a prescription to ESI for Home Delivery of the existing medication that is working just fine for me. The total annual cost of that medication is less than $200.

LESSON LEARNED:

- Use the valuable tools FSBP provides to help you make wise prescription drug choices
- Be your own patient advocate

For more information on using My RxChoices to price medication, visit www.express-scripts.com/fsbp. Then, click Open Enrollment Information → Compare prescription medication costs → Price a medication.

Open Season Health Fair at Department of State

This year’s Open Season runs from Monday, November 13 to Monday, December 11, 2017.

There are two Health Fairs sponsored by the State Department.

The FOREIGN SERVICE BENEFIT PLAN will have representatives at both Health Fairs:

**Department of State**

Harry S. Truman Building
Exhibit Hall
23rd and C Streets, NW
Washington, DC 20520

Tuesday
November 28, 2017
10:00 am – 2:00 pm

**National Foreign Affairs Training Center**

Wood Lobby
4000 Arlington Blvd.
Arlington, VA 22204

Wednesday
November 29, 2017
10:00 am – 2:00 pm

For additional information, please visit AFSPA’s Open Season website at: www.afspa.org/openseason.
In partnership with industry leader Careington International Corporation, AFSPA now offers our members access to money-saving discount health care plans. These non-insured products are an innovative and contemporary way to save on your dental, vision, and hearing care expenses.

The AFSPA Discount Care Programs offer you and your family significant savings on dental and vision care. AFSPA members can sign up for this package plan for as low as $7.95/month or $89.95/year, plus a one-time, non-refundable $20.00 processing fee. Features of this plan include:

**Dental Care Savings**
- Nationwide access to one of the nation’s largest networks of dentists and specialists
- 20% to 60% savings on routine and preventive dental care as well as major dental work
- 20% savings on cosmetic treatments including orthodontics for children and adults, bonding, veneers, and teeth whitening
- 20% savings on specialists’ normal fees, for specialties including Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics, and Prosthodontics

**Vision Care Savings**
- Savings on eye care and eyewear
- Savings on Traditional LASIK surgery as well as on newer procedures like Custom Bladeless (all laser) LASIK

By purchasing this Discount Care plan, you can visit any participating network provider and may change providers at any time. A member’s entire household can be included on the plan. There are no limits on use or complicated administrative forms to file.

As an AFSPA member, you also have access to discounts on hearing aids and care through the TruHearing savings plan – a value-add product available at no additional fee.

These savings plans are not insurance plans. They are a new and valuable way to save on many of your supplemental care costs. To take advantage of these savings, simply sign up, show your Careington ID card to a participating provider and save money at the time of service. However, TruHearing is a separate product that does not require any registration. You receive this discount just for being an AFSPA member.

Established in 1979, Careington currently provides more than 15 million persons with access to its networks, products, and services. AFSPA is excited to partner with Careington and extend their industry-best health care discount plans to AFSPA members. For more information, or to sign up for one of our plans, call 833-237-5856 or visit www.careington.com/co/afspa.

Secure your family’s future.

AFSPA offers several life insurance policies:
- Term Life Insurance
- AD&D Insurance
- Immediate Benefit Plan (only for specific agencies)

Apply Today!
202.833.4910 | www.afspa.org

AFSPA Leadership met to form the new partnership with Careington International Corporation
Life can change in a blink of an eye and the repercussions can have long-lasting effects. AFSPA’s Group Accidental Death and Dismemberment (AD&D) policy adds an extra layer of financial confidence to help prepare for the unexpected. Consider it an investment and not an expense. AD&D insurance can help round out your comprehensive benefit portfolio. This is perhaps the most overlooked insurance plan as most people tend to concentrate on standard life insurance coverage.

AFSPA’s policy provides coverage up to $600,000 to cover severe or fatal accidents that happen anywhere in the world. AD&D benefits even include acts of terror. This separate policy pays in addition to any life insurance coverage you may have.

What else does AD&D really do? Good question...it does more than you think.

AFSPA’s policy:
• Offers family coverage
• Covers loss due to coma
• Covers loss of limbs, paralysis, speech, or hearing
• Pays a benefit to cover day care expenses for a dependent child
• Pays a benefit to cover tuition to assist a spouse to enter the work force
• Pays Child Tuition Reimbursement Benefit up to four years
• Includes an Exposure and Disappearance Benefit
• Includes a home alteration and vehicle modification benefit, if needed after an accident

By planning for life’s uncertainties, you can feel a sense of security and a level of control for what may lie ahead. Consider adding AD&D coverage to your current insurance, as premiums are reasonable. The plan gives much in benefits without asking for much out of your pocket.

For more information, visit www.afspa.org/life to review the complete brochure and descriptions of coverage. You can also call us at 202-833-4910.

Recognizing the signs of dental phobia
Dental phobia is a serious problem. It causes panic and extreme fear. Here are signs that you may have a dental phobia:

> Avoiding a dentist visit until severe pain makes it necessary.
> Problems sleeping before going to the dentist.
> Uneasy feelings while waiting in the dental office.
> Feeling physically ill when thinking about going to the dentist.
> Problems breathing when getting dental care.

Control your fears
Reduce your anxiety and improve your oral health. Here’s how:

> Communicate openly. Discuss your dental fears with your dentist. Ask questions about your oral health and your treatment.
> Make a plan. Your dentist should work with you to address your fears. If your dentist doesn’t take your fears seriously, find another dentist.
> Express yourself. Ask your dentist to explain what’s happening. Establish a hand signal to use if you want the dentist to stop. Use the signal if you’re uncomfortable. Or if you need to take a break.

AFSPA offers four dental plans to meet your needs. Learn more at: www.afspa.org/dental.
The Office of Personnel Management (OPM) has made wellness and prevention key initiatives for all Federal Employees Health Benefit (FEHB) plans. The Healthcare Effectiveness Data and Information Set (HEDIS) is a tool used by America’s health plans to measure performance on important dimensions of care and service. OPM holds FEHB plans to these performance measures as well.

If you have been selected for the HEDIS data set and we don’t have claim information on you, we may contact you requesting you to obtain specific information from your physician. If we do, please send the information back according to the directions provided.

HEDIS measures address a broad range of important health issues. Among them are:

- Avoiding Antibiotics for Acute Bronchitis
- Controlling High Blood Pressure
- Comprehensive Diabetes Care
- Hospital Readmissions
- Prenatal Care
- Well-Child Care

For more information on HEDIS measures, visit: www.ncqa.org/HEDISQualityMeasurement/WhatIsHEDIS.aspx.

Below are a few of these major health issues and what you can do to make sure you obtain the necessary screenings and care:

<table>
<thead>
<tr>
<th>Health Issue</th>
<th>What You Need to Know</th>
<th>What You Can Do</th>
<th>What FSBP Covers</th>
</tr>
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<tbody>
<tr>
<td><strong>Controlling Asthma</strong></td>
<td>When it comes to controlling asthma there’s a difference between rescue and maintenance medications. Rescue inhalers treat acute episodes of asthma. Maintenance medications are meant to control asthma over time and help prevent acute asthma episodes.</td>
<td>Know what medications you take for asthma and how they should be used. Talk to your doctor about the best medication for controlling your asthma and when you should use rescue inhalers. The more you know the better you can control your asthma symptoms.</td>
<td>Office visits are covered at 90% Plan allowance after the calendar year deductible, when obtained through our network (includes Guam) or a provider outside the 50 United States. Maintenance medication is covered through participating Smart90® Retail Network pharmacy and Home Delivery up to a 90-day supply at the Home Delivery copay.</td>
</tr>
<tr>
<td><strong>Acute Bronchitis</strong></td>
<td>Acute bronchitis can be caused by bacteria or a virus. Proper treatment depends on the cause. Viral bronchitis does not respond to antibiotics. The overuse of antibiotics leads to bacterial resistance, leaving doctors without viable medications to treat illness such as bacterial bronchitis when needed.</td>
<td>Visit your physician when you have symptoms of a respiratory infection; discuss treatment options but avoid insisting on a prescription for antibiotics for every infection. Not all acute bronchial infections can be treated with antibiotics. Talk to your doctor about what will work best for you.</td>
<td>Office visits are covered at 90% Plan allowance after the calendar year deductible, when obtained through our network (includes Guam) or a provider outside the 50 United States.</td>
</tr>
<tr>
<td><strong>Breast Cancer</strong></td>
<td>Getting a mammogram is one of the most important things women can do to stay healthy. It can help find cancer early, when your chances for recovery are even better.</td>
<td>Talk to your physician about your cancer risk and be sure to schedule an annual well woman exam and a yearly mammogram.</td>
<td>A routine mammogram is covered at 100% Plan allowance once per calendar year when obtained through our network (includes Guam) or a provider outside the 50 United States.</td>
</tr>
<tr>
<td><strong>Follow-up After Hospitalization for Mental Illness</strong></td>
<td>An important part of treatment of mental illness is continuing care after a hospital stay. Patients who make and keep follow-up appointments with their mental health practitioners are less likely to be readmitted to the hospital.</td>
<td>Have a plan for your continuing care before you leave the hospital. Follow your post discharge plan. Know who you are going to see for your post hospital care and when your appointments are scheduled.</td>
<td>Office visits are covered at 90% Plan allowance after the calendar year deductible, when obtained through our network (includes Guam) or a provider outside the 50 United States.</td>
</tr>
</tbody>
</table>
As we have told you throughout this year, the migration process will be disruptive. We are doing all we can to ensure things run as smoothly as possible. Here are some things we are asking you to do:

▶ Review the migration brochure included in the Open Season mailing. There are some great tips and how-tos in there.

▶ Look for your new FSBP ID card. Your new cards should reach you before the end of the year. After January 1, destroy your old card.

▶ As soon as possible, register for the new Aetna Navigator online customer service site using your new ID number. Updates will be more frequent in the weeks ahead, so please keep up by visiting www.afspa.org/fsbp/migration and following us on Facebook (www.facebook.com/afspacares).

We think you will find the results of the migration to be well worth any short-term disruption.
AFSPA Listens
By Kyle Longton,
Chief Operating Officer

In March this year, we held our annual member meeting. As part of our Commitment to the Member Experience, we held small discussions with attendees to find out what works well for them and what does not. We have continued to build on the good: adding more staff members to assist you and reinforcing our efforts to advocate for members and address issues as they arise; improving the ways in which we share information and the timeliness of that information; and working with our partners at Aetna to maintain our robust benefits while keeping premiums stable. (Read Paula’s article at the beginning of this issue for good news on 2018 FSBP premiums.)

Improving on the bad is a slower process. Some of the issues raised by members – challenges with claims processing, trouble finding providers, and difficulty navigating online tools – continue. As part of migration, we have a new provider search tool which will be available later this year and a new direct link to the tool: www.afspa.org/afb/providers. Our IT Manager Yancy Meiller wrote about the improvements to our website on page 13. The online tools will change as part of migration, so there will be a learning curve for all of us in the months ahead.

My colleagues and I in management positions have clarified our expectations to AFSPA staff and our partners at Aetna and Express Scripts on how to handle member issues and claims questions. This means using compassion, understanding, and common sense. Not just during migration but every day, we advocate for you. We also want to educate members and ourselves to improve your experience. Here are two examples:

**Prescription delivery**

A member in the U.S. was planning to return to post overseas. She had submitted a prescription to Express Scripts for home delivery. The member contacted us when it looked as though her medication prior to her departure would not arrive prior to her departure. From this experience, we worked with Express Scripts to ensure that the member received her medication prior to her departure. From this experience, AFSPA and Express Scripts took away lessons on improving communications to members about the process and expected delivery time.

This member’s experience may be educational for other members as well. **Express Scripts needs 10-12 business days to process a prescription, not including mail time.** There are a number of steps which must be completed prior to shipping the medication. These include a review and confirmation by pharmacists and technicians, verification of the shipping address, checking for interaction and allergy alerts, and a determination of shelf-life of the drug. My best advice: submit a prescription well in advance of a planned departure. If there seems to be a delay, reach out to us for more information.

**Receipt of claims**

A member contacted us to ask about a delay in receiving payment for his claims. We reviewed his file and did not find the claims he referenced. We did find that the member had accessed the Member Portal and attempted to upload documents, but we did not receive any files. We worked with the member to resubmit his claims.

A confirmation message appears in the Member Portal when a file is uploaded. However, the message is not as prominent or clear as it could be. We will make improvements on that. We also have an alert to notify AFSPA staff when a member attempts to upload a claim but no document is received, allowing us to contact you if there is an issue. I recommend that members confirm a document has uploaded in the Member Portal before they log out of the system.

In conclusion…

We want to provide you with the best experience possible. As the migration takes place in the months ahead, there will be more questions. We are adding staff and conducting training to ensure that we are ready to help you. You also can find the latest updates at www.afspa.org/afb/migration. There will be more information available in the months ahead.

If I can help, please contact me at kyle.longton@afspa.org.

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**Commitment to the Member Experience**

**What does it mean to you?**

“It means establishing a good rapport to create a sense of security. I want members to know they can trust me to assist them in a timely manner. I treat our members with kindness and respect. A Commitment to the Member Experience means going above and beyond in every aspect of my job. I enjoy helping members and assisting them in finding solutions. It feels great to make a positive impact on the lives of our members.”

**Mabel Martin**
Health Benefits Officer
Employed with AFSPA since June 2016

“Our members have distinctive needs stemming from their unique worldwide assignments. A Commitment to the Member Experience means adapting to each person and giving the same phenomenal level of service to each caller. I feel truly accomplished when a member states they are completely satisfied at the end of a call. I have learned a great deal from just talking to members and hearing their diverse stories. Personally, I thank them for helping me understand life in the Foreign Service.”

**John Ogburn**
Health Benefits Officer
Employed with AFSPA since April 2017
The core values under which we operate can be summarized by the acronym W.E.C.A.R.E.

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.

Here are a few examples of how we demonstrate WE CARE...

**Praise for Lacretia**

“I would like to bring to your attention of a recent excellent service encounter I had with one of your staff members, Lacretia Driver. For some reason, my employer failed to re-enroll me in FSBP even though I had been paying the premiums since May. In as few as three e-mail conversations, Ms. Driver was able to correct this deficiency and get my account reactivated. She did not give me a run around. She simply asked for two pieces of pertinent information and even advised where I could obtain this information to ease the process. It was painless. She spoke with my employer directly instead of having me try to find points of contact, which many other businesses and organizations do, from my experience. Ms. Driver addressed every question I had, instead of providing generic answers or referring me elsewhere.

I always knew FSBP was a unique and excellent plan, and Ms. Driver’s dedication definitely lives up to its reputation. As a customer, I was thoroughly impressed and grateful for her timely and professional actions. This is the standard of how all businesses should be run.”

Sherry K.
South Korea

**Praise for JaNae**

“I called AFSPA/FSBP about an issue with a Quest Diagnostic bill. A wonderful woman named JaNae helped me with my claim. JaNae was a GREAT help! She immediately put me at ease. She worked with that all my billing issues were handled. She was friendly and efficient, which are a customer’s two favorite qualities. She followed up with me to let me know that everything was resolved. I appreciate that JaNae went the extra mile to make sure that she was providing the best service on behalf of your company. Thank you to JaNae. You really made my day. We are all lucky to have JaNae on the AFSPA team!!!

Margaret M.
Baltimore, Maryland

**Testimonial from Carol & David Ross**

**Milan, Italy**

We have been members of AFSPA for 30 years, the number of years that we have been married. You have assisted us with many operations, medical issues, as well as two births - one in Nassau and one in Washington, DC. In 1982, we were both assigned to the American Consulate in Milan and have remained here since then. We retired in 1996 and are still living here as retirees. We cannot thank AFSPA enough for its attentiveness to retired Foreign Service Officers living outside of the U.S. The staff is excellent in responding to different rules at Italian hospitals for payment, administrative matters, etc.

My husband, David, decided to sign up for insurance with AFSPA as a young Foreign Service Officer and newlywed in 1967. Who could have imagined that you would have been our health care insurance provider all of these years?
**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.

**STATEMENT OF FINANCIAL POSITION**
*December 31, 2016*

| Assets | |
|--------|
| Cash & cash equivalents | 843,134 |
| Investments | 5,473,330 |
| Accounts receivable & prepaid expenses | 394,882 |
| FEHB reimbursement receivable | 940,605 |
| Real estate, held for sale | ---- |
| Fixed assets, net | 1,356,244 |
| Deferred compensation plan assets | 92,334 |
| Deferred compensation plan assets | 93,732 |
| **TOTAL ASSETS** | **$9,194,261** |

| Liabilities & Net Assets Available for non-FEHB Benefits | |
|----------------------------------------------------------|
| Accounts payable & other liabilities | 684,107 |
| Deferred revenue | 615,045 |
| Mortgage payable | ---- |
| Deferred rent | 1,912,415 |
| Deferred compensation plan liability | 92,334 |
| **TOTAL LIABILITIES** | **$3,303,901** |
| **Net Assets Available for non-FEHB Benefits** | **$5,890,360** |
| **Total Liabilities & Net Assets** | **$9,194,261** |

**Annual Meeting**
The 2018 Annual Meeting will be held at AFSPA on Friday, March 2, 2018. Please join us to find out about our successful year!