Welcome to your 2018 Fall AFSPA in Action Newsletter! This year brought new beginnings for the American Foreign Service Protective Association (AFSPA). Those with the Foreign Service Benefit Plan (FSBP) know the migration to the Aetna claims platform kept our focus for most of 2018. Incorporating technologies and upgading systems is crucial for any organization. However, these same advances can cause a fast growing business a wide array of “growing pains.” This past year, we all felt them. AFSPA’s ups and downs did reinforce many valuable lessons. I want to share a few of these teachable moments with you.

**Lesson 1 - The truth hurts.** Ouch, that is an understatement. This Migration was difficult. That’s just the reality. This was my fourth migration in my 35 years of working with Federal health plans. This one won the prize for causing the most discomfort and broke the record for the greatest disruption. Changing computer systems proved to be more complicated than in the past. Programming our specialized services, combined with adding layers of security, made this unforgettable for our IT team. (For the record, IT learned many of their own lessons this year too.) But, at AFSPA, we have accepted our missteps without excuses and we owned our responsibilities completely. We keep working to improve and we stay dedicated to creating a better “member experience.”

**Lesson 2 - Even the best laid plans go awry.** Since the beginning of 2018, I have lived and embodied these famous words. For over 2 years, AFSPA planned and prepared for Migration. We worked to keep you informed throughout the entire process. Hours and days were spent meeting with our partners at Aetna. We brainstormed and trained. We organized and reorganized. Our well-developed strategies defined the true meaning of preparation. Even with our greatest efforts, the member disruptions and obstacles were more frequent than I liked. The required quality checks and system fixes meant longer claims processing times. And, we struggled to keep up with your calls and emails. We are returning to our normal service levels. In life, our “best plans” and our “real results” don’t always match. However, we continue to learn and adapt. The FSBP benefit changes, our new overseas direct billing partners, and the resources available through Aetna Navigator. Since the Plan began, you could count on FSBP working to keep our rates stable and maintaining exceptional benefits.

**Lesson 3 - Some things never change.** Of course, the delivery and cost of quality health care stays on our mind. Every year, we work to address the Office of Personnel Management (OPM)’s initiatives. For 2019, these are Quality and Affordable Coverage, Prescription Drugs, Population Health, and the Opioid Epidemic. And, as you expect, FSBP will provide excellent benefits at competitive premiums. The average enrollee share of the 2019 Federal Employees Health Benefits (FEHB) premium will increase by 1.5%, and FSBP’s rates fall into that range.

This newsletter outlines the enhancements to our services and programs, which is another FSBP constant. Learn about your 2019 FSBP benefit changes, our new overseas direct billing partners, and the resources available through Aetna Navigator. Since the Plan began, you could count on FSBP working to keep our rates stable and maintaining exceptional benefits.

**Lesson 4 - Any success is still a success.** As a football fan, I get excited when my team scores a touchdown. But this Migration has taught me to celebrate my first downs too. Not a sports fan? It’s like feeling the same joy when losing two pounds as you would when you hit your ultimate 20-pound goal. AFSPA can claim many “wins” from the Migration process. We have talked to more members and engaged in more dialogues. The sense of community grew, as you collaborated for solutions and support.

Also, the new Aetna Navigator site offers a wealth of online tools and information. Members have personal access to dietitians, social workers, and other industry professionals through the 2019 In Touch Care (ITC) program. These website tools connect you to resources on over 6,000 health topics. Research your conditions, the possible treatments, and any available programs, some with online support features. I was impressed when I saw a demonstration of the engaging programs Navigator offers. Page 7 and page 10 highlight these services specifically designed for our members. Once you explore this website, I hope you share my optimistic view. The turbulent transition of Migration opened up a door to many new engaging resources.

**Other Successes to Celebrate**

- **Livongo** – Members with diabetes are participating in Livongo to begin living a better life. Learn more at FSBP.Livongo.com.
- **TruHearing** – This complimentary program gives discounts on digital hearing aids. Those with FSBP can save even more when combining their hearing aid benefit with their TruHearing discount!
- **New! Group Enhanced Life (GEL)** – AFSPA introduced a new group term life policy through Prudential. Read more about this unique program on page 10.

This has been a busy year, indeed, which culminates with the 2019 Open Season. The next few months, we’ll be traveling throughout the world to conduct Open Season talks. Check our website and Facebook page for the various briefing locations. If you are in the area, please stop by to see us. We always enjoy meeting our members, as you will see on page 3.

As I close, I have one final lesson...

**Lesson 5 - We are family.** With AFSPA, we invite you to make yourself at home with us every year. Our members are not just numbers. We truly value you and hope you do feel like a part of our family. We see an opportunity to make a fresh start, to rebuild, and to earn back your trust. I hope our previous 75 years of commitment will sustain your devotion to the health plan. AFSPA is dedicated to serving you. We have listened to you, and we have learned from you. In the end, you can always depend on us.

No matter where you are in the world, we hope you have a great holiday season! 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

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**Foreign Service Benefit Plan 2019 Premiums**

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<thead>
<tr>
<th>Bi-Weekly Premium</th>
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<td>Self Only</td>
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<td>Self Plus One</td>
<td>Code 403</td>
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<tr>
<td>Self &amp; Family</td>
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<td>Self &amp; Family</td>
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<tr>
<th>Bi-Weekly Premium</th>
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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.
The Word on Wellness

In 2018, AFSPA was invited to many Federal Wellness Fairs. The government agencies truly make it a priority to educate their employees on healthy eating, physical activity, and local resources. The attendees gather health information and collect wellness materials. And, AFSPA was honored to promote our health plan, as well as our robust Wellness Program. There was an extra bonus to participating in these agency events...we often got to meet our wonderful FSBP members. We truly appreciate you taking the time to talk to us when we visit your work location. Please enjoy some of the photos we took with our members and the pictures from our many 2018 outreach activities.

The 2018 FEA Conference

The AFSPA team attended the Federal Education Association's (FEA) Annual Conference in June 2018. AFSPA's is proud to include the Department of Defense teachers as part of our membership. Every year, CEO Paula Jakub provides an informational session with updates and changes in Federal Health Benefits.

Commitment to the Member Experience II • 3
Benefit Changes to the 2019 FOREIGN SERVICE BENEFIT PLAN

Below is a summary of select changes to the 2019 Foreign Service Benefit Plan. Please review the 2019 Brochure, posted at www.afspa.org/fsbp, for complete coverage information.

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Description of Select 2019 Changes</th>
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<tbody>
<tr>
<td>Section 5(a) – Treatment therapies</td>
<td>Added pain management as a covered diagnosis for biofeedback</td>
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<tr>
<td>Section 5(a) – Foot care, Orthopedic and prosthetic devices</td>
<td>Moved foot orthotics to orthopedic and prosthetic devices; removed dollar limit for foot orthotics</td>
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<tr>
<td>Section 5(a) – Orthopedic and prosthetic devices</td>
<td>Changed adult hearing aid devices or replacements from every 5 years to every 3 consecutive calendar years, per person</td>
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<tr>
<td>Section 5(a) – Durable medical equipment</td>
<td>Added coverage for service contracts for medically necessary durable medical equipment (DME), in addition to oxygen concentrators</td>
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<tr>
<td>Section 5(f) – Prescription drug benefits</td>
<td>Added Personal Medication Coach Program</td>
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<tr>
<td>Section 5(f) – Covered medications and supplies</td>
<td>Added naloxone-based rescue agents as a preventive medication benefit</td>
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<tr>
<td>Section 5(h) – Simple Steps to Living Well Together Program</td>
<td>Enhanced Simple Steps to Living Well Together Program and Wellness Incentives</td>
</tr>
<tr>
<td>Section 5(h) – Special features</td>
<td>Added In Touch Care Program, which incorporates case management, disease management, social work services, pain management, and advanced illness services</td>
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Your 2019 Simple Steps – New & Improved Wellness Program

The Foreign Service Benefit Plan (FSBP) has redesigned and improved the Simple Steps to Living Well Together Program. The new format assists you in better managing your health and rewards you for your healthy outcomes.

Some things stayed the same:

- You still have three steps.
- Earn up to $250 in Wellness Incentive Fund Credits.
- Your rewards continue to help with
  - Deductibles,
  - Coinsurance,
  - Copayments, and
  - Non-prescriptions purchases (eyeglasses, dental X rays, cough drops, etc.).
- Every year, you have until December 1 to complete your three Simple Steps.

Now for the new stuff...here is your upgraded 2019 Wellness Program:

**STEP 1** The Health Risk Assessment (HRA) AND Routine Physical Examination

Complete an HRA, an online health questionnaire, just like last year. But now we added a routine physical exam – an annual checkup can help detect health conditions early. After you finish both activities, $75 will be deposited into your Wellness Fund Account.

**STEP 2** The Biometric Screening

Complete a Biometric Screening AND pass 3 out of 5 metabolic syndrome criteria — HDL Cholesterol, Triglycerides, Blood Pressure, Waist Circumference, and Glucose. If you don’t pass at least 3, we have wellness programs to help you achieve your goal. Passing 3 criteria or participating in a specific program will reward you with another $75 in a Wellness Fund Account.

**STEP 3** Healthy Action(s)

Using medical claims data, members with certain conditions may be contacted for an additional reward opportunity. Complete two out of the four Healthy Actions outlined below:

- Controlling Blood Pressure
- Controlling Metabolic Syndrome/Pre-Diabetes Levels
- Controlling Hemoglobin A1c (HbA1c) Levels
- Prenatal Care

Earn $50 in Wellness Rewards for each completed Healthy Action, up to $100.

At the end of the year, any unused Wellness funds will remain in your account. The funds rollover and can be used for eligible medical expenses in the next calendar year. All earned rewards are yours, if you remain an FSBP member. So it’s simple...Keep your health plan — Keep your rewards.

Inspirational Quote:

“If speaking kindly to plants helps them grow, imagine what speaking kindly to humans can do.”

For more details on all three steps, see the Plan’s Brochure in Section 5(a) Educational classes and programs and Section 5(h), Wellness and other special features.
Tips for a Healthy Pregnancy

If you’re pregnant or thinking about becoming pregnant, it is important to adopt healthy habits — before and during your pregnancy.

What you can do before you become pregnant

A Healthy Lifestyle  If you’re thinking about having a baby, make better choices. It is a great time to:

- Exercise regularly
- Eat healthy foods
- Cut down on or eliminate caffeine
- Quit smoking, drinking, taking non-prescribed drugs

Talk to your Doctor  – Schedule a checkup, and tell your doctor what you’re thinking. Your provider can assess your health and ensure you are up to date on your vaccinations. The doctor also may advise you on vitamins to take before you become pregnant.

What you can do while you are pregnant

Cut out smoking, caffeine, alcohol, and non-prescribed drugs (including marijuana). Remember: Whatever you take into your body goes to your baby, too.

You’ll also want to:

- Keep a healthy weight and diet
- Get regular physical activity before, during, and after pregnancy
- Take prenatal vitamins and folic acid (ask your doctor about the proper dosage for you)
- See your doctor regularly throughout your pregnancy

Regular checkups are necessary to assess you and your baby’s health. Doctor’s appointments help catch any pregnancy-related health problems early.

Give your baby a healthy start

Take care of you — before and during your pregnancy.

Open Season Health Fairs at Department of State

This year’s Open Season runs from Monday, November 12 to Monday, December 10, 2018. 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
Date: Tuesday, November 27, 2018
Time: 10:00am–2:00pm

NATIONAL FOREIGN AFFAIRS TRAINING CENTER
Wood Lobby
4000 Arlington Blvd.
Arlington, VA 22204
Date: Wednesday, November 7, 2018
Time: 10:00am–2:00pm

For additional information, please visit AFSPA’s Open Season website at: www.afspa.org/openseason.

Are you using your massage therapy benefits?

Every year, all covered family members on the Foreign Service Benefit Plan receive:

- 40 massage therapy visits
- 40 acupuncture visits
- 40 chiropractic visits

No referrals required.

AFSPA considers massage therapy as standard health care. FSBP covers 40 massage therapy visits (up to $60 per visit), without referrals, for you and each covered family member.

See www.afspa.org/fsbp/massageclaims to learn how to file a massage therapy claim.
Welcome to New Direct Billing Partners

The Foreign Service Benefit Plan (FSBP) recently welcomed 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 some information about our new partners:

**Meditar**

Meditar, in Buenos Aires, Argentina, is one of the first and largest managed health care companies in Latin America. Meditar is a member of the International Society for Quality in Health Care (ISQua), a leading international health care evaluation and accreditation program. With a provider network comprised of over 100 facilities throughout Argentina, they are ready to arrange your care. FSBP’s direct billing arrangement covers inpatient*, accidental injury* and all covered outpatient care**.

**Herzliya Medical Center**

In Herzliya, Israel, it features 5 hospitalization wards, 9 operation rooms and 101 standard hospitalization beds. Herzliya Medical Center provides individualized treatment and personalized service. Each patient is assigned a case manager to handle all administrative, logistical, and medical issues. FSBP’s direct billing arrangement covers inpatient*, accidental injury*, complete maternity care*, routine annual physical exams* and all covered outpatient care**.

**Imperial College Healthcare NHS Trust**

Imperial College Healthcare NHS Trust provides acute and specialist health care in north west London, United Kingdom (UK). It is one of the largest National Health Service (NHS – England’s publicly funded health care system) trusts in the UK, with nearly 11,000 staff. FSBP’s direct billing arrangement covers inpatient* and complete maternity care* and includes five facilities: 1. St Mary’s Hospital, Lindo Wing, 2. Charing Cross Hospital, Thames View, 3. Hammersmith Hospital, Sainsbury Wing, 4. Queen Charlotte’s and Chelsea Hospital, and 5. The Western Eye Hospital.

FSBP strives to simplify your care overseas and is delighted to have these new direct 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.

* No deductible. FSBP pays 100% of covered services.
**Member pays deductible and 10% coinsurance. FSBP pays 90% of covered services. Be prepared to show proof of calendar year deductible status, at time of service.

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**GOOD TO KNOW**

**Attention Medicare Primary Members**

When you present your FSBP ID card, your doctor’s office may verify your eligibility and benefits through NaviNet®, a provider portal. When Medicare is your primary payor, Navinet will not reflect if you have Medicare Part A and/or Medicare Part B. Please present your FSBP and Medicare ID card, when you visit your provider to reflect your Medicare enrollment type.

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**TIDBITS**

**Stress Free Massage Therapy**

When claims for massages are submitted with a procedure (CPT) code, the service could be medically categorized as either massage therapy or physical therapy. Therefore, it is best to keep it simple. Ask your provider to submit any massage therapy forms or claims with a description of the massage only. Massage submissions do not require any diagnosis codes or CPT codes.
In Touch Care Program

Serious health concerns call for serious support. In Touch Care (ITC) is here to answer that call. ITC supports members in managing acute or chronic conditions. This engaging program provides on-call and online resources. It includes components of Disease, Pain, and Case Management. Members get the expertise and flexibility needed to adopt new lifestyle behaviors, navigate the health care system, and more. Reap the benefits of the ITC program, which coordinates multiple aspects of care.

ITC offers:

- **One-on-One Calls**
  Participate in ongoing phone calls with a registered nurse who serves as a trusted resource and offers individualized support.

- **Online Resources**
  Receive digital support to better manage your health. The versatile resources provide the support you need, when you need it most.

- **Health Action Plans**
  Receive customized health action plans, based on your personal needs and individual preferences.

- **Social Work**
  A Licensed Social Worker can help you locate the right resources to empower you to handle issues with confidence and clarity.

- **Pain Management**
  Cope with chronic pain, manage opioid usage, or even avoid starting opioids. Identify alternative non-pharmacologic treatments such as acupuncture, massage therapy, and/or chiropractic care.

- **Registered Dieticians**
  Access dieticians to evaluate your nutritional status and risks. Receive diet planning resources to help you meet your health goals.

- **Compassionate Care**
  Manage your health conditions and improve your quality of life. Reduce the costs of advanced/terminal illness.

ITC can offer temporary assistance or ongoing support. The program can help you and your family stay motivated and on the right track for better health. To learn more, call 800-593-2354.

Get started with In Touch Care

To access the Health Dashboard:
1. Log in to Aetna Navigator
2. Click on “Health Records”
3. Then click on “Health Dashboard”

ITC is part of your benefits. There’s no extra cost and much to gain.

To Know, But Not Do: The State of Rx Adherence in the U.S.

Nearly one-third of those taking prescription medications for chronic conditions say they aren’t concerned about forgetting to take their medications. Almost half believe it’s the most important thing they can do to protect their health. They also did not want to be nagged by their spouse/partner to take their medicine – rating their significant other as the most annoying source of medicine reminders.

This data came from a survey conducted by Express Scripts (ESI), in collaboration with Russell Research. The *State of Rx Adherence in America Report* surveyed 800 adults, taking medications to treat chronic diseases. These included conditions like diabetes, hypertension, depression, asthma, arthritis, and others.

This sample group admitted to missing a dose or two, but still gave themselves high marks for taking their medication, as prescribed:

- About 54% of respondents claimed they did a better job of medication adherence than others – especially the participants over age 55

- Those who do not take their medication regularly reported side effects as the primary reason (44% of respondents), followed by an inconvenience (28%).

Advanced Technologies Address Adherence Avoidance

Finding solutions that help patients overcome barriers to adherence is essential to overall health and wellbeing. Human reminders were not viewed favorably. However, technology-based medication reminders were seen as helpful tools, especially among those under 55.

Express Scripts partners with Mango Health, a mobile health company. They provide a daily health management platform to improve health outcomes. The Mango Health app helps patients develop healthy habits and manage their medication adherence. It tackles the biggest driver of non-adherence: forgetting. The app tracks your medication schedule and sets reminders. It facilitates ordering prescriptions and educates patients on their chronic conditions. Caregivers can track their loved one’s medications, even when living in different cities.

ESI also partners with other health care technology companies, such as Propeller Health, LifeScan, and Livongo to improve adherence and treatment outcomes. Real-time remote monitoring helps members and their ESI specialist pharmacists better manage chronic conditions. FSBP Members can participate in the Livongo Remote Diabetes Monitoring Program at no charge. Learn more at FSBPLivongo.com.

High rates of medication adherence are seen by Express Scripts and Accredo pharmacy users. These patients are supported by data-driven resources and specialist pharmacists. The next best adherence rates are among those who receive a 90-day supply through retail or home delivery. These options offer higher adherence, fewer opportunities to forget refills, and lower costs, than a traditional 30-day medication supply. Learn more at www.express-scripts.com.

Participants in this research study believed that mobile health apps or wearable devices could help them better take their medications. See if they are right for you. Use available resources and modern technologies to avoid “medication avoidance” forever.

Over 50% of U.S. prescriptions are taken incorrectly or not at all. This issue has been linked to 30–50% of treatment failures and up 125,000 deaths a year.

—American College of Preventive Medicine
On May 14, 2018, Twanisha Johnson joined AFSPA’s Executive Team as the new Director of Operations. A native of Boston, Massachusetts, she moved to Washington, D.C. after completing her bachelor’s degree in Journalism and Women in Leadership certificate from Franklin Pierce University in New Hampshire. She later earned her master’s degree in Organizational Management from Trinity Washington University. After completing her first 90-days at AFSPA, we asked Twanisha a few questions about herself and her time with us so far:

Q: What is your prior work background?
A: My professional experience includes social justice, strategic planning, and strategic development. When I first moved to D.C., I worked at several organizations, in roles that included Program Manager and Director of Education.

Q: How does your experience and education apply to your new position at AFSPA?
A: As a Director of Education, I created programming. I developed policies, while managing contracts and vendors. I also maintained websites, all of which I will be doing at AFSPA.

Q: How would you describe your first few months at AFSPA?
A: It’s been great – overwhelming at times, but in a good way. I like being pushed and challenged. I always learn something new. I also enjoy interacting with the AFSPA employees. Every day, I laugh. It didn’t take me 90-days to realize that this organization was special. The people commit to excellence and to serving members. I value my own passion for exceptional service. Working with like-minded individuals and seeing that common value is refreshing.

Q: What are some of your daily duties and how do you support COO, Kyle Longton?
A: I try to take as much off Kyle’s plate, as possible. I’m modifying some of AFSPA’s organizational policies. I also lead the strategic planning and employee engagement efforts. In addition, I serve as the Staff Liaison for the Senior Living Foundation (SLF). I assist with SLF’s daily operations and plan corporate events for SLF and AFSPA.

Q: How would you describe your leadership approach?
A: Servant leadership strongly resonates with me. My employee engagement work reminds me of this. AFSPA’s employees remain our most valuable asset. I lead by investing in people and helping them realize their full potential. Servant leadership involves rolling up my sleeves and getting in the trenches. I meet people where they are and understand their needs. I try to find what motivates them and where their passions lie. I demonstrate leadership through role modeling.

Q: What are the most important life lessons you have learned?
A: My mother taught me the golden rule, “Do unto others, as you would have others do unto you.” That core value has made me who I am today. I understand empathy and I care about how people feel. My career has centered on making a difference in the lives of others.

Q: What are you most looking forward to in your new role at AFSPA?
A: I want to make a real impact, internally and externally. Having a social justice background, I care about the circumstances and wellbeing of others. I see how AFSPA cares for their members. I want to ensure people have their proper health care and exceptional services.

Q: What do you want people to know about you?
A: I really want to be here. And, I’m here to help.

Q: What are your next steps at AFSPA?
A: I plan to streamline our website information and present the content in a more digestible way. I will utilize our employee engagement strategy to incorporate internal changes. I am excited about the management team’s strategic planning efforts. I aim to make AFSPA better and serve our members better.

Twanisha is married and a mother of a two-year-old son. Her toddler keeps her very busy, but adds “indescribable” value and joy to her life. She enjoys reading and binge watching her favorite TV shows with her husband. She also loves a good movie, especially the Marvel series.

Welcome to AFSPA, Twanisha! We’re glad to have you.
A diverse ensemble of dedicated supervisors manage the staff on the Health Operations Team. They oversee the representatives you speak to on the phone every day and handle any escalated member issues that arise. This leadership group includes two seasoned AFSPA employees, Freddie Bazemore and Keara Jones (pictured to the right, on the ends). These supervisors have worked with FSBP numerous years and probably have helped you with a difficult claim situation in the past. But two people cannot handle the heavy workload of a robust health plan alone...

A few months ago, AFSPA added two new members to the Health Supervisor Team—Regina Peace and Sherry Gassaway-Fountain. These two experienced professionals possess over fifty years of customer service background between them, particularly in the health care industry. Regina and Sherry bring fresh ideas and unique solutions to FSBP. AFSPA welcomes them to the Health Team, as they share their expertise with us and our members.

Sherry, a lifelong resident of the Washington DC area, comes to us with a clinical and health care background. She earned a bachelor’s degree in Business Information Systems from Strayer University. Sherry plans to start her graduate degree in Public Health Administration at Georgetown University this winter. She truly believes in going the extra mile to help members. Sherry offers a warm and friendly “thoroughness” that she feels members appreciate. Since she started at AFSPA, she has been impressed with the Health Benefits Officers. Sherry likes how they continue to “walk the walk,” putting in extra effort to help members. In Sherry’s spare time, you’ll likely find her reading a book or magazine, taking her dogs out for long walks, while taking in nature’s beautiful surroundings.

Regina, a Philadelphia native, recently relocated to Maryland in May 2018. She comes to AFSPA with over 20 years of extensive customer service background, the last 10 years being in health care. She earned her bachelor’s degree in Business Information Systems, with a minor in Accounting, from DeVry University. She considers herself a dedicated and hardworking individual. Regina has a deep understanding of members’ needs and expectations. She always puts herself in the members’ shoes and treats them how she would like to be treated. This means always going above and beyond to satisfy a member’s request/needs. In her spare time, you’ll likely find Regina in the kitchen, baking something delicious. Her favorite dish to make is cheesecake.
New! Group Enhanced Life (GEL) Insurance

Life insurance financially protects your family upon your death. It helps cover the loss of salary. Your loved ones will need to pay for funeral expenses, mortgages/rent, outstanding debts, and other unforeseen bills. Life insurance can give you peace of mind, especially if anyone financially relies on you.

With that said, what if your policy paid benefits while you were still alive? Then, you could reap some of the plan’s financial benefits if you needed ongoing assistance. AFSPA now offers a new term life insurance, Group Enhanced Life or GEL. This plan not only pays upon death, but also it includes a unique option for the living. GEL allows you to collect a portion of your death benefit to assist with home care, assisted living, and nursing home expenses, due to chronic illness. This feature does not replace long term care insurance; however, it may supplement your care giving costs.

GEL offers:

- Member coverage from $50,000 to $600,000; may apply in increments of $50,000
- Increased coverage for spouses and domestic partners. Elect from $25,000 to $300,000; in increments of $25,000, not to exceed 50% of member coverage
- Increased coverage for unmarried dependent children, up to age 26. Choose coverage amounts of $10,000 or $20,000, at a flat rate
- Competitive premium rates
- The option to use a portion of your coverage, if you have a severe cognitive or physical impairment, expected to last a lifetime. That means you can’t perform at least two Activities of Daily Living (ADLs) including eating, bathing, and toileting for at least 90 days.

Apply for AFSPA’s GEL plan to help protect you and your family’s future—at the same time! Learn more about GEL at www.afspa.org/life.

GEL Open Enrollment! October 1 – December 31, 2018

- Up to $200K of Term Life Insurance Guaranteed
- No medical underwriting
- Up to $50K guaranteed for Spouses and Registered Domestic Partners
- Members ages 19–59 can enroll

GEL replaces AFSPA’s current term life plan 42001. Members ages 19 – 59 can opt-in for GEL or keep their existing plan. Members over 60 can apply for GEL with medical underwriting or remain in the existing plan. No one loses coverage. See www.afspa.org/life for details.

Life Insurance Awareness Month (LIAM) happens every September. It aims to educate the public on the importance of life insurance. In recognition of LIAM, AFSPA joined our partners at Prudential in hosting a webinar called Life Insurance 101. The 45-minute presentation gave an overview of life insurance basics and also highlighted AFSPA’s life insurance products. Listen to this full educational recording at www.afspa.org/lifewebinar18.

GEL Open Enrollment!

LIFE INSURANCE WEBINAR

AFSPA’s Ancillary Programs

We offer more than just health insurance!

DENTAL

AFSPA offers four dental plans and a discount plan to meet the needs of our worldwide membership — Cigna International, Cigna HMO, Cigna PPO, and Dominion National

TAX CONSULTING

offers AFSPA members a complimentary 20-minute consultation for all your tax questions and a 10% discount on standard hourly rates.

MEMBERS OF HOUSEHOLD

Health coverage designed for family members – this includes domestic partners, parents, and children over age 26 who accompany the employee overseas, but who do not qualify for coverage under the Federal Employees Health Benefits Program (FEHBP).

GROUP TERM LIFE INSURANCE

AFSPA’s policy offers simple term life insurance that provides you and your family protection up to $600,000. It covers death from any cause, including acts of terrorism or war. Pays benefits if chronically or terminally ill.

GROUP DISABILITY INCOME PROTECTION INSURANCE

AFSPA offers two Disability Plans to assist you during a time period when you are not bringing in any or very little income due to a medical disability. These plans provide stateside and international coverage.

FINANCIAL / LONG TERM CARE PLANNING

AFSPA members receive retirement analysis and long term care guidance.

To learn more, call 202.833.4910 or visit www.afspa.org.
**HEALTHY SMILE, HEALTHY BABY**

**Oral health during pregnancy — important for you and your baby**

On page 5, we shared the fundamentals of a healthy pregnancy. Oral health also can play a key role in caring for your growing baby. During pregnancy, it is important to maintain good oral hygiene. A healthy mouth helps your baby’s health too.

**What to expect with your dental health**

While you are pregnant, some dental problems, like gingivitis, a mild form of gum disease, may worsen. See your dentist during pregnancy for oral exams and cleanings. Tell your dentist if you notice any changes in your mouth such as swelling, redness, or bleeding.

**Healthy habits during pregnancy**

These tips will help you maintain a healthy mouth during pregnancy:

- Brush thoroughly 2x/day with a fluoride toothpaste.
- Floss between your teeth daily.
- Eat a balanced diet. Snack in moderation.
- Visit your dentist regularly for a professional cleaning and exam.
- If you have morning sickness and are vomiting frequently, rinse with a teaspoon of baking soda mixed with water. This stops stomach acid from attacking your teeth.

A healthy mouth and a healthy baby — now that’s something to make you smile. Call your dentist to schedule an exam and cleaning today.

Source: Cigna Dental

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**Dental Tourism: What’s That?**

Good question...Dental Tourism is the act of traveling outside of your home country to obtain dental care. Last year, over 800,000 Americans had dental services rendered outside the U.S. and all over the globe.

Many American tourists take advantage of the more affordable quality dental care while visiting Hungary, Mexico, South Korea, and other countries. And, U.S. expatriates (a person residing outside their native country) take advantage of the dental care in their country of temporary residence. Some dental tourists just see outside procedures as an opportunity to get their needed care, while recouping in an exotic vacation destination. No matter the reason, certain factors should be considered prior to any overseas dental visit.

- **Dentists’ Credentials** – In many countries such as Italy, dentists can legally practice without a Dental License.
- **Regulation Standards** – Dentists are not regulated in every country. This can result in:
  - Substandard infection control practices
  - Poor quality of materials
  - Lack of a governing body to report negligent treatment
- **Price Gouging** – In most countries including Germany, England, Italy, and Japan, dentists can legally charge higher prices to foreigners.

Some countries do require dentists to register with their national health ministry, for oversight purposes. But if a malpractice issue arises, just remember legal matters may be slower and impractical in other parts of the world. Do your research to protect yourself and your oral health.

Learn more about health regulation bodies abroad at www.healthregulation.org.

Source: The Academy of General Dentistry

AFSPA offers four dental plans to meet your needs. This includes a true International Dental Plan, with a network of 100,000 pre-screened international dentists, in 120 countries. Learn more at www.afspa.org/dental.

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**AFSPA’s COO with the Ancillary Insurance Team**

From left to right: Velita Johnson, Kyle Longton, Adrienne Coleman-Seabrooks (the new Director of Ancillary Programs), and Sherell Dixon.
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 widely used tool that collects data on the effectiveness of care. America’s health plans use HEDIS to measure performance on important dimensions of care and service. OPM holds FEHB plans to these performance measures as well.

If you are contacted for the HEDIS data set, please use their provided directions to send the requested information.

HEDIS measures address a broad range of important health issues, such as:
- Asthma Medication Use
- Controlling High Blood Pressure
- Comprehensive Diabetes Care
- Hospital Readmissions
- Breast Cancer Screenings
- Well-Child Care

Below are a few of these major health issues and how to obtain your 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>
</thead>
<tbody>
<tr>
<td>Well-Child Care</td>
<td>Frequent well child checks are important for young children as development is faster during these years. The provider checks the child’s growth and development to find or prevent problems. It is recommended your child see a pediatrician at least 6x in the first 15 months of life.</td>
<td>Use Aetna Navigator to locate a pediatrician with whom you and your child feel comfortable. Have a list of questions ready to discuss with your doctor. At home, instilling good practices from a young age will encourage a long-lasting healthy lifestyle.</td>
<td>Services covered at 100% of Plan allowance (up to age 22), no deductible, when the provider is in-network or outside the U.S. The Plan covers services described in the Bright Future Guidelines, provided by the American Academy of Pediatrics.</td>
</tr>
<tr>
<td>Comprehensive Diabetes Care</td>
<td>Blood Sugar Screening, or Hemoglobin A1c (HbA1c) testing, reports your average blood sugar levels and indicates how well you are managing your diabetes. The higher your HbA1c level the higher your risk of diabetic complications. Maintaining a HbA1c level under 8 is considered normal or &quot;good&quot; for diabetics.</td>
<td>Maintain a healthy lifestyle. This includes healthy eating, being active, checking blood sugar levels regularly, and taking medications as recommended. Working with your doctor and nutritionist will help you stay on track.</td>
<td>Services covered at 90% of Plan allowance after the calendar year deductible, when the provider is in-network or outside the U.S. The Plan offers diabetic programs: Disease Management, Diabetic Education, Livongo, AbleTo, and others. See the Plan Brochure for more available programs.</td>
</tr>
<tr>
<td>Controlling High Blood Pressure</td>
<td>High blood pressure, or the “silent killer,” can lead to heart attack, stroke, kidney disease, and other serious health conditions. Incorporating healthy lifestyle behaviors and taking medications to reduce blood pressure can lead to improved longevity.</td>
<td>Low-sodium diets, increased physical activity, and quitting smoking can help manage blood pressure. Controlling the condition involves regular medical exams and monitoring your blood pressure at home.</td>
<td>Services covered at 90% of Plan allowance after the calendar year deductible, when the provider is in-network or outside the U.S. The Plan offers programs to help manage blood pressure: Digital Coaching, Dietary and nutritional counseling, and others. See the Plan Brochure for more available programs.</td>
</tr>
<tr>
<td>Hospital Readmissions</td>
<td>Some hospital readmissions are unavoidable. However, each admission increases your risk for infections and falls. A case manager can help you coordinate an outpatient recovery program that could make it less likely for you to return to the hospital.</td>
<td>Understand your health conditions and be aware of any changes. Follow hospital discharge instructions and keep recommended follow up appointments.</td>
<td>Inpatient admissions are covered at 100% of Plan allowance, no deductible, when the provider is in-network or outside the U.S. Precertification is required within the United States.</td>
</tr>
</tbody>
</table>
Focus on I.T.

Emmi® Education Program
By Yancy Meiller, IT Manager

FSBP members can access the Emmi® Education Program. Emmi programs make complex medical information simple and easy to understand. You can get involved and take an active role in your care. The short online videos educate patients on various health topics, treatment options, and chronic conditions. View Emmi presentations anywhere with internet access.

Search for a health topic or select a category from the dropdown menu. Learn about:

- Allergies
- Blood Problems
- Bones and Joints
- Child Medicine
- Diabetes and Hormones
- General Surgery
- Emergencies
- Family Medicine
- Health & Wellness
- and much more!

Each Emmi program takes about 20 minutes to complete. View the videos multiple times or pause to watch later. You even can write printable notes to bring to your next doctor’s appointment. All this information comes to FSBP members at no cost. Try it today!

The Member Engagement Platform
Aetna’s Member Engagement Platform (MEP) creates a digital gateway to health. MEP packages health-related digital tools, programs, and resources into a comprehensive online experience. The visuals and graphics will prompt your interest and enthusiasm. This platform makes it easy to manage your health. MEP also serves as a two-way communication for you and available clinicians. Open MEP through Aetna Navigator, to experience these outlined features.

Access and participate in the following:

- Track progress for Simple Steps to Living Well Together (FSBP’s wellness program)
- Personal Health Records and customized Health Actions
- Health Decision Support
- Digital Coaching programs
- Messages and appointments
- Social communities

MEP lets members:

- Connect from mobile devices
- Integrate tracking information from wearable devices
- Access helpful resources – from health topics to healthy dinner recipes
- Schedule and track appointments
- Translate MEP content from English to Spanish

How to access MEP:
Register/login to Aetna Navigator ➤ Under Stay Healthy, select Discover a Healthier You ➤ Be automatically directed to the MEP resources and tools.

The Face of HEDIS
The Team behind Page 12

AFSPA’s leadership met at Aetna’s office, outside of Chicago. While there, CEO Paula Jakub and COO Kyle Longton met with the HEDIS Outreach Team. This group assists FSBP members with enrolling in case management, locating in-network providers, and scheduling appointments. The HEDIS Team also educates members on breast cancer screenings, well child visits, prenatal care, etc. (to help populate page 12’s chart). Paula and Kyle thanked the HEDIS team for contributing to the health and wellness of FSBP members.

AFSPA Leadership meets with HEDIS Team
AFSPA Staff in Action

AFSPA Listens

By Kyle Longton, Chief Operating Officer

Throughout this entire year, I have dialogued with members in person, by e-mail, over the phone, and through comments shared by other staff. I want to share some of the answers to some of our frequently asked member questions.

Q: I have read that Migration is getting better, and I see that my FSBP claims are being processed more quickly. However, why am I still waiting on a response to an email?

A: Teams at AFSPA and Aetna have been working hard all year to return to the service levels you expect. Through the end of August, FSBP saw a 36% increase in calls. However, the increase in emails went up 94% in that same time period. This has led to a backlog of emails since early this year.

We have found many duplicates as we continue to go through the emails. FSBP messages submitted through www.afspa.org and those submitted through the Aetna Navigator site go to the same team. We have made upgrades to our internal tracking and response system to identify duplicates and increase our response time. We are committed to responding to every message we receive, in the most comprehensive way possible.

Q: I currently live and work overseas. When I return to the U.S., do I have to change my health plan from FSBP?

A: NO! Your FSBP coverage works for you in the U.S. and anywhere in the world. I often hear from members directly and through surveys. They think they must change their enrollment when they return from an overseas posting. And, you do not.

One of the advantages of partnering with Aetna is having access to the Aetna Choice POS II network. That connects you to over 1 million in-network providers nationwide. In addition, you have access to telehealth services in the U.S. through Amwell (www.amwell.com). With approximately 60% of FSBP members in the U.S. at any time, the Plan works well domestically and internationally.

Q: Have there been changes in the way monies from my Wellness Incentive Account are paid?

A: Yes, there have been some changes. FSBP members, age 18 and older, could earn up to $250 in 2018 for completing the Simple Steps to Living Well Together program. The incentives earned are held in an account and used to pay for eligible medical expenses, such as copays, coinsurance, and deductibles. Prior to 2018, these funds were paid directly to the member in all circumstances. However, some funds now are paid to the provider. This occurs when a balance due to the provider has not been paid yet. If you have paid for services in-full, then your wellness fund reimbursement will be sent directly to you.

For example, let’s say you go to the doctor and have a $25 balance due. FSBP will pay its part first. Then, the Plan will issue a $25 payment from your wellness account to the provider, if you have at least $25 in available incentive funds. Let’s say you paid $100 for massage therapy at the time of service. The massage benefit is $60 per visit. Assuming you have at least $40 in wellness funds, the Plan will send you the $40 reimbursement.

This change helps streamline payment to providers. And, it reduces paperwork for members. This is another effort to provide you with unparalleled service.

My colleagues and I appreciate the opportunity to serve all AFSPA members. If there is anything I can do to help, please reach out to me at kyle.longton@afspa.org.

What does COMMITMENT to the MEMBER EXPERIENCE mean to you?

“It means going above and beyond to resolve every issue and to address all concerns. I hold myself accountable to find the proper solution. Prior to AFSPA, I worked as a Local Engaged Staff for 17 years at the State Department’s Embassy in Ukraine, my home country. That job required me to train in the U.S. annually, at the Foreign Service Institute. I understand AFSPA’s population because I interacted with them daily for many years. Plus, I have experienced health care in the U.S. as well as overseas. This leads me to give members complete information, not just address their immediate concern. This approach helps members understand the full picture and avoid future issues. I like that AFSPA allows me to answer member questions thoroughly, even if it takes additional time.”

Igor Cherevko
Quality Assurance Coordinator
Employed at AFSPA three years

What does COMMITMENT to the MEMBER EXPERIENCE mean to you?

“It means I put myself in the member’s shoes. I try to understand how the caller feels. I imagine I am assisting my own mother or father. I think about how I would want my family member to be treated and then I act accordingly to resolve the matter. I have spent over 35 years in health care. I worked at Children’s Hospital, the Veterans Affairs Hospital, Memorial Hospital, and more. Health care feels rewarding and I’m glad I chose this field. My strong medical background helps me better assist members. I enjoy working at AFSPA because we share a common goal of helping the members.”

Sally Tejan-Cole
Health Benefits Officer
Employed at AFSPA two years

Fall 2018
The Real Life of a Foreign Service Officer – Part II

The Honorable Thomas Tracy, Chairman of AFSPA’s Board of Directors, and Dr. Michael Nesemann, FSBP’s Medical Director, spoke to AFSPA staff about their diverse Foreign Service experiences. The presentation from these retired Foreign Service personnel gave the employees a better understanding of what our current members face every day.

CEO Paula Jakub said, “I welcomed the opportunity for AFSPA staff to hear these real life Foreign Service stories. Their willingness to share their unique international experiences enhanced our understanding of the work we do. Ultimately, this will help us better relate to the needs of our members we service.”

The employees welcomed the lunchtime presentation and asked several questions to gain additional insight. The entire workshop left a lasting impression on all attendees.

Praise for AFSPA/FSBP

“In 2017, my wife broke her wrist in a skiing accident. After removing her cast, she developed Complex Regional Pain Syndrome (CRPS) – a rare condition that affects less than 200,000 people in the U.S. every year. It causes extreme pain and a paralysis of the affected extremities (generally the limbs - hands, feet, legs, etc.). There is no current medicinal cure for CPRS.

The available treatment requires many physical therapy sessions, totaling more than FSBP’s annual allowance of 125 visits. However, through communicating with AFSPA representatives and COO Kyle Longton, my wife received her needed additional therapy sessions. The AFSPA staff guided us as we worked to restore the use of my wife’s hand. With the help of these extensive therapies, she now has nearly 60% use of her right hand back!

We truly appreciate our AFSPA/FSBP health insurance. Thank you to Kyle, Paula, and the AFSPA staff for providing first class customer service!”

—TERRENCE MCCLAIN
AFSPA Member since 1995

Praise for Velita Johnson, from AFSPA’s Ancillary Insurance Team

“Thank you, Ms. Johnson, for the help that you gave me, regarding the Cigna Dental coverage. I appreciate your kind manner and the detailed information you shared on the Dental PPO and the Dental HMO options. Your time and kindness, as well as your generosity of self, will not be soon forgotten.”

Kind regards,
JUSTIN C. THOMPSON
Manchester, NH
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, 2017

Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$726,190</td>
</tr>
<tr>
<td>Investments</td>
<td>$6,601,702</td>
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<tr>
<td>Accounts receivable and prepaid expenses</td>
<td>$182,133</td>
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<tr>
<td>FEHBP reimbursement receivable</td>
<td>$933,415</td>
</tr>
<tr>
<td>Fixed assets, net</td>
<td>$1,229,023</td>
</tr>
<tr>
<td>Deferred compensation plan assets</td>
<td>$119,427</td>
</tr>
<tr>
<td>Escrow deposits</td>
<td>$94,102</td>
</tr>
</tbody>
</table>

Total Assets: $9,885,992

Liabilities and Net Assets

Available for Benefits

Liabilities:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and other liabilities</td>
<td>$761,757</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>$269,797</td>
</tr>
<tr>
<td>Deferred rent</td>
<td>$1,930,091</td>
</tr>
<tr>
<td>Deferred compensation plan liability</td>
<td>$119,427</td>
</tr>
</tbody>
</table>

Total Liabilities: $3,081,072

Net assets available for benefits: $6,804,920

Total Liabilities and Net Assets: $9,885,992

ANNUAL MEETING

The 2019 Annual Meeting will be held on Friday, March 2, 2019 at AFSPA. Please join us to find out about our successful year!