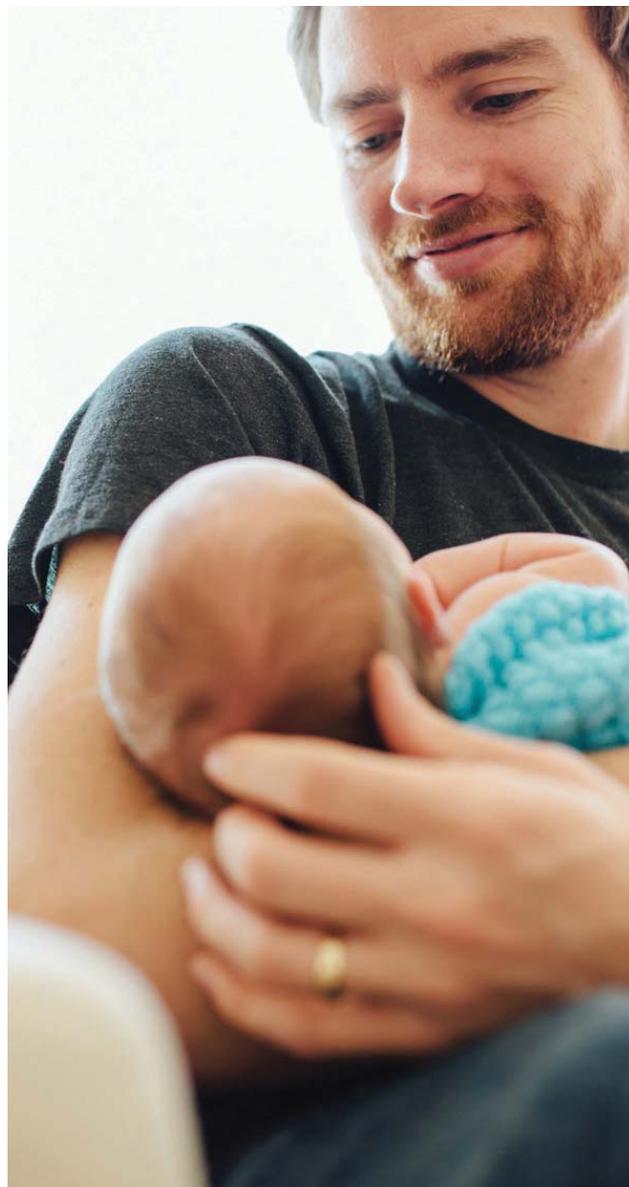


Your Guide to 2018 Migration Changes

A guide to changes you'll see in 2018

Your Solution for Health Care Overseas and at Home



Dear **Foreign Service Benefit Plan (FSBP)** Member:

As you know from reading the *AFSPA In Action* newsletters this year, Aetna — the Plan's administrator, is undergoing a computer platform migration. This is the final step in the conversion from Coventry to Aetna. While the changes will take effect on January 1, 2018, the work to make this possible has been underway for several years.

Our team has put together this brochure to help you through the migration experience. Inside you will find details about what is staying the same, what is changing, and what is new.

Important items to note in the brochure:

- What your new ID card will look like
- How to read your new Explanation of Benefits (EOBs)
- How to register for Aetna Navigator®, the new online customer service site
- How to use Aetna Navigator®
- What the new provider search tool looks like and how to use it
- How to use the Aetna Mobile app
- And much more

We have done our best to anticipate your questions and focus on what you need to know to continue to get the most from **FSBP**.

News on migration will continue to develop through the end of the year. We will keep you updated on our website, on Facebook (www.facebook.com/afspacares), and through emails. You can find all the details about migration on our dedicated webpage at www.afspa.org/fsbp/migration.

I have worked in insurance for over 35 years and have been through four migrations during that time. The changeover will be disruptive. However, I am confident that your outcome and your experience will be an improvement over the previous platform; and it will be worth the effort to become accustomed to the new platform. Through it all, the dedicated team at AFSPA remains available to answer your questions and assist you with any issues that arise.

Thank you for your membership and the trust you put in us each and every day.

To Your Health,

Paula S. Jakub, RHU
CEO/EVP



The basics

Although we are making improvements, you will still recognize most of the things you like about us. And you may even find that you're more satisfied than before.

Here's a quick look at what you need to know. In the next few pages, you'll learn more about what is staying the same, what is changing, and what is new beginning January 1, 2018.

What	Same as Before	New and Improved
The same great staff answering your phone calls and online inquiries	●	
The same great staff processing your claims	●	
Customer service number and hours	●	
Our mailing address	●	
Our easy-to-use member portal, Aetna Navigator®		●
Our mobile app, Aetna Mobile		●
Explanation of Benefits (EOB)		●
24-hour Nurseline		●
Provider Search Tool		●

What's staying the same

Customer Service

The same people will be processing your claims and answering your phone calls and online questions. Our contact information will remain the same:

Foreign Service Benefit Plan

1620 L Street NW, Suite 800
Washington, DC 20036

Secure email: www.afspa.org/fsbp411

Website: www.afspa.org/fsbp

Telephone: 202-833-4910

Protective Association

Hours of Operation
8:30 a.m. (EST) to 5:30 p.m. (EST)
Monday through Friday

Email: afspa@afspa.org

Website: www.afspa.org

Migration information website:
www.afspa.org/fsbp/migration

What's changing

- Your Explanation of Benefits (EOB) will look different
- You'll receive family ID cards with new ID numbers. Your ID card will begin with a "W."
- The 24-hour Nurse Advice Line will be handled by Informed Health Line®
- Your member portal is switching from My Online Services® to Aetna Navigator®
- Aetna Mobile will replace Coventry Mobile

Your Explanation of Benefits (EOB) will look different

It's important to know that **you will no longer receive an EOB if there's no member liability on the claim;** however, your EOB will be available to view in Aetna Navigator®. Here's an example of what you can expect:

Explanation of Benefits (EOB) - This is not a bill

This statement is called your EOB. It shows how much you may owe, the amount that was billed, and your member rate. It also shows the amount you saved and what your plan paid. Look at this statement carefully and make sure it is correct. If you do owe anything, you will receive a bill from your doctor or health care provider(s).

Track your health care costs



A guide to key terms

Term	This means	Your totals
Amount billed	The total amount billed to the Plan by your provider.	\$900.00
Plan payments and discounts	The amount the Plan agrees to pay the provider for services rendered minus copays, deductibles or coinsurance, if applicable. Also includes any reductions in payment due to network savings.	\$880.37
You owe	The amount the member may be responsible to pay to the provider.	\$19.63
Amount you saved	Reductions in payment due to network savings, coordination of benefits, or noncovered services.	\$703.76
Amount you have left to meet deductible	The amount you have left to pay on your calendar-year deductible.	\$0.00

Your payment summary

Patient	Provider	Your plan paid		You owe or already paid	
		Amount	Sent to	Send date	Amount
Jane (self)	Doctors Office	\$176.61	Doctors Office	7/12/17	\$19.63
Total:		\$176.61			\$19.63

Term	This means
Patient	The person who received medical services. This may be a subscriber or a dependent.
Provider	The provider of your medical service. This could be an individual, practice or facility.
Amount	The amount paid by the Plan.
Sent to	Who the Plan is paying (provider, member or other).
Send date	Date payment sent.

You'll receive family ID cards with new ID numbers

In the past, you received a separate ID card for each family member in your Plan. You will now receive family ID cards. Your new family ID card will list each family member (up to five per card) covered by your Plan. Each family will receive 2 ID cards. If there are more than 5 members in your family, an additional card will be sent. If you would like additional cards, please contact customer service or obtain through Aetna Navigator® (on or after 1/1/2018).

You can expect to receive your new cards in November.

Be sure to use them for services incurred on January 1, 2018, and later.

Sample ID card:



Important: Destroy all previous **FSBP** cards you may have as they will not be valid after January 1, 2018.

The 24-hour Nurse Advice Line will be handled by Informed Health Line®

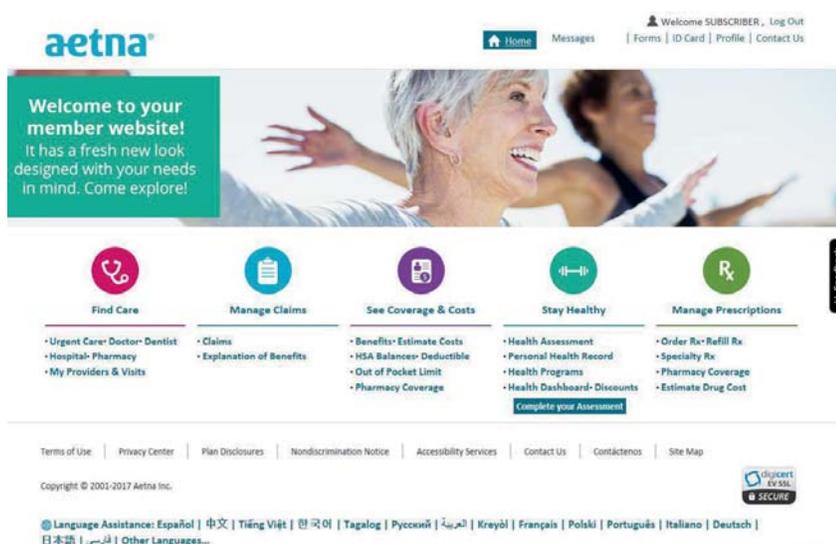
Because of a vendor change, you now will have 24/7 telephone access to registered nurses through Informed Health Line. TDD service for the hearing and speech impaired is available, as is foreign language translation for non-English speaking members.

The nurse you speak with may refer you to additional information on Aetna Navigator's Healthwise®

Knowledgebase, so it's important to register on Aetna Navigator®. You'll learn more about this on the following page.

The **Informed Health® Line** provides you with telephone access to registered nurses experienced in providing information on a variety of health topics. Just call **855-482-5750** or **704-834-6782**.

Your secure portal is switching to Aetna Navigator®



You'll need to register for Aetna Navigator® to access your new claims information.

Here's how to register. First, access Aetna Navigator® by opening www.afspa.org/lfsbp. Next, select the "Helpful Links" tab, and click on Aetna Navigator®. Register using the guiding prompts.

With Aetna Navigator®, you enjoy access to a broad range of your personal health information and tools to improve your health. Some of the available features include:

- Interactive Personal Health Record — Built with information from your claims, you can instantly see statistics that represent your health, such as blood pressure, weight, vitals, immunization records, and more.
- Email a nurse — Simply click on the Stay Healthy icon and select email a nurse. A nurse will respond to your inquiry within 24 hours.

- Healthwise Knowledgebase — This is an educational resource also available through the Stay Healthy icon. It has clinical information on thousands of topics designed to promote informed decision-making, as well as hundreds of support groups.
- Robust claims information — You can view and organize claims the way you want them: by date, provider, etc.
- Explanation of Benefits (EOBs) — View and print important documents.

You can still access your claims for December 31, 2017, and earlier at Coventry My Online Services™. You may want to download your claims and EOBs before the site is taken down at the end of 2018.

Aetna Mobile will replace Coventry Mobile

Aetna Mobile is a powerful tool to help you manage your health care. Check out some of the ways you can use it:

- Find doctors and facilities by location and see maps for directions
- Add doctors and facilities to your contacts using text and email
- Locate urgent care centers and emergency rooms
- View claims and claim details
- View benefits and balances
- Track out-of-pocket dollars
- View ID card information
- Store ID card offline
- Save money by using Member Payment Estimator to compare cost estimates
- View your Health History
- Give feedback

Please note — Coventry Mobile will no longer be available after 12/31/2017.

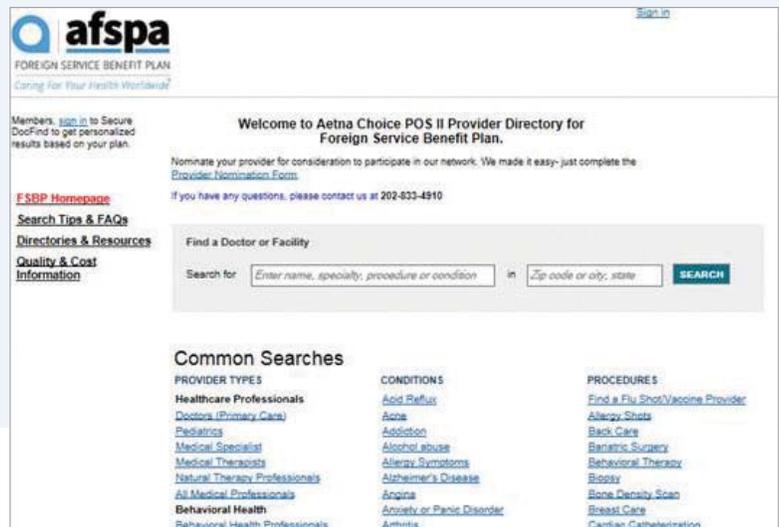
Download the Aetna Mobile app to your smart phone.



What's new

Your provider search tool

Your new provider search tool will allow you to search for providers both by type (physician, specialty, or facility) and by geographical location. Based on those initial results, you then can narrow or expand your search criteria as needed to locate the right provider for your (or your family's) specific needs.



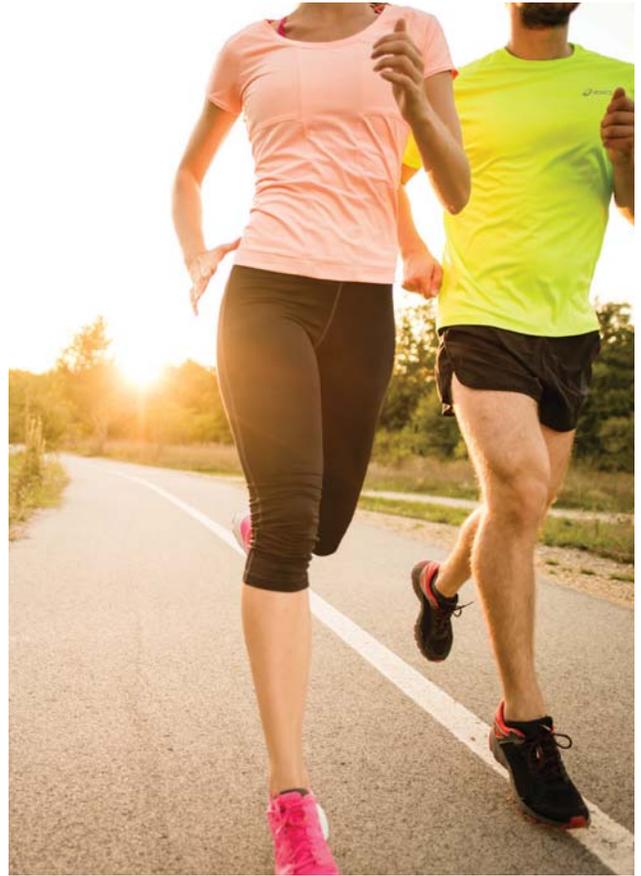
Conclusion

As we get closer to the system migration, you can help make the transition easier by following this checklist:

- Watch for your new ID cards
- Register for Aetna Navigator® on or after 1/1/2018
- Become familiar with your new Explanation of Benefits (EOB)
- Download the Aetna Mobile app after you register for Aetna Navigator®

And as always, you can count on our customer service. Give us a call, or email us if you have questions. See the back cover for contact information.

To learn more about your Plan, visit www.afspa.org/fspb.



For more information or questions, please contact us:

Foreign Service Benefit Plan

1620 L Street NW, Suite 800
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