Greetings AFSPA Family,

The holidays are normally a time to gather with loved ones as we celebrate the end of another year. This year, however, has been anything but normal. With COVID-19 continuing to affect large parts of the world, the holidays will look very different this time around.

01 | Open Season

Open Season ends on December 14. If you haven’t already, please review and update your Federal Employee Health Benefit (FEHB) Program, Federal Employees Dental and Vision Insurance Program (FEDVIP) and FSAFEDS enrollments. This year, we were able to move our informational sessions completely online. Visit www.afspa.org/events to attend our remaining FSBP Open Season Presentations and live chats.

02 | Seasons "Stressings"
The month between Thanksgiving and Christmas is a stressful time for many of us. Navigating the holidays through a global pandemic will only contribute to the anxiety. Many of the things we typically look forward to, like light festivals, Christmas markets and enjoying hot chocolate around a fire, will not be possible. Family gatherings will be smaller or non-existent for some. Being isolated at home can make holiday stress unbearable.

People generally manage stress in one of two ways: positive and negative. Positive stress management techniques include things like exercise and meditation. Negative stress management techniques can include drinking alcohol, overeating and lashing out at others. In addition to our many support programs that we have highlighted previously, FSBP's Value Added resources and discount programs can help you turn to positive stress management techniques. These are just some of the services that we offer at no cost to FSBP members:

**Fitness/Gym Memberships**

- In-person gym membership discounts
- Personalized Virtual nutrition
- Workout at home

**Workout gear including fitness apparel & shoes**

- Garmin
- Fitbit
- Scales by LifeMart
- Maji Sports (includes yoga, Pilates and fitness accessories such as yoga mat, bootie bands, resistance bands, meditation cushion, etc.)

**Diet Plans**

- Jenny Craig
- Home Chef
- Blue Apron
Nutrisystem
South Beach Diet
Gene Food (personalized nutrition powered by your DNA)
Noom

Meditation Apps

- Honor Yoga (listed under options for workout at home)
- Pranamaya (includes meditation & yoga therapy)
- Calm (meditation and sleep) – Current discount is $40 off 1-year subscription

To review your member discounts, log in to Aetna’s secure member portal, click on “Stay Healthy” and then select “Discounts.”

Remember, there are many other ways FSBP supports you as we all deal with these challenging times. For the newest items, follow the links to the stress management videos and healthy holiday brochure from TrestleTree. Below is a list of additional resources available to you.

Health Coaching Programs through TrestleTree

myStrength™ - Online mental health program for self-paced support

AbleTo – online treatment support

Digital Coach Programs

Teladoc® - available to members in the 50 United States

No matter how you choose to manage the Seasons “Stressings,” you can count on your FSBP

03 | Why I Love Our Plan

While we’re on the subject of FSBP’s great resources, I want to share my recent experience using one of them. A few weeks ago, I threw out my back. I’m sure many of you know the feeling – you can’t always pinpoint exactly what you did or how you did it, but all of a sudden you feel pain when you sit, walk, stand or do anything, really.

After the fourth day of walking semi bent over between heating, icing, bedrest and stretching spells, I decided to seek expert advice. The thought of making an in-person appointment as COVID-19 numbers continue to rise was daunting.
Instead, I used our Teladoc benefit. After just three minutes, I was on a video call with an ER physician. We reviewed my situation and discussed what I had been doing. The physician then prescribed me a steroid pack. I was on the road to recovery within hours. No travel, no fuss, no muss – just clear and efficient care.

As the holiday season approaches, please remember that we are here for you when you need us. No matter where you are, FSBP has your telehealth needs covered. Members within the 50 U.S. states can rely on Teladoc, while overseas members can access vHealth.

04 | Seven Tips for a Debt-Free Holiday Season

COVID-19 is generating anxiety as people struggle to figure out how to buy gifts and orchestrate holiday gatherings amid the pandemic. Although you may not see as many friends and relatives this holiday season, there may still be the stress of incurring holiday debt, especially with online shopping being so tempting. Below are seven tips to help you control your spending this holiday season:

1. Develop a holiday budget and gift-giving plan – and stick to it!
2. Make preemptive spending cuts to fund your budget – little things like cooking more at home can help!
3. Rethink your decorating plans – focus on decorating a few, high-impact sections of your home.
4. Redeem your credit card rewards points – gift cards are a great way to do doing this!
5. Price-check everything before you buy – price checking apps are a great tool.
6. Reset your kids’ expectations about gifts – focus on fewer, more meaningful gifts.
7. Look for free holiday activities instead of spending on entertainment – taking a drive through lavishly decorated neighborhoods is a great socially-distanced activity as well.

For more in-depth guidelines on your holiday budget management, click here.

As this challenging year draws to a close, I want to thank you for your continued loyalty. We look forward to serving you in 2021 and wish you and your loved ones a safe, healthy and happy holiday season.

To Your Health,

Paula S. Jakub, RHU
CEO, AFSPA
Executive Director, Senior Living Foundation