Welcome to February 2020! The new year is well underway, and the December holidays are a memory. It’s time to focus on your accomplishments and aspirations for 2020. If your goals are health related, the Foreign Service Benefit Plan (FSBP) can assist. Our services and programs can help improve your overall wellbeing.

01 | February - American Heart Month

Each year, 1 in 4 people die from heart disease – making it the leading cause of U.S. deaths. This illness occurs at all ages, even in young adults. High blood pressure, high cholesterol, and smoking increase your risk for heart disease. Other contributing factors include obesity, diabetes, physical inactivity, and unhealthy eating patterns.

Did you know oral health relates to heart health? A Journal of the American Heart Association (JAHA) study found that periodontal disease (gum inflammation) can increase the risk of Endocarditis – a heart condition in which bacteria from infected gums spread to your heart’s inner lining. Protect your mouth – practice good oral hygiene and visit your dentist twice a year for preventive cleanings. Dental insurance can help you maintain healthy teeth/gums, as well as make dental care more affordable. Learn how gum disease increases your risk for heart disease, from our partners at Cigna.
To assist, here are 4 ways to take better care your heart:

1. Don’t smoke and don’t start. Smoking is the leading cause of preventable U.S. deaths. If you smoke, learn how to quit.
2. Manage conditions. Learn to prevent or manage your high blood pressure and high cholesterol.
3. Make heart-healthy eating changes. Avoid food with trans-fat, saturated fat, and added sugar. Reduce your sodium intake. Fill half your plate with vegetables and fruits.
4. Stay active. Aim for 150 minutes, per week – which can happen in 10-minute time blocks. Just increase your overall physical activity.

Take control of your health – Learn how FSBP’s Simple Steps to Living Well Together Program can help identify health risks, achieve health goals, and reduce your risk for heart disease.

Take care of your mouth – Consider adding one of AFSPA’s four supplemental dental insurances or Discount Care Plans (stateside members only) to your health insurance. Enroll anytime – no open season required.

02 | Seasonal Depression

Our 2020 theme is Mental Wellness Leads to Better Physical Health. I think February is a perfect month to discuss Seasonal Affective Disorder (SAD).

This type of depression relates to changes in seasons. Most people’s symptoms start in the fall and continue into the winter – occurring less often, in the spring and summer. SAD can make you moody and sap your energy. Feeling down some days is normal. However, if it lasts multiple days and you can’t get motivated to enjoy normal activities, see your doctor. Pay attention to your sleep patterns and any appetite changes. Be aware if you turn to alcohol for comfort, feel hopeless, or have suicidal thoughts.

 CLICK HERE TO LEARN MORE ABOUT SAD >

03 | Tax Documents

Despite recent changes to the Affordable Care
Act, health plans still are required to provide the Internal Revenue Service (IRS) Form 1095-B. The IRS’s “green approach” permits plans to notify you via email. However, FSBP has opted to send forms directly to our members, as has been our practice.

Please expect to receive the IRS Form 1095-B, starting early March. This form confirms that you had minimal essential coverage in 2019, while you were enrolled in FSBP. If you have any questions, email enrollment@afspa.org.

Note: The 1095-B form is not needed to file your tax return, but it should be kept in your 2019 tax file.

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04 | Member Experience and Satisfaction Survey

To ensure we are providing the best member experience, FSBP sends an annual member experience and satisfaction survey (via postal mail) to a random selection of members.

We work with a National Committee for Quality Assurance (NCQA) certified vendor to administer the survey, which takes about 20 minutes to complete.

LEARN MORE HERE >

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In closing, please register for AFSPA’s Annual Meeting to be held at the Capital Hilton or online, on Friday, March 6, 2020. As always, thank you for your trust and for giving AFSPA the opportunity to serve you.

To Your Health,

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