A MESSAGE FROM THE CEO

Greetings AFSPA Family,

As 2020 comes to an end, it calls for planning and preparation for the upcoming year. Open Season begins this month (November 9 to December 14) and is a great time to review your benefits to ensure they still meet the needs of you and your family.

01 | FSBP 2021 Open Season Virtual Activities

COVID-related travel restrictions and health concerns mean that AFSPA representatives will not be able to visit you for this year’s open season activities.

But that doesn’t mean we aren’t available to support you. Over the course of open season, AFSPA will be offering 15 live webinars. The events are scheduled during various times to accommodate our members around the world. View AFSPA’s event calendar at: www.afspa.org/events.

02 | Long Term Care Awareness Month
AFSPA has sponsored long term care (LTC) plans since 1990. However, as the LTC industry matured over the years, it became apparent that it wasn’t in our members’ best interest to offer one specific LTC plan. Thus, we began offering the services of Signature Financial Partners, LLC, LTC professionals able to assist members find the plan that best suits their needs. And now, we are pleased to introduce an additional resource, Long-Term Care Consultants, Inc. This group offers a 6-step approach to educate and advise about plans custom fit to meet your caregiving needs and affordability.

Both consultants have at least 20 years of experience with long term care insurance and offer comprehensive one-on-one consultations to assist with your LTC planning, whether you reside in the U.S. or abroad.

Long Term Care insurance is expensive, no doubt. But, considering the average annual cost of a nursing home today is approximately $89,000 for a semi-private room and $100,000 for private, it definitely may be worth your time to research now to be ready for the future. To learn more about LTC, visit our website and click on the links for more information about our consultants.

03 | November is Diabetes Awareness Month

Diabetes Awareness Month is the perfect time to discuss ‘diabetes distress’ and what can be done to combat it.

‘Diabetes distress’ is the overwhelming feelings of worry and frustration that can accompany daily diabetes care. You may even be discouraged if you’ve been trying so hard to manage diabetes, but aren’t seeing any results, or worse, developed a diabetes-related health problem.

These emotions are signs to work more closely with your specialist, seek a chronic health condition counselor, work with a diabetes educator or join a support group.
Foreign Service Benefit Plan (FSBP) can help. FSBP offers the following programs to assist:

- **Livongo** – A diabetes-monitoring program that provides support through a cellular-enabled meter, mobile app, and personalized interventions
- **In Touch Care** – Support managing chronic conditions. This includes one-on-one calls with a nurse and digital support resources
- **Mediterranean Wellness Program** – An interactive on-line, 8-week program that assists in maintaining health and a desirable weight

Click here to find more diabetes and mental wellness resources.

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**04 | Thanksgiving**

Thanksgiving is approaching – a time to see family, reflect on good fortune, and know how lucky you are to celebrate this American holiday.

Because this year probably will look a lot different as COVID-19 cases continue to rise across the country, staying home may be the best way to keep you and your loved ones safe, according to the Center for Disease Control, (CDC).

Travel greatly increases the risk of contracting and spreading the virus. But if you must travel, know that there are several risks.

Some low-risk activities you can do to celebrate the holiday include:
Having a small dinner with only household members
Preparing traditional family recipes for family and neighbors and delivering them in a way that doesn't involve contact
Having a virtual dinner and sharing recipes with friends and family
Shopping online, as opposed to in-store, the day after Thanksgiving or the following Monday
Watching sporting events, parades, and movies from home

More information on how to stay safe during the holidays can be found here.

As Thanksgiving approaches, I want to express my gratitude for your ongoing loyalty. Thank you for your trust and for giving us the opportunity to serve you.

To Your Health,

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