



FEDERAL HEALTH BENEFITS
OPEN SEASON
 November 11 to December 9, 2019



FOREIGN SERVICE BENEFIT PLAN

Enroll in the Health Plan that Covers You and Your Family **Worldwide**.

afspa.org/fsbp

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Dear AFSPA Member,

Greetings and welcome to Fall 2019! I am pleased to announce the 2020 Premiums for the **Foreign Service Benefit Plan (FSBP)**:

FOREIGN SERVICE BENEFIT PLAN 2020 Premiums					
Bi-Weekly Premium			Monthly Premium		
Self Only Code 401	Self Plus One Code 403	Self & Family Code 402	Self Only Code 401	Self Plus One Code 403	Self & Family Code 402
\$68.99	\$171.79	\$170.67	\$149.47	\$372.21	\$369.79

We continue to offer a comprehensive benefit package, at very competitive rates. The Plan is committed to providing the unparalleled service that our unique worldwide membership requires. We strive to demonstrate that daily through our programs and through our premiums – which increased less than 3% from 2019.

October Awareness Months

Breast Cancer Awareness

National Breast Cancer Awareness Month increases awareness of this disease. Breast cancer affects 1 in 8 women, making it one of the most common cancers in women. The chance of survival increases, if the cancer is found and treated early. **FSBP** covers mammograms, including 3D breast tomosynthesis, once per calendar year – for women age 35 and older. If you have a family history or a high-risk factor, you can be screened more frequently. Talk to a doctor about your risk and how often to get mammograms.



National Chiropractic Health Month



Back pain remains a common reason that patients visit doctors. Providers often prescribe opioid pain medications for this disabling condition. Opioid abuse remains a top U.S. public health issue. However, treatments like spinal manipulation safely address lower back pain. **FSBP** offers generous chiropractic, acupuncture, and [massage therapy](#) benefits. Each covered family member receives 40 visits of each service, every year (up to \$60/visit). Chiropractic care can help with headaches, back aches, arm/leg pain, etc. With 40 annual visits included in your health plan, why not give it a try?

Don't forget your flu shot!

FSBP covers flu vaccinations at 100%, when obtained at an in-network or overseas provider.

Many agencies offer onsite flu shots. With AFSPA's ongoing commitment to "Walking the Walk," our staff received in-office vaccines on September 24.

**If we can do it,
you can too!**

Talk about Prescriptions Month



Speaking of managing pain, October is also *Talk About Prescriptions Month*. It encourages you to stay informed about your medication. Know your expected outcomes, possible side effects, benefits, and potential risks. All medication can be dangerous, even deadly, if abused. Express Scripts (ESI), **FSBP's** Pharmacy Benefit Manager, offers resources to assist. Use ESI's [Cobranded website](#) and ESI's app to review your medicines, track your prescription deliveries, contact a Specialist Pharmacist, and more. And, if you prefer to use paper (versus an app) to track your medication, [click here](#).

Immediate Benefit Plan for State Employees

We are offering an Open Enrollment for the **Immediate Benefit Plan (IBP)** term life insurance, underwritten by Prudential.

From **September 16 to December 13, 2019**, active duty **State Department** employees (foreign and civil service) can enroll – no health questionnaire required. Also, during this period, current IBP enrollees can opt to increase their

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current \$15,000 benefit to the NEW \$20,000 benefit (for \$2.55/pay period). IBP pays the enrollee's beneficiary (ies) within two (2) business days of AFSPA's official notification of death. The monies can assist with funeral expenses, medical bills, mortgages, etc.

I encourage State employees to take advantage of this opportunity – *only offered every 3-4 years*. [Click here to learn more.](#)

Attention!
Active Duty
State
Department
Employees

Open Season Fast Approaching

This year, Open enrollment is from November 11 to December 9, 2019. AFSPA staff travel to various regions of the globe in preparation for Open Season. Any Direct Hire Federal employees who are eligible for the Federal Employees Health Benefits Program can attend. We will send notices to alert members when we will be in your area. Also, we attend many domestic agency health fairs in the DC area and throughout the U.S. Check [our website](#) and [Facebook page](#) to find out where we will be. If you are available, please plan to participate in one of our Open Season activities.

As always, thank you for your trust and loyalty. We truly appreciate you giving us the opportunity to serve you.

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