



AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION

**Not Just for the Foreign Service Anymore**



**American Foreign Service  
Protective Association**

*Caring For Your  
Health Worldwide®*



# Proudly Serving Federal

The **American Foreign Service Protective Association (AFSPA)** is devoted to providing a comprehensive set of health insurance benefits and other services tailored to the unique needs of the Foreign Service and other Executive Branch personnel.

Over the years, our membership has expanded to Civil Service personnel and agencies that work to support U.S. Foreign affairs and related missions. Today, AFSPA's membership is composed of over 87,000 active and retired federal employees and their families.



Our reputation is based on our experience, our diversity of insurance programs, and our exemplary **member-focused** services.

**Paula S. Jakub, RHU**  
Chief Executive Officer



**Kyle Longton**  
Chief Operating Officer



# Employees Since 1929

## OUR MISSION

To provide unparalleled service that our unique, worldwide membership requires, **AFSPA** manages a comprehensive set of health insurance benefits and related programs promoting the welfare of our members who support U.S. Foreign affairs and related missions.

## OUR VISION

As a center of Health Care Excellence, **AFSPA** is the premier provider of creative, innovative health benefits, insurance programs, and professional services to its eligible membership as well as an expert resource to the entire Federal workforce.

## OUR VALUES

The core values under which we operate can be summarized by the acronym **WE CARE**. At **AFSPA**, we hold ourselves accountable to:

**W**ork tirelessly to serve our members and ensure compliance with all legal requirements

**E**thical behavior, honesty, and integrity demonstrated at all levels

**C**ommunication that is open and honest at all times

**A**ccuracy in the performance of our duties

**R**isk management in seeking to better serve our members

**E**mployees are our most important asset



# Become a member

Membership in the **American Foreign Service Protective Association (AFSPA)** is free. You pay no dues or membership fees (only for the services you choose to enroll in) and membership is for life.

Membership entitles you to enroll in or apply for the insurance and services offered by **AFSPA**.

**Membership is Free!**

[afspa.org/joinnow](http://afspa.org/joinnow)

## New membership is open to:

All Foreign Service personnel and direct hire **Federal civilian** employees from the following agencies:

- ▶ **Department of State (Civil & Foreign Service)**
- ▶ **Department of Defense (DOD)**
- ▶ **Department of Homeland Security (DHS)**  
*FEMA, TSA, USCIS, CBP, CISA, ICE, FLETC, Secret Service, & Coast Guard*
- ▶ **Agency for International Development (USAID)**
- ▶ **Federal Bureau of Investigation (FBI)**
- ▶ **Foreign Commercial Service**
- ▶ **Foreign Agricultural Service**
- ▶ **Central Intelligence Agency (CIA)**
- ▶ **National Security Agency (NSA)**
- ▶ **Office of Director of National Intelligence (ODNI)**
- ▶ All Executive Branch civilian employees assigned overseas or to U.S. possessions and territories, including direct hire employees who support those activities



# What we offer



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NOTE: This document is not the insurance contract. This brochure provides brief descriptions of said plans. Policy provisions will prevail, if there are any conflicts between them and these descriptions.



# FOREIGN SERVICE BENEFIT PLAN

## A High Option Health Insurance

The **FOREIGN SERVICE BENEFIT PLAN (FSBP)** is a Federal Employees Health Benefits (FEHB) High Option fee-for-service plan that covers you worldwide. **FSBP** is sponsored by the **American Foreign Service Protective Association (AFSPA)**.

For over 75 years, **FSBP** has provided comprehensive health coverage to eligible Federal employees and annuitants.

Not just for the Foreign Service

All FEHB eligible Federal Executive Branch employees who advance the nation's foreign and intelligence affairs are eligible to enroll in **FSBP**, whether they serve at home or abroad. **In fact, 60% of our members enjoy our excellent health benefits in the U.S.**

Check if you're eligible to enroll for this plan at [afspa.org/eligibility](https://afspa.org/eligibility).



### FSBP offers excellent coverage.

-  **Preventive Care Coverage**
-  **In and Out-of-Network Care**
-  **Prescription Drug Coverage**
-  **Worldwide Coverage**
-  **No Referrals for Specialists**
-  **Hospital & Emergency Care**



## FSBP's unique benefits and services include:

### Generous Alternative Benefits

Massage Therapy, Acupuncture, and Chiropractic: For **each** of these services, we pay up to \$60 per visit/50 visits a year.



### Wellness Incentives with a Reward Program

Earn up to **\$400** in wellness incentive funds each calendar year to use towards your out-of-pocket medical costs.

### International Coverage & Convenience

Our direct billing arrangements with 200+ foreign facilities and online claims filing & Electronic Funds Transfer (EFT) reimbursement allow members to receive needed care when overseas, without hassle or extra paperwork.

Members also have 24/7 access to a nurse advice and emergency translation line.

### Dietary and Nutritional Counseling

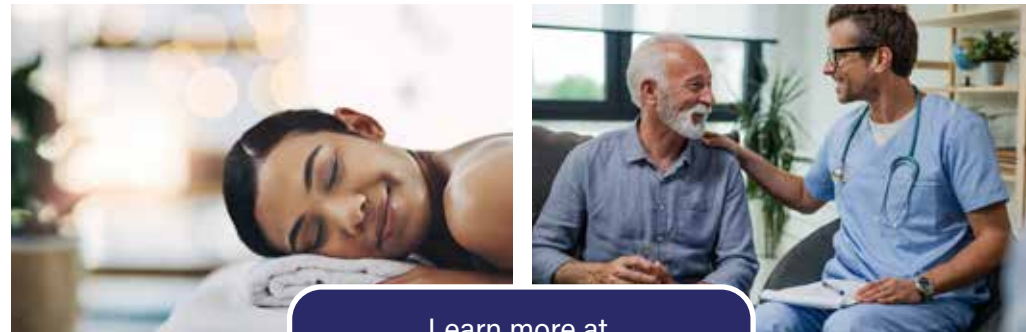
Members can participate in individual and group behavioral counseling with a professional to assess dietary habits and health needs.

### Telehealth & One-on-one Health Coaching

Members can talk to a doctor, therapist, or medical expert by phone or video, and have access to their own personal health coach to help them meet their wellness goals.

### How do I Enroll?

Enroll through your agency's HR office or your retirement office.

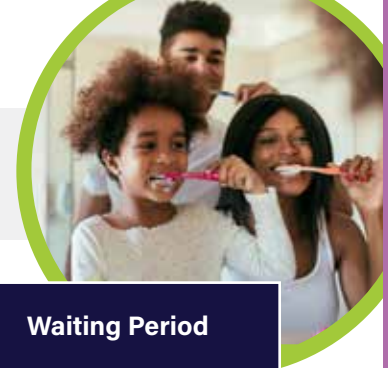


Learn more at [afspa.org/fsbp](https://afspa.org/fsbp)

# Four Dental Plans

AFSPA offers a variety of dental plans to meet the needs of our members in the U.S. and overseas. [Here's a quick comparison of our four plans.](#)

**Enroll anytime!**  
No need to wait for Open Season



Plan Options	Network Coverage	Annual Maximum	Deductible	Orthodontia	Waiting Period
<b>Dominion National Elite Plus ePPO</b>	Nationwide (Must see a provider in the Elite Plus Network)	\$2,000 per person  A portion of your unused benefit dollars may be rolled over to the next calendar year	Individual: \$25 Family: \$75	Yes  Optional Orthodontic Discount Program available for purchase, for children & adults	None
<b>Cigna Dental HMO</b>	Nationwide (Must see a CIGNA HMO provider)	No Annual Max	\$0	Yes  Adults and dependents under age 19 are eligible for orthodontia payable by a set fee schedule (no deductible)	None
<b>Cigna Dental DPPO</b>	Nationwide  In-network and Out-of-network available	\$3,000 per person  (For in-network and out-of-network)	\$0	Yes  After 12 months, children & adults are eligible for orthodontia & implants, up to \$2,500 lifetime maximum (no deductible)	Yes  12 months for orthodontia & implants for children & adults (new plan members only)
<b>Cigna International</b> <i>Designed exclusively for overseas members</i>	Worldwide  Covers any dentist worldwide and offers an international network of over 100,000 trusted providers in 160 countries	Outside the U.S. - \$3,000 per person  Inside the U.S. - \$1,000 per person	Outside the U.S. - \$0  Inside the U.S. - Individual: \$100 Family: \$300	Yes  After 12 months, children & adults are eligible for orthodontia & implants, up to \$2,500, lifetime max payable at: 50% - Outside the U.S. 25% - Inside the U.S. (no deductible)	Yes  12 months for Class III Major Restorative (i.e. dentures, bridges, crowns), orthodontia, and implants - received in the U.S. (new plan members only)

Dental Insurance



**All dependents are covered up to age 26,** regardless of financial dependency, residency, student status, or marital status. This applies to all dental plans offered by AFSPA.

## How do I Enroll?

- Go to [afspa.org/dental](https://afspa.org/dental)
- Choose your dental plan
- Click "Enroll Now" and follow the directions on the enrollment form



View plan premiums at [afspa.org/dental](https://afspa.org/dental)

## Protect Yourself and Your Loved Ones

Life insurance can help provide protection for the uncertainties in life and will bring you and you family *peace of mind*. **Take a look at the three (3) plans we offer.**

**Apply anytime!**

No need to wait for Open Season



Plan Options	What are the available coverages?	How much coverage can I get?	When are benefits payable?	What are the additional benefit features?
<b>Group Enhanced Life Insurance (GEL)</b>  <i>Voluntary Group Term Life Insurance Plan</i>	<ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul> <p>Spouse and dependent children age 19 and over can apply for coverage on their own</p> <p>Coverage up to age 80</p>	<p><b>Primary Member</b> \$50,000 to \$600,000 <i>(in increments of \$50,000)</i></p> <p><b>Spouse</b> \$25,000 to \$300,000 <i>(in increments of \$25,000)</i></p> <p><b>Child(ren)</b> Flat: \$10,000 or \$20,000 <i>(live birth up to age 26 &amp; unmarried)</i></p>	<p>Benefits are payable for death from any cause including acts of terrorism or war (declared or undeclared)</p>	<ul style="list-style-type: none"> <li>Early access to a portion of your benefits, prior to your death, to use towards terminal or chronic illness</li> <li>You can keep this plan when you leave government service</li> </ul>
<b>AD&amp;D</b>  <i>Voluntary Accidental Death and Dismemberment Plan</i>	<ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul> <p>Spouse and dependent children age 19 and over can apply for coverage on their own</p> <p>Coverage up to age 85+</p>	<p>\$10,000 to \$600,000 <i>(in increments of \$10,000)</i></p>	<p>Benefits are payable for loss of limbs or fingers, sight, speech, hearing, coma or paralysis resulting from an accident, and death resulting from an accident (including acts of terrorism)</p>	<ul style="list-style-type: none"> <li>Home Alteration and Vehicle Modification Benefit</li> <li>Day Care Expense Benefit</li> <li>Child &amp; Spouse Tuition Reimbursement Benefit</li> </ul>
<b>Immediate Benefit Plan</b>  <i>Term Life Insurance Plan</i>	<ul style="list-style-type: none"> <li>Individual</li> </ul> <p><b>This plan is available only to members employed in participating agencies.</b></p> <p>Visit <a href="https://afspa.org/life">afspa.org/life</a> to see if you're eligible to enroll for this plan.</p>	<p>\$15,000 or \$20,000 up to age 70</p> <p>\$7,500 or \$10,000 at age 70+</p>	<p>Benefits are payable for death from any cause including acts of terrorism or war (declared or undeclared)</p>	<ul style="list-style-type: none"> <li>Benefits are paid quickly - within two (2) business days of the employee's agency notifying AFSPA of the official death</li> <li>Flat, affordable payroll deduction amount of \$2.00 or \$2.55 per pay period</li> </ul>

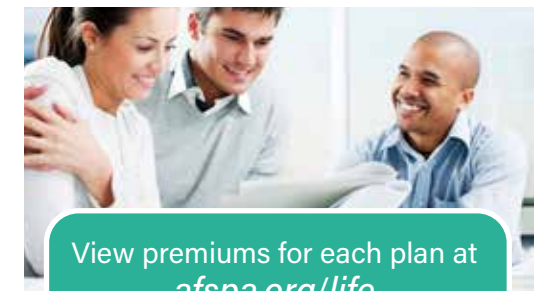
### Top 5 Reasons Why You Need Life Insurance

- To protect your family and loved ones
- To leave an inheritance
- To pay off debts and other expenses
- To add more financial security
- To bring peace of mind



### How do I Enroll?

- Go to [afspa.org/life](https://afspa.org/life)
- Choose your desired Life plan(s)
- Click "Apply Now" and follow the directions on the application



View premiums for each plan at [afspa.org/life](https://afspa.org/life)

# Protect Your Income

## Choose from three Disability Plans:



Apply anytime!

If you are a newly hired employee, do not have substantial amount of sick leave or savings, or just want extra protection, you should consider applying for this type of coverage. Plans below provide coverage for "medically necessary" disability.

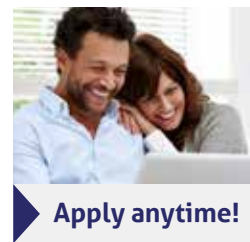
Plan Options	Lloyd's of London	Cigna 30-day or 90-day
<b>Benefit Amount</b>	60% of your annual salary, up to \$5,000 a month	60% of your annual salary <b>30-day:</b> up to \$5k a month <b>90-day:</b> up to \$7.5k a month
<b>Maximum Benefit Period</b>	2-year maximum	2-year maximum or 5-year maximum
<b>Waiting Period</b>	45 days	30 days or 90 days
<b>Area of Coverage</b>	Worldwide	Worldwide
<b>War and Terrorism Coverage</b>	No	Yes
<b>Waiver of Premium</b>	Yes, premiums are waived when benefits are payable	Yes, premiums are waived when benefits are payable
<b>Health Application Required</b>	Yes	No (Pre-existing restrictions apply)
<b>Additional Features</b>	Optional lump sum benefit up to \$250,000 if disabled 25 months or more	<ul style="list-style-type: none"> <li>Maternity Coverage (medically necessary)</li> <li>Survivor Benefits 3 months of benefits payable to your beneficiary</li> </ul>

### How do I Apply?

- Go to [afspa.org/disability](https://afspa.org/disability)
- Choose your Disability Plan
- Click "Apply Now" and follow the directions on the application



View premiums and plan details at [afspa.org/disability](https://afspa.org/disability)



Apply anytime!

# Added Benefit when Diagnosed with a Critical Condition

A common misconception is that medical insurance would be adequate protection for the treatment of a critical condition. AFSPA offers Critical Illness Insurance that can help you get the financial protection you need as you deal with a serious illness.

Plan Option	Critical Illness Insurance
<b>Benefit Amount Options</b>	<p><b>Member:</b> \$10k* - \$100k (any increments of 10k)  <b>Spouse/Domestic Partner:</b> \$5k* - \$50k (any increments of \$5k)  <b>Child(ren)*:</b> \$2.5k - \$15k (any increments of \$2.5k)</p> <p>*Guaranteed issue for coverage (approval guaranteed - no health application is required).</p>
<b>Eligibility</b>	Available to members and a qualified spouse or domestic partner age 64 and under. Children up to age 26
<b>Critical Illnesses and Benefit Amount Payable</b>	<p>To receive benefits, simply provide medically certified proof of diagnosis for a covered condition.</p> <p>100% of the Amount of Insurance payable for:</p> <ul style="list-style-type: none"> <li>Invasive Cancer</li> <li>Heart Attack</li> <li>Major Organ Transplant</li> <li>Stroke</li> <li>Renal (Kidney) Failure</li> </ul> <p>Benefits payments are paid in a lump sum.</p>
<b>Lifetime Max Benefit</b>	200% of Amount of Insurance
<b>Additional Benefit Features</b>	<p><b>National Cancer Institute (NCI) Evaluation &amp; Lodging*:</b> \$500 benefit, including \$250 lodging</p> <p><b>Transportation Benefit*:</b> Limit to \$1,500 roundtrip</p> <p><b>Lodging Benefit*:</b> \$60 per day</p> <p><small>*Restrictions apply.</small></p>

### How do I Apply?

- Apply online
- Go to [afspa.org/criticalillness](https://afspa.org/criticalillness) to view premiums and plan details



## Members of Household Insurance (MOH)

### Medical Insurance for Your Loved Ones Traveling or Residing Outside of Their Home Country



We offer three (3) travel medical insurance plans designed to cover members of your household. This includes domestic partners, parents, in-laws, children age 26 or older, and nannies. Members of Household (MOH) plans can even be utilized by friends who are traveling or residing outside of their home country.

These plans especially benefit members of your household who are not eligible for coverage under the Federal Employee Health Benefits (FEHB) Plan including:

- U.S. citizens spending extensive time with you overseas and need health care coverage during their stay
- Foreign Nationals residing with you in the U.S., or traveling outside their home country, and need health care coverage during their stay

## MOH Plan Options

▶ Apply anytime!

### Global Medical Insurance (GMI)

Offers five (5) plan options with various levels of coverage. Applicant(s) must be traveling outside of their home country and reside with you at least 6 months, out of a consecutive 12-month period.



### Liaison Travel Medical Series

Offers three (3) plan options with various levels of coverage. Applicant(s) must be traveling outside of their home country and reside with you at least 5 days to a maximum of 364 days. Geographic restrictions apply.

### GlobeHopper Senior

Offers two (2) plan options with various levels of coverage. Applicant(s) must be over the age 65, a U.S. citizen or a U.S. permanent resident traveling outside the U.S. Applicant(s) must qualify for Medicare and be enrolled in Medicare Parts A & B. Applicant(s) also must be actively enrolled in a Medicare Supplemental Plan or a Medicare Advantage Plan.

## How do I Enroll?

- Go to [afspa.org/moh](http://afspa.org/moh)
- Choose the plan you want to enroll in
- Click "Enroll Now" and follow the directions on the enrollment page

Note: These plans are not a general health insurance plan. MOH plans are interim (limited benefit period) travel medical programs. The coverages are intended for use while away from one's home country.

Plan Options	Global Medical Insurance <i>Long-term stay</i>	Liaison Travel Medical Series <i>Short to long-term stay</i>	GlobeHopper Senior <i>For Seniors</i>
<b>Eligibility Requirements</b>	<ul style="list-style-type: none"> <li>• U.S. Citizen or Foreign National traveling or residing outside of their home country</li> <li>• Must reside overseas for at least 6 months out of a consecutive 12-month period</li> </ul>	<ul style="list-style-type: none"> <li>• U.S. Citizen or Foreign National traveling or residing outside of their home country</li> <li>• Geographic restrictions apply</li> </ul>	<ul style="list-style-type: none"> <li>• U.S. Citizen or U.S. permanent residents traveling outside the U.S.</li> <li>• Must be 65+ years old</li> <li>• Must qualify for Medicare and be enrolled in Medicare Parts A &amp; B and a Medicare Supplemental plan; or actively enrolled in a Medicare Advantage Plan</li> </ul>
<b>Age</b>	14 days to 74 years old	14 days to 80+ years old (no age max)	65+ years old
<b>Area of Coverage</b>	Worldwide, including the U.S.	Worldwide, including the U.S.	Outside the U.S.
<b>Length of Coverage</b>	364 days and renewable, up to three (3) years	5 days to 364 days and renewable, up to three (3) years	Single-Trip: 5 days to 364 days Multi-Trip: 30 days each trip in a consecutive 12-month period
<b>Preventive Care Coverage</b>	Yes - available with select plans	No	No
<b>Prescription Coverage</b>	Yes	No	Yes
<b>Emergency Care Coverage</b>	Yes	Yes	Yes
<b>Additional Services Included in All Plans</b>	<ul style="list-style-type: none"> <li>• 24/7 Availability</li> <li>• Multilingual personnel</li> <li>• 24/7 travel assistance</li> <li>• Help with emergency situations</li> </ul>		
	<ul style="list-style-type: none"> <li>• Guidance finding local medical facilities and physicians, in the U.S. and overseas</li> <li>• Ability to securely manage account online including Live Chat with representatives</li> </ul>		



# TRAVEL INSURANCE

When you're planning a vacation or a family member visits you overseas, be sure to have protection in case anything goes wrong.

**AFSPA** offers four (4) travel insurance options that cover a wide range of services and circumstances. These plans are designed to help with overseas travel, as well as trips within the U.S.\*

You and your family and friends can travel with "peace of mind" with benefits such as:



*\*State and country geographic restrictions apply.*

### Medical Assistance Benefits

- Medical coverage (optional)
- Emergency medical evacuation back to the U.S.
- Medically necessary repatriation of remains
- Emergency accidents and illnesses
- Referrals to physicians and hospitals
- On-the-spot emergency medical payments
- Return of traveling companion or dependent children

### Pre-trip Assistance

- Visa & passport requirements
- Foreign exchange rates
- Weather forecasts
- Embassy & consular information
- U.S. State Department travel advisories

### Travel Assistance

- Emergency travel arrangements
- Emergency cash advance
- Referrals to attorneys
- Luggage tracking
- Lost document assistance
- Prescription & eyeglass replacement or refill
- Telephone interpreters
- Trip interruption, trip delay, and baggage loss

### How do I Enroll?

- Go to [afspa.org/travel](http://afspa.org/travel)
- Or call 800-821-2828

**Enroll anytime!**

### Reasons to Enroll

- This plan provides **emergency evacuation back to the U.S. or home residence**, repatriation of remains, and optional 24-hour accidental death & dismemberment coverage.
- This plan will benefit **family members traveling overseas and are covered only by Medicare/Medicaid**. When outside the U.S., Medicare/Medicaid does not cover health care costs. For more information, visit <http://travel.state.gov>.

# PROFESSIONAL SERVICES

To help us meet your special non-medical and non-insurance needs, we have created a network of professional partnerships across several disciplines. These savvy, trusted experts are ready to assist you when you need them.

## FINANCIAL & LONG TERM CARE PLANNING

- Retirement Analysis
- Long Term Care Planning
- Estate Conservation/Planning Strategies
- 401K Management
- Financial Wellness Program including interactive self-assessment and budgeting tool sponsored by Prudential

## TAX CONSULTATION

- Complimentary 20-minute consultation for tax questions (including tax requirements for members overseas)
- 10% discount off standard hourly rates
- Dedicated secure email for members to ask questions

## LEGAL SERVICES

- Wills and living wills, powers of attorney, family law matters
- Real estate transactions, taxes, business, and financial planning
- Personal injury, domestic, criminal matters

## RETIREMENT PLANNING

- Guidance and pre-retirement benefits counseling (5-hour minimum, fee-for-service)
- One-on-one review and analysis of documents affecting your retirement benefits
- Guidance on important decisions



Learn more at [afspa.org/legal](http://afspa.org/legal)

# AFSPA DISCOUNT CARE PROGRAMS

(Available to U.S. Residents Only)

AFSPA offers a **three-in-one** package discount plan that includes savings on dental, vision, and LASIK.

## AFSPA Discount Care Programs

Save **20% to 60%** on most dental procedures, plus great savings on LASIK, and vision care.



### Pricing Options

	Monthly	Annually
Member Only	\$7.95*	\$89.95*
Member + One	\$12.95*	\$139.95*
Member + Family	\$14.95*	\$159.95*

\*Plus a one-time non-refundable processing fee of \$20.00

### Is this an insurance plan?

**No, this is not an insurance plan.** AFSPA's Discount Care Programs provide you with discounted prices on a wide range of health care services and products. You will pay for services at the discounted price at the time services are received.

### How does your discount plan work?







Find participating providers by visiting the website below or by calling (833) 237-5856. After confirming the provider's continued participation when making an appointment, members just show their membership card at the time of service. Members are responsible for paying all fees directly to the provider.

### How do I enroll?


Enroll at [careington.com/co/AFSPA](http://careington.com/co/AFSPA) or call **(833) 237-5856**. You may enroll at any time.

## Enroll anytime!

No need to wait for Open Season

Dental	Vision	LASIK
		
<p>Using this contemporary discount network, members enjoy visible value and transparent pricing on most dental procedures, including routine and preventative dental work, specialty treatments, and cosmetic services.</p>	<p>VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. Members can choose from great brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more.*</p>	<p>Gain access to a network of more than 800 locations nationwide. Members receive a significantly reduced rate on LASIK vision correction surgery through QualSight.</p>
		
<ul style="list-style-type: none"> <li>Nationwide access to one of the nation's largest networks of participating dentists and specialists</li> <li>Ease of use, no limits on use and no eligibility exclusions – simply sign up and save</li> <li>Members may visit any participating dentist and change providers at any time</li> <li>20% to 60% savings on routine and specialty dental treatment from a quality network of providers</li> </ul> <p><b>This product is not available in WA &amp; VT.</b></p>	<ul style="list-style-type: none"> <li>Access to discounts through a trusted, private-practice VSP doctor</li> <li>Members receive Exclusive Member Extras and special offers</li> <li>One rate of \$50 for eye exams with a purchase of a complete pair of prescription glasses; otherwise you'll receive 20% off an eye exam only</li> <li>Special pricing on complete pairs of glasses and sunglasses</li> </ul> <p><b>This product is not available in WA.</b></p>	<ul style="list-style-type: none"> <li>Nationwide access to more than a large network, so members can choose the provider and the LASIK procedure that meets their vision care needs</li> <li>Members will receive savings of 40% to 50% off the overall national average cost for Traditional LASIK surgery</li> <li>Members can receive significant savings on newer procedures like Custom Bladeless (all laser) LASIK.</li> </ul> <p><b>This product is not available in MT.</b></p>

### Hearing (Complimentary)




This is a complimentary discount service for all AFSPA members.

Visit [truhearing.com](http://truhearing.com) or call **(855) 205-6252** and mention you are an AFSPA member.

- Choose from a wide selection of the latest digital hearing aids at prices 30-60% below the national average at over 3,800 providers nationwide.
- Receive 3 follow-up visits with a TruHearing audiologist or hearing instrument specialist for fitting and adjustments, free of charge.
- Enjoy a 45-day risk free trial period after purchasing hearing aids through TruHearing.
- After 45-day risk free trial period, members receive 48 free batteries per aid.

**This product is not available in IL.**



# Caring for Your Health Worldwide<sup>®</sup>



## American Foreign Service Protective Association

1620 L Street NW, Suite 800 Washington, DC 20036

(202) 833-4910 | [afspa.org](http://afspa.org)

Monday - Friday 8:30am to 5:30pm (ET)

