



# FOREIGN SERVICE BENEFIT PLAN

Not Just for the Foreign Service Anymore



## SUMMARY OF 2022 BENEFITS



FOREIGN SERVICE BENEFIT PLAN

*Caring For Your Health Worldwide®*

*Health Plan Accredited by*



The **FOREIGN SERVICE BENEFIT PLAN** has Health Plan Accreditation from the Accreditation Association for Ambulatory Healthcare, Inc.

# SUMMARY OF 2022 BENEFITS FOR THE FOREIGN SERVICE BENEFIT PLAN

High Option Benefits	You Pay	
	In-Network and Providers Outside the 50 United States <small>(Networks: Aetna® Choice POS II in U.S., NetCare in Guam)</small>	Out-of-Network
<b>MEDICAL SERVICES – SECTION 5(a)</b>		
Preventive care, routine immunizations, and tests (includes dietary & nutritional counseling)	Nothing	30% of Plan allowance*
Walk-in clinic	<ul style="list-style-type: none"> <li>Nothing at CVS Minute Clinic</li> <li>\$10 copay at other Walk-in clinics</li> </ul>	30% of Plan allowance*
Office & Telemedicine visits	10% of Plan allowance*	30% of Plan allowance*
Lab, X-ray, and other diagnostic tests	<ul style="list-style-type: none"> <li>Nothing at LabCorp® &amp; Quest™ Diagnostic Labs (U.S. only)</li> <li>10% of Plan allowance at other labs*</li> </ul>	30% of Plan allowance*
Telehealth <ul style="list-style-type: none"> <li><b>Teladoc®</b> – In the U.S., consult with MDs, DOs, RDs, LCSWs, and Psychologists</li> <li><b>vHealth (Worldwide)</b> – Outside the U.S., general medicine &amp; behavioral health services</li> </ul>	Nothing	No benefit
Complete maternity (obstetrical) care	Nothing	30% of Plan allowance
<b>EDUCATIONAL CLASSES AND PROGRAMS – SECTION 5(a)</b> See page 6 for details on our Wellness Programs		
Tobacco cessation	See Sections 5(a), 5(f), and 5(h) of the <b>FSBP</b> Brochure for Lifestyle and Condition Coaching and Wellness Program information	
Diabetic education	10% of Plan allowance	30% of Plan allowance
<b>CHIROPRACTIC AND ALTERNATIVE SERVICES – SECTION 5(a)</b>		
Massage therapy, chiropractic, and acupuncture	Difference between the billed amount and the plan maximum of \$60 per visit; 50 visits per year for <b>each</b> type of service	
<b>SURGICAL SERVICES - SECTION 5(b)</b>		
Inpatient and outpatient	10% of Plan allowance	30% of Plan allowance
<b>SERVICES PROVIDED BY A HOSPITAL – SECTION 5(c)</b>		
Inpatient	Nothing	20% after a \$200 copay
Outpatient	10% of Plan allowance*	30% of Plan allowance*
<b>EMERGENCY BENEFITS – SECTION 5(d)</b>		
Accidental injury: Initial treatment in an emergency room, urgent care center or doctor's office, including physician's charges/ancillary services	Nothing	
Medical emergency	10% of Plan allowance*	
Urgent care center	\$35 copay per occurrence	

High Option Benefits	You Pay	
	In-Network and Providers Outside the 50 United States <small>(Networks: Aetna® Choice POS II in U.S., NetCare in Guam)</small>	Out-of-Network
<b>MENTAL HEALTH AND SUBSTANCE USE DISORDER BENEFITS – SECTION 5(e)</b>		
All covered diagnostic, professional, and treatment services	10% Plan allowance*	30% Plan allowance*
Telehealth (Teladoc® and vHealth (Worldwide)) consultations	Nothing	Out of network and outside the 50 United States – no benefit
Inpatient hospital	Nothing	20% after a \$200 copay
<b>PRESCRIPTION DRUGS – SECTION 5(f)</b>		
Retail pharmacy Up to a 30-day supply of non-specialty medications	Network pharmacies in the U.S. <ul style="list-style-type: none"> <li><b>Tier I</b> – Generic: \$10 copay</li> <li><b>Tier II</b> – Preferred: 25% (\$30 min, \$100 max)</li> <li><b>Tier III</b> – Non-Preferred: 35% (\$60 min, \$200 max)</li> <li><b>Tier IV</b> – Generic Specialty: 25% (\$150 max)</li> <li><b>Tier V</b> – Preferred Specialty: 25% (\$200 max)</li> <li><b>Tier VI</b> – Non-Preferred Specialty: 35% (\$300 max)</li> </ul>	
Home delivery (mail order through the Express Scripts Pharmacy <sup>SM</sup> [ESI] or Smart90 <sup>®</sup> Retail) Up to a 90-day supply of non-specialty maintenance medications	<ul style="list-style-type: none"> <li><b>Tier I</b> – Generic Drug: \$15</li> <li><b>Tier II</b> – Preferred: \$60</li> <li><b>Tier III</b> – Non-Preferred Brand: 35% (\$80 min; \$500 max)</li> <li><b>Tier IV</b> – Generic Specialty: 25% (\$150 max)</li> <li><b>Tier V</b> – Preferred Specialty: 25% (\$200 max)</li> <li><b>Tier VI</b> – Non-Preferred Specialty: 35% (\$300 max)</li> </ul>	
<b>DENTAL CARE – SECTION 5(g) of the FSBP Brochure</b>		
Orthodontics	50% of Plan allowance, up to \$1,000 per course of treatment	
<b>SPECIAL FEATURES 5(h)</b>		
<ul style="list-style-type: none"> <li>24-Hour Nurse Advice Line and Healthwise Knowledgebase</li> <li>24-Hour Translation Line</li> <li>AbleTo – online treatment support program</li> <li>Electronic copies of Explanations of Benefits</li> <li>Electronic Funds Transfer (EFT) of claim reimbursements</li> <li>Express Scripts Specialist Pharmacists</li> <li>Flexible benefits option</li> <li>Lifestyle and Condition Coaching Program</li> <li>Institutes of Excellence for organ/tissue transplants</li> </ul>	<ul style="list-style-type: none"> <li>Care Management Programs – address advanced illnesses, disease management, and more</li> <li>Livongo – remote diabetes, hypertension, and weight management programs</li> <li>Mobile Apps – Express Scripts and Aetna Health (download for free on your mobile device)</li> <li>myStrength™ online mental health support program</li> <li>Virtual Second Opinion by Cleveland Clinic (Overseas)</li> <li>Scanned claim submission via secure Internet connection</li> <li>Web based customer service: Aetna secure member website and ESI</li> </ul>	
Simple Steps to Living Well Together Program and Wellness Rewards (See page 6.)		

2 These charts summarize certain expenses/services. All benefits are subject to the definitions, limitations, and exclusions in the **FOREIGN SERVICE BENEFIT PLAN** Brochure (RI 72-001). "Section" refers to the Brochure section in which the benefit is fully described.

An asterisk(\*) means the deductible is \$300 per person (\$600 per Self Plus One enrollment or \$600 per Self and Family enrollment) for In-Network providers (including Guam) and providers outside the 50 United States; or \$400 per person (\$800 per Self Plus One enrollment or \$800 per Self and Family enrollment) for Out-of-Network providers (including Guam). And after **FSBP** pays, you generally pay any difference between the Plan allowance and the billed amount if you use an Out-of-Network physician or other health care professional.

## PROGRAMS TO SUPPORT YOUR NEEDS



### AbleTo - Your Personal Emotional Support Team

AbleTo is a web-based video conferencing treatment support program designed to address the unique emotional and behavioral health needs of individuals learning to live with conditions such as heart disease, type 2 diabetes, chronic pain or infertility.

If you feel you would benefit from this program call 866-287-1802 or visit [AbleTo.com/enroll](https://www.ableto.com/enroll).



### Digital Coach Programs

When you are working towards a health goal, it helps to have support. Digital Coach programs are designed to guide you through unique health challenges to find wellness solutions.

Receive online resources for weight management, tobacco usage, sleep improvement, and more. Gain new tools to develop healthy living strategies and stay motivated along the way.

For more information, see *Section 5(b)* of the 2022 **FSBP** Brochure or call 202-833-4910.



### FSBP Lab Savings Program

Visit Quest™ Diagnostics and LabCorp for covered outpatient lab tests – at no cost to you. Just show your **FSBP** ID card at any approved collection site.

To find a collection site, call Quest™ Diagnostics at 800-646-7788, LabCorp at 888-522-2677, or search the Provider Directory at [www.afspa.org/fsbp/providers](https://www.afspa.org/fsbp/providers).



### Lifestyle and Condition Coaching Program

This program uses a holistic approach to help you and your covered dependents achieve your best health. Receive support from your LCC Health Coach for over 40 lifestyle and medical conditions including weight, nutrition, stress, sleep and pain management, tobacco cessation, and more.

To enroll in a LCC program call 866-533-1410. LCC Coaches are available M-F from 8:00am - 8:00pm ET.



### Hinge Health - Digital Pain Management Program

This program offers innovative digital programs for back, knee, hip, neck and shoulder pain in easy-to-do 15 minute exercise therapy sessions.

Participants will receive a tablet computer and wearable motion sensors that'll guide them through the exercises. Stay connected with a personal health coach who will tailor the program to fit your needs.

\*Members and dependents 18+ enrolled in **FSBP** and not covered by Medicare Part B are eligible.

For more information about this program visit [hingehealth.com/for/foreignservice1](https://hingehealth.com/for/foreignservice1) or call 855-902-2777.



### Livongo® Remote Monitoring Programs

Livongo programs offer smart devices and expert support from health coaches to help manage your diabetes, hypertension, and weight. Eligible participants will be contacted to participate.

- **Livongo for Diabetes** empowers those with diabetes to live a better life. Participants will receive a blood glucose monitor and unlimited strips and lancets delivered to your door.
- **Livongo for Hypertension** combines advanced technology with personalized coaching to help you easily manage high blood pressure. Participants will receive a bluetooth-enabled blood pressure monitor delivered right to your door.
- **StepIn** is a remote weight management and healthy living program to help you lose weight and live healthier. Participants will receive a smart scale and unlimited expert coaching to give guidance on good, exercise and more.

To learn more about the Livongo programs, visit [get.livongo.com/fsbp](https://get.livongo.com/fsbp) or call 800-945-4355.



### Worldwide Telehealth

**FSBP** covers telehealth visits through Teladoc® and vHealth (Worldwide) at 100%. Telehealth services offer convenient 24/7 access to board-certified doctors and behavioral health specialists by appointment. Get treatment for minor injuries and non-emergency health issues, as well as support for your mental and emotional well-being.

#### U.S. Based Members

- **Teladoc®** gives you access to psychologists, licensed clinical social workers, registered dietitians, or medical doctors. You can schedule ongoing appointments with a dietitian or mental health provider. Learn more at [teladoc.com/aetna](https://teladoc.com/aetna).

#### Overseas Based Members

- **vHealth (Worldwide)** offers general medical advice and consultations as well as behavioral health services. These telehealth services are available specifically to members living or traveling outside of the U.S. Learn more at [vhealthteladochealth.com/en](https://vhealthteladochealth.com/en).

### Non-FEHB Programs offered by the American Foreign Service Protective Association (AFSPA), sponsor of **FSBP**

- **Institutes of Excellence® Infertility Providers** – Access to infertility providers with proven outcomes through Aetna's Institutes of Excellence® Infertility Network.
- **Jenny Craig Discount** – Receive a three month program plus \$50 in food savings or save 50% off premium programs.
- **TruHearing** – Save 30% to 60% on digital hearing aids, free batteries, and follow-up visits.
- **GlobalFit®** – Save on gym memberships and home exercise kits.

#### Additional Programs

- Accidental Death & Dismemberment Insurance
- Critical Illness Plan
- Disability Income Protection Insurance
- Discount Care Programs
- Financial Planning
- Global Dental Insurance
- Immediate Benefit Plan (select agencies)
- Legal Services
- Long-Term Care Planning
- Members of Household Health Insurance
- Retirement Planning
- Tax Consultation Services
- Term Life Insurance
- Travel Insurance

Note: The non-FEHB benefits are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB deductibles, copayments, or catastrophic protection out-of-pocket maximums. All appeals must follow the programs' guidelines.



## SIMPLE STEPS TO LIVING WELL TOGETHER PROGRAM

The **FOREIGN SERVICE BENEFIT PLAN (FSBP)** is always working to improve our wellness program, *Simple Steps to Living Well Together*. This program rewards you for healthy behavior and offers programs to help manage specific health conditions.

All members - enrollees and dependents age 18 years and older - are eligible to earn up to **\$400** in wellness rewards every year! Complete the wellness activities by December 31 (Biometric Screening due December 1).

### **\$75** Health Risk Assessment (HRA) Wellness Reward: \$75

Complete an HRA/health questionnaire.

An HRA can evaluate your health risks and quality of life. Share your health habits and history – similar to standard doctor’s office questions. The HRA results provide a snapshot of your current health status and help identify personal health goals. After you finish your HRA, \$75 will be deposited into your wellness incentive fund account.

### **\$100** Biometric Screening & Physical Exam Wellness Reward: \$100

Complete a routine physical exam and Biometric Screening.

Annual checkups help detect health conditions early. A Biometric Screening collects vital statistics. Pass three out of five metabolic syndrome criteria – HDL Cholesterol, Triglycerides, Blood Pressure, Waist Circumference, and Glucose. If you pass fewer than three, complete a wellness program to achieve this goal.

Passing three criteria or participating in a designated program, along with a routine physical, will earn you \$100 in wellness rewards.

### **UP TO \$400** Healthy Actions Wellness Reward: \$25 to \$400

**FSBP** members can earn additional wellness rewards after completing various preventive and healthy activities outlined below.

- Breast Cancer Screening - \$25
- Cervical Cancer Screening - \$25
- Colorectal Cancer Screening - \$25
- COVID-19 Vaccination - \$25
- Digital Coach Programs - up to \$150
- Flu Shot - \$25
- Health Coaching - \$up to \$150
- Track Physical Activity - \$25

**FSBP** members identified with certain conditions (pre-diabetes, diabetes, high blood pressure, tobacco user, or pregnant) are eligible to participate in the additional Healthy Actions below to earn a \$75 reward for each program completed.

- Controlling Blood Pressure - \$75
- Tobacco Cessation Program - \$75
- Controlling Metabolic Syndrome/ Pre-Diabetes levels - \$75
- Controlling A1c Hemoglobin (HbA1c) Levels - \$75
- First Trimester Prenatal Care - \$75

See the 2022 **FSBP** Brochure for full details.

### Wellness Rewards Rollover!

At the end of the year, any unused wellness rewards will rollover into the next calendar year - as long as you remain an **FSBP** member.

The \$400 in wellness rewards can reimburse you for certain Eligible Medical Expenses, as defined by IRS Code Section 213(d). T

These include deductibles, coinsurances, copayments, and non-prescriptions purchases (eyeglasses, cough drops, etc.).

For details, see *Sections 5(a) and 5(b)* of the **FSBP** Brochure.



## ASSISTANCE FOR THE UNIQUE NEEDS OF OUR FSBP MEMBERS

We understand your unique challenges when living or traveling outside the United States.

We handle them in the following ways:

- ✓ **PROVIDE** you access to Direct Billing Providers (no up-front payment)
- ✓ **ACCEPT** foreign providers' charges, generally in full
- ✓ **PROCESS** foreign claims as a priority
- ✓ **ACCEPT** all types of itemized foreign bills
- ✓ **PROVIDE** you Electronic Funds Reimbursement (EFT) of claim payments
- ✓ **TRANSLATE** your claims
- ✓ **OFFER** you overseas telehealth services
- ✓ **CONVERT** currency using verified exchange rates
- ✓ **PROVIDE** you secure electronic claims and correspondence submission
- ✓ **RESPOND** to emails
- ✓ **RETURN** overseas phone calls

### 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.

To enroll or to change your enrollment in FSBP use the correct code on your enrollment form.

## FOREIGN SERVICE BENEFIT PLAN 2022 Premiums

Enrollment Code	Bi-Weekly Premium	Monthly Premium
Self Only Code 401	\$73.19	\$158.58
Self Plus One Code 403	\$185.48	\$401.87
Self and Family Code 402	\$181.05	\$392.28



[afspa.org/fsbp](https://afspa.org/fsbp)

**For more information or questions, please contact us:**

**Foreign Service Benefit Plan**

1620 L Street NW, Suite 800  
Washington, DC 20036

**Secure Message:** [afspa.org/fsbp411](https://afspa.org/fsbp411)

**Website:** [afspa.org/fsbp](https://afspa.org/fsbp)

**Telephone:** 202-833-4910

**Protective Association**

Hours of Operation: Monday – Friday  
8:30am to 5:30pm (ET)

**Email:** [afspa@afspa.org](mailto:afspa@afspa.org)

**Website:** [afspa.org](https://afspa.org)

