



FOREIGN SERVICE BENEFIT PLAN & ANCILLARY INSURANCE PROGRAMS



STATESIDE AND OVERSEAS BENEFITS SUMMARY

WHO WE ARE

PROUDLY SERVING FEDERAL
EMPLOYEES SINCE 1929

The American Foreign Service Protective Association (AFSPA) is devoted to providing health insurance benefits and services tailored to the unique needs of federal executive branch civil service personnel who support U.S. Foreign Affairs and related missions both stateside and abroad.

Today, AFSPA's membership is composed of over 92,000 active and retired federal employees and their family members.

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

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



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 members as well as an expert resource to the entire federal workforce.

What We Do

Since its beginning over 90 years ago, The American Foreign Service Protective Association (AFSPA) has offered life insurance to its members, federal employees supporting the Foreign Service.

Over 75 years ago, AFSPA expanded its portfolio by providing the Foreign Service Benefit Plan (FSBP) - comprehensive, high-option health coverage available stateside and overseas.

Nearly 50 years later, in response to the unique needs of the Foreign Service community, AFSPA developed its Ancillary Insurance Programs (AIP). These services provide additional benefits such as domestic and overseas dental care, disability insurance, and overseas medical insurance for members of household who are not covered by the Federal Employee Health Benefit Plan (FEHBP).

All FEHBP eligible federal executive branch employees who advance the nation's foreign and intelligence affairs are eligible for AFSPA membership and to enjoy FSBP and certain AIP benefits whether they serve at home or abroad. In fact, 60% of our members enjoy our excellent benefits in the U.S.



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.

AFSPA membership entitles you to enroll in or apply for FSBP and AIP insurance and services.

Check if you're eligible to enroll for this plan at afspa.org/eligibility.



Our Leaders



PAULA S. JAKUB, RHU

CHIEF EXECUTIVE OFFICER



KYLE LONGTON,
CAE & REBC

CHIEF OPERATING OFFICER

FSBP offers excellent coverage:

- Preventive Care Coverage
- In and Out-of-Network Care
- Prescription Drug Coverage
- No Referrals for Specialists

AIP provides unique programs & services

- Critical Illness Insurance
- Financial Wellness Planning
- Long Term Care Planning

ALL AFSPA MEMBERS ARE ELIGIBLE FOR ENROLLMENT
IN MOST ANCILLARY INSURANCE PROGRAMS.

SUMMARY OF 2023 BENEFITS FOR THE FOREIGN SERVICE BENEFIT PLAN

High Option Benefits	We 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
MEDICAL SERVICES — SECTION 5(a)		
Preventive care, routine immunizations, and tests (includes dietary & nutritional counseling)	100% of Plan allowance	70% of Plan allowance*
Walk-in clinic	<ul style="list-style-type: none"> 100% of Plan allowance at CVS Minute Clinic 100% of Plan allowance after a \$10 copay at other Walk-in clinics 	70% of Plan allowance*
Office & Telemedicine visits	90% of Plan allowance*	70% of Plan allowance*
Lab, X-ray, and other diagnostic tests	<ul style="list-style-type: none"> 100% of Plan allowance at LabCorp & Quest Diagnostic Labs (U.S. only) 90% of Plan allowance* 	70% of Plan allowance*
Telehealth <ul style="list-style-type: none"> Teladoc – In the U.S., consult with MDs, DOs, RDs, LCSWs, and Psychologists vHealth (Worldwide) – Outside the U.S., general medicine & behavioral health services 	100% of Plan allowance	N/A
Complete maternity (obstetrical) care	100% of Plan allowance. Doula services covered up to \$1,200 per calendar year.	70% of Plan allowance
Infertility Services	Assisted Reproductive Technology covered up to \$5,000 per calendar year.	N/A
All covered diagnostic, professional, and treatment services	90% Plan allowance*	70% Plan allowance*
CHIROPRACTIC AND ALTERNATIVE SERVICES — SECTION 5(a)		
Massage therapy, chiropractic, and acupuncture	Up to \$60 per visit; 50 visits per year for each type of service	
SURGICAL SERVICES - SECTION 5(b)		
Inpatient and outpatient	90% of Plan allowance	70% of Plan allowance
SERVICES PROVIDED BY A HOSPITAL — SECTION 5(c)		
Inpatient	100% of Plan allowance	80% after a \$200 copay
Outpatient	90% of Plan allowance*	70% of Plan allowance*

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.

LEARN MORE
INFORMATION AT
[AFSPA.ORG/FSBP](https://afspa.org/fsbp)



PRESCRIPTION DRUGS — SECTION 5(f)	In this prescription section only, the payment reference is what YOU pay
Retail pharmacy Up to a 30-day supply of non-specialty medications	Network pharmacies in the U.S. <ul style="list-style-type: none"> Tier I – Generic: \$10 copay Tier II – Preferred: 25% (\$30 min, \$100 max) Tier III – Non-Preferred: 35% (\$60 min, \$200 max) Tier IV – Generic Specialty: 25% (\$150 max) Tier V – Preferred Specialty: 25% (\$200 max) Tier VI – Non-Preferred Specialty: 35% (\$300 max)
Home delivery (mail order through the Express Scripts Pharmacy SM [ESI] or Smart90 [®] Retail) Up to a 90-day supply of non-specialty maintenance medications	<ul style="list-style-type: none"> Tier I – Generic Drug: \$15 Tier II – Preferred: \$60 Tier III – Non-Preferred Brand: 35% (\$80 min; \$500 max) Tier IV – Generic Specialty: 25% (\$150 max) Tier V – Preferred Specialty: 25% (\$200 max) Tier VI – Non-Preferred Specialty: 35% (\$300 max)
DENTAL CARE — SECTION 5(g)	
Orthodontics	50% of Plan allowance, up to \$1,000 per course of treatment

ASSISTANCE FOR THE UNIQUE NEEDS OF OUR FSBP MEMBERS

WE UNDERSTAND THE UNIQUE CHALLENGES OF THE FOREIGN SERVICE COMMUNITY AND ADDRESS THEM IN THE FOLLOWING WAYS:

✓ **24/7** ACCESS TO A NURSE ADVICE AND EMERGENCY TRANSLATION LINE

✓ **ONLINE** AND MOBILE CLAIMS FILING

✓ **UP TO** A 1-YEAR SUPPLY OF MOST MEDICATIONS WHEN TRAVELING OR LIVING OVERSEAS

✓ **CONVERT** CURRENCY ON CLAIMS USING VERIFIED EXCHANGE RATES

✓ **DIRECT** BILLING ARRANGEMENTS (NO UP-FRONT PAYMENTS) WITH OVER 200 FOREIGN FACILITIES

✓ **ELECTRONIC** FUNDS REIMBURSEMENT (EFT) OF CLAIM PAYMENTS

GET REWARDED FOR HEALTHY BEHAVIOR

Earn up to \$400 in wellness rewards by participating in any combination of wellness activities or healthy actions.

Here's how it works:



Earn \$75 for a Health Risk Assessment (HRA). An HRA is a health questionnaire that evaluates your health and quality of life. The results provide a snapshot of your current health status and help identify personal health goals.

Earn \$100 when you pass a biometric screening and physical exam. A biometric screening assesses your overall health and measures physical attributes – blood pressure, glucose levels, cholesterol levels, height, weight, body mass index, and aerobic fitness. These standard exams can identify potential health risks and underlying medical issues.

LEARN HOW TO CLAIM YOUR WELLNESS REWARDS!

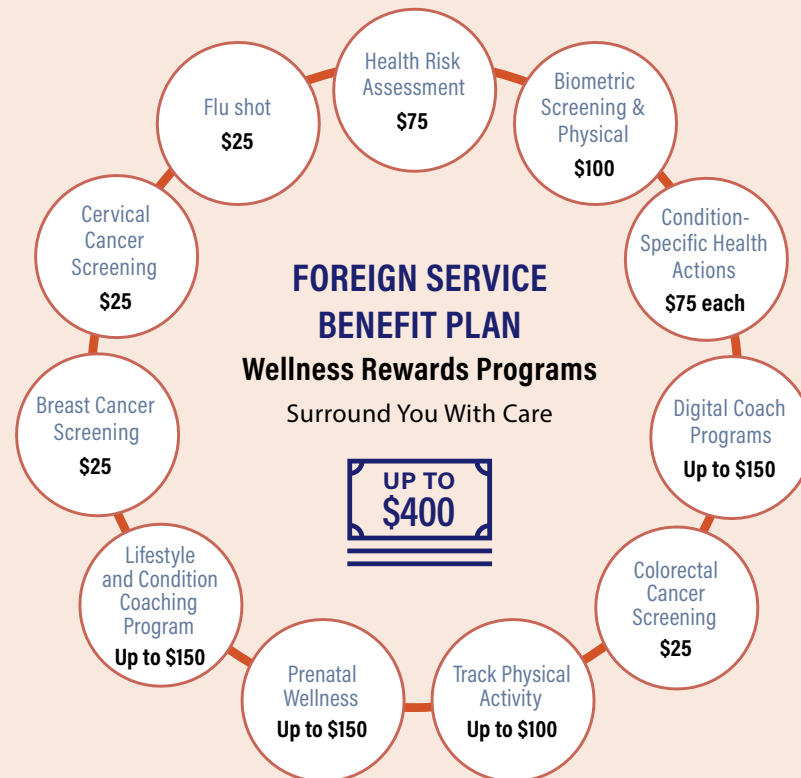
VISIT [AFSPA.ORG/FSBP/WELLNESS](https://afspa.org/fsbp/wellness)



After completing the HRA, biometric screening and/or any healthy actions listed to the right, wellness rewards are credited into your account to help reimburse you for certain Eligible Medical Expenses, as defined by IRS Code Section 213(d). These include deductibles, coinsurances, and copays.

To earn wellness rewards, you must complete your wellness programs or activities by **December 31** – except the Biometric Screening, which must be done by **December 1**.

Please allow 4 weeks for your rewards to be deposited into your *Wellness Incentive Fund Account*. You can obtain each reward once per calendar year.



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.

*AbleTo is not available to members outside the 50 United States.



DIGITAL COACH PROGRAMS

Digital Coach programs provide online resources and motivation to develop strategies for weight management, tobacco usage, sleep improvement, and more.

For more information, see Section 5(h) of the 2023 **FSBP** Brochure or call **202-833-4910**.



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 visit myactivehealth.com/FSBP or 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 will guide them through the exercises. Stay connected with a personal health coach who will tailor the program to fit your needs.

For more information about this program visit hingehealth.com/for/foreignservice1 or call **855-902-2777**.

*Members and dependents 18+ enrolled in **FSBP** and not covered by Medicare Part B are eligible. This program is only available to members in the United States.



WORLDWIDE TELEHEALTH

U.S. Based Members

- **Teladoc** gives you access to psychologists, licensed clinical social workers, registered dietitians, or medical doctors. Learn more at teladoc.com/aetna or call **855-835-2362**.

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 <https://globalcareondemand.com/aetna>



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.



LEARN MORE BY VISITING [AFSPA.ORG/FSBP/WELLNESS](https://afspa.org/fsbp/wellness)



SCAN ME

DENTAL PLANS

AFSPA offers a variety of dental plans to meet the needs of our members in the U.S. and overseas. All dental plans offer orthodontia and implant coverage. 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.

PLAN OPTIONS:			
DOMINION NATIONAL ELITE <i>Plus ePPO</i>	CIGNA DENTAL <i>HMO</i>	CIGNA DENTAL <i>DPPO</i>	CIGNA INTERNATIONAL <i>Designed exclusively for overseas members</i>
DEDUCTIBLES			
Individual: \$25 Family: \$75	\$0	\$0	Outside the U.S.: \$0 Inside the U.S.: Individual: \$100 Family: \$300

ENROLL ANYTIME!
NO NEED TO WAIT FOR OPEN SEASON.

LEARN MORE OR ENROLL AT
[AFSPA.ORG/DENTAL](https://afspa.org/dental)



SCAN ME

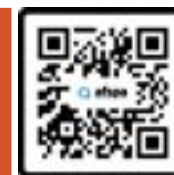
LIFE INSURANCE PLANS

Life insurance can help provide protection for the uncertainties in life and will bring you and your family peace of mind.

PLAN OPTIONS:		
GROUP ENHANCED LIFE INSURANCE (GEL) <i>Voluntary Group Term Life Insurance Plan</i>	AD&D <i>Voluntary Accidental Death and Dismemberment Plan</i>	IMMEDIATE BENEFIT PLAN <i>Term Life Insurance Plan</i>
Benefits are payable for death from any cause including acts of terrorism or war (declared or undeclared). May use a portion of your benefit to assist with care giving expenses. NEW: Guarantee issue coverage for specified "life events"	Benefits are payable for loss of limbs or fingers, sight, speech, hearing, coma, paralysis or death resulting from an accident. No medical underwriting or review of health history required.	Benefits are payable, within 2 business days of notifying AFSPA, for death from any cause including acts of terrorism or war (declared or undeclared) <i>* Eligible for specific agencies only</i>

ENROLL ANYTIME!
NO NEED TO WAIT FOR OPEN SEASON.

LEARN MORE OR ENROLL AT
[AFSPA.ORG/LIFE](https://afspa.org/life)



SCAN ME

GROUP DISABILITY INCOME PROTECTION

PLAN OPTIONS:		
LLOYD'S OF LONDON <i>Benefit amount: 60% of your annual salary, up to \$5,000/month</i>	CIGNA 30-DAY <i>Benefit amount: 60% of your annual salary, up to \$5,000/month</i>	CIGNA 90-DAY <i>Benefit amount: 60% of your annual salary, up to \$7,500/month</i>

ENROLL ANYTIME!
NO NEED TO WAIT FOR OPEN SEASON.

APPLY ANYTIME AT
[AFSPA.ORG/DISABILITY](https://afspa.org/disability)



SCAN ME

CRITICAL ILLNESS INSURANCE

With Critical Illness Insurance, benefits are paid in a lump sum when you are diagnosed with a covered critical illness for the first time. Benefits can be applied to out-of-pocket medical and non-medical expenses such as mortgage payments, rent, child care, and more. Guarantee issue coverage is available up to **\$10,000** for member, up to **\$5,000** for spouse/domestic partner, and up to **\$15,000** for child(ren).*

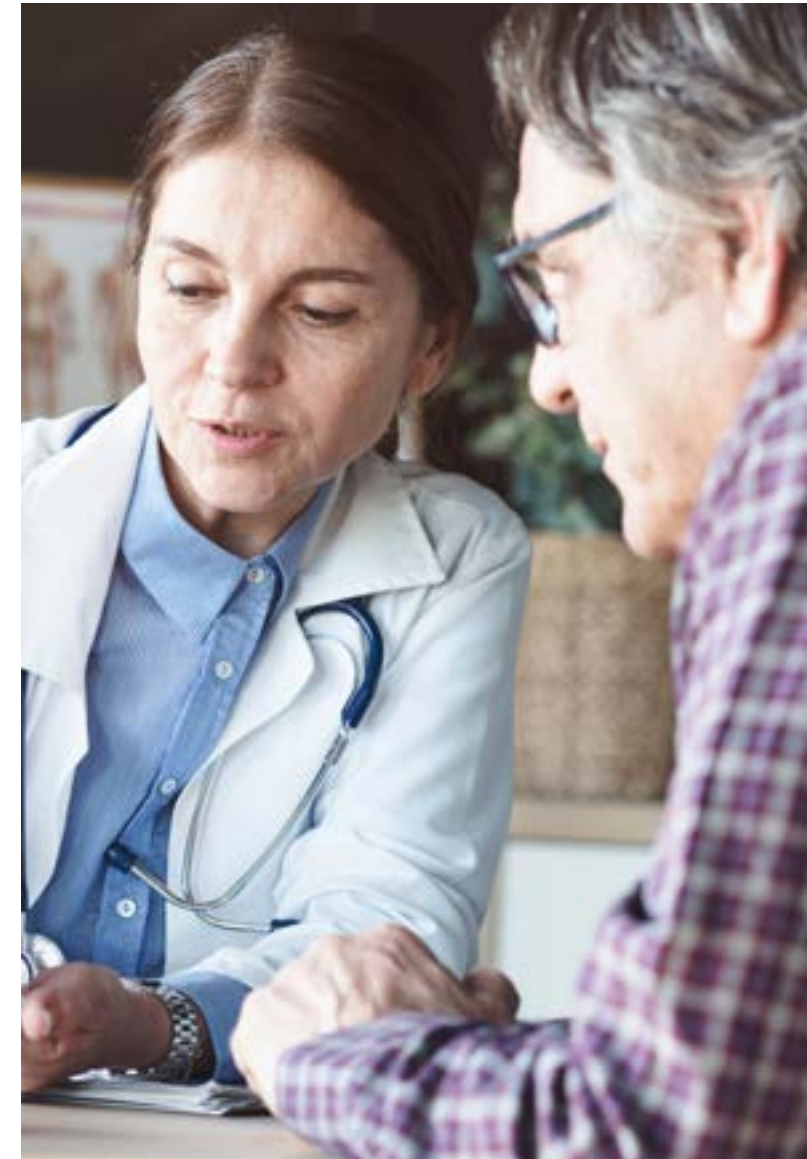
*You may apply for member coverage up to \$100,000, and up to \$50,000 to cover your spouse/domestic partner by simply answering some health questions to determine insurability. Members, Spouses and Domestic Partners must be under age 65 and be enrolled in a major medical plan. Dependent benefit amounts cannot be more than 50% of member coverage amount.

ENROLL ANYTIME!
NO NEED TO WAIT FOR OPEN SEASON.

LEARN MORE OR ENROLL AT
[AFSPA.ORG/CRITICALILLNESS](https://afspa.org/criticalillness)



SCAN ME



MEMBERS OF HOUSEHOLD (MOH)

MEDICAL INSURANCE FOR YOUR LOVED ONES TRAVELING OR RESIDING OUTSIDE OF THEIR HOME COUNTRY

ENROLL AT
AFSPA.ORG/MOH



SCAN ME

AFSPA offers three Members of Household (MOH) insurance plans. When you are living overseas, these provide coverage for members of your household who are not eligible for the Federal Employee Health Benefits Plan (FEHBP). This includes domestic partners, parents, in-laws, children 26 or older and nannies. MOH insurance can also cover Foreign National family, friends, or colleagues residing with you in the U.S. or while traveling outside of their home countries.

TRAVEL INSURANCE

AFSPA offers four travel insurance options designed to help with overseas and domestic travel. You, your family and friends can travel with peace of mind with benefits such as:

- Emergency medical evacuation back to the U.S.
- Emergency accidents and illnesses
- Referrals to physicians and hospitals
- Visa & passport requirements
- Foreign exchange rates
- Emergency travel arrangements
- Emergency cash advance
- Luggage tracking
- Lost document assistance
- Telephone interpreters

ENROLL AT
AFSPA.ORG/TRAVEL



SCAN ME

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.

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



*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.

ENROLL ANYTIME!
NO NEED TO WAIT FOR OPEN SEASON.

LEARN MORE OR
ENROLL AT AFSPA.ORG/
DISCOUNTCAREPROGRAMS



SCAN ME

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 knowledgeable and trusted experts are ready to assist you when you need them.

✓ FINANCIAL & LONG TERM CARE PLANNING

✓ TAX CONSULTATION

✓ LEGAL SERVICES

✓ RETIREMENT PLANNING

LEARN MORE AT
AFSPA.ORG/
PROFESSIONALSERVICES

SCAN ME



HEARING (COMPLIMENTARY)

TruHearing™

THIS IS A COMPLIMENTARY DISCOUNT SERVICE FOR ALL AFSPA MEMBERS.

VISIT 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.

*This product is not available in IL.

TO ENROLL OR TO CHANGE YOUR ENROLLMENT IN **FSBP**
USE THE CORRECT CODE ON YOUR ENROLLMENT FORM.

FOREIGN SERVICE BENEFIT PLAN 2023 Premiums

Enrollment Code	Bi-Weekly Premium	Monthly Premium
Self Only Code 401	\$78.31	\$169.68
Self Plus One Code 403	\$199.29	\$431.80
Self and Family Code 402	\$193.73	\$419.74



afspa.org

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

Website: afspa.org/fsbp

Protective Association

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

Email: afspa@afspa.org

Website: afspa.org

Ancillary Insurance Programs

Email: afspa@afspa.org
aip@afspa.org

Website: afspa.org/aip

BY PHONE: 202-833-4910

    SOCIAL: @AFSPACARES