

# THE AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION (AFSPA)

## FOUNDING OF AFSPA

1929

AFSPA has been in existence for over 90 years

## FOREIGN SERVICE BENEFIT PLAN

1942

Began offering high option health coverage both **stateside** and **overseas**

## ANCILLIARY INSURANCE PROGRAMS

1992

Added dental, travel, and disability insurance options

## AFSPA MEMBERSHIP

PRESENT

All FEHB-eligible federal Executive Branch civilian employees supporting U.S. Foreign Affairs are eligible for FSBP and certain AIP products and services



### MASSAGE + ACUPUNCTURE + CHIROPRACTIC

Up to \$60/visit, 50 visits per year for each service



### EMERGENCY TRANSLATION LINE

Unique assistance when traveling or living overseas



### DIRECT BILLING ARRANGEMENTS

No upfront payments with over 200 foreign facilities



### MEDICATIONS UP TO 1-YEAR

Up to 1-year supply of medication



### DENTAL CARE

Available stateside or abroad



### DISABILITY INSURANCE

Providing security for life's uncertainties



### MEDICAL INSURANCE

Confidence living or traveling overseas



### WELLNESS REWARDS

Earn up to \$400 for healthy actions



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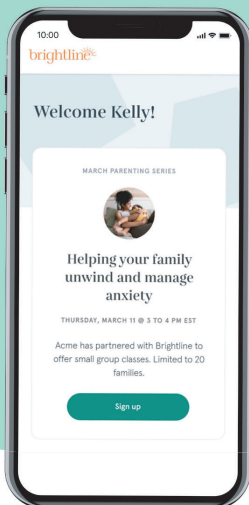
# AFSPA understands and addresses the unique needs of the Foreign Service Community.

## Brightline

Brightline brings virtual behavioral health care for kids and teens, and support for parents and caregivers in the form of psychologists, psychiatrists, speech therapists and more.

**FSBP** stateside members can enroll at [hellobrightline.com/FSBP](http://hellobrightline.com/FSBP) or call the Brightline team at 888-224-7332 for any questions.

LEARN MORE  
[hellobrightline.com/FSBP](http://hellobrightline.com/FSBP)



## 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, childcare, 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).\*

LEARN MORE  
[afspa.org/criticalillness](http://afspa.org/criticalillness)

\* 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.



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## Virtual Second Opinion

Through this service you can draw, at no cost to you, on the expertise of 3,500 Cleveland Clinic expert specialists in over 550 advanced subspecialties to review all of your medical records, imaging, labs and pathology to make sure you have the correct diagnosis and optimal treatment plan. To get started, email the Plan at [secondopinion@aetna.com](mailto:secondopinion@aetna.com).

LEARN MORE  
[my.clevelandclinic.org/online-services/virtual-second-opinions](http://my.clevelandclinic.org/online-services/virtual-second-opinions)



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