



FOREIGN SERVICE BENEFIT PLAN

Support for Members Living and Traveling Overseas



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.



The **American Foreign Service Protective Association (AFSPA)** has been dedicated to meeting the needs of our unique, worldwide membership since our founding in 1929. Over time as these needs changed, we evolved to continue meeting them. But throughout, AFSPA has maintained a focus on providing all members, both domestic and especially members who live outside the United States, with unparalleled service.

Our largest program, the **FOREIGN SERVICE BENEFIT PLAN (FSBP)**, offers comprehensive coverage for Foreign Service, Department of Defense, and all Federal Executive Branch employees who support U.S. foreign affairs and related missions. **FSBP** covers you everywhere in the world.

This brochure will explain how your plan benefits work when you live or travel abroad. For more information, visit afspa.org/fsbp/overseas.

SUPPORT FOR THE UNIQUE NEEDS OF OUR OVERSEAS MEMBERS

FSBP addresses the unique challenges when you are outside the United States:

- Over 200 Direct Billing Providers
- Waive prior approval on most services
- Accept foreign providers' billed charges as our Plan allowance, generally in full
- Process foreign claims as a priority
- Accept all types of itemized foreign bills
- Electronic Funds Reimbursement (EFT) on claim payments
- 24/7/365 overseas telehealth by vHealth (Worldwide)
- Translate your claims at no cost to you
- Convert currency using verified exchange rates
- Secure electronic claims submission
- Secure and timely email correspondence
- Responsiveness to return overseas phone calls
- 24/7 translation line
- Virtual Second Opinions by Cleveland Clinic



Benefits available
worldwide



We pay overseas providers
at the In-network benefit



We translate your
claims at no cost



Dedicated **FSBP** Health Benefits
Officers to answer your questions



We offer a number of wellness
programs and discounts



AFSPA MEMBER PORTAL vs. AETNA® WEBSITE

WHAT IS THE DIFFERENCE?

The Member Portal is a custom system for AFSPA members. It can be used to view and update plan information, access claims history, and secure electronic claims filing. In addition, members can use the mobile optimized version of the Member Portal to file a claim by taking a photo of necessary medical paperwork, find in-network providers in the 50 United States and Guam or access partner portals such as the Aetna secure member website. We recommend setting up your Member Portal account to allow for the fastest processing of claims. To access the member portal, visit myafspa.org.

Many **FSBP** programs are housed in your Aetna secure member website, including signing up for wellness incentives, completing and viewing the results of your Health Risk Assessment (HRA), learning more about the quality and cost of your health care, viewing your Explanations of Benefits (EOBs), accessing digital coaching and much more! To register or login to the Aetna secure member website, visit afspa.org/fsbp. Navigate to the Member Resources dropdown menu and select Aetna Secure Member Website.

HELPFUL REMINDERS FOR WHEN YOU RETURN TO THE UNITED STATES:

- You **can** stay with the **FSBP** once you return to the U.S.
- See an in-network provider to maximize your benefits. Show your **FSBP** ID card to your provider and the in-network provider will file the claim on your behalf
- Update your address with member services by calling **+1-202-833-4910** or through the Member Portal at myafspa.org
- Use Teladoc® instead of vHealth (Worldwide) for telehealth services if your move to the U.S. is permanent
- Obtain preauthorization/prior approval for inpatient care, high-end radiology and other services that require preauthorization/prior approval (See Section 3 of the **FSBP** Brochure)
- You still can receive payments via Electronic Funds Transfer (EFT) for member reimbursements

SEE HOW THE AETNA APP CAN HELP YOU

- View your health plan summary and get detailed information about what's covered
- View claims details and pay claims for your whole family
- Search for providers, procedures and medications
- Get cost estimates
- Track spending and progress toward meeting your deductibles

CLAIMS

HOW TO FILE A CLAIM OUTSIDE OF THE UNITED STATES

If the bill you have from your foreign provider is not fully itemized, please provide the following information with your claim:

- Patient name
- Patient's Plan ID number
- Provider name and address
- Dates of service
- Diagnosis or a description of your symptoms
- A brief description of each service or supply
- Charge for each service or supply

TWO WAYS TO SUBMIT YOUR CLAIM SECURELY

OPTION 1 - Member Portal:

Submit a claim by logging into the Member Portal at myafspa.org and clicking "Submit A Claim" in the **FSBP** menu.

When submitting claims online via the Member Portal, please enter the appropriate unique "W" ID number located on the front of your **FSBP** Member ID card.



OPTION 2 - Mail to:

FOREIGN SERVICE BENEFIT PLAN

1620 L Street, NW
Suite 800
Washington, DC 20036-5629



OVERSEAS PROVIDERS

FSBP considers all providers outside the 50 United States (not including Guam) as if they are in the Plan's network. We provide the same coinsurance rates as we do for in-network providers. We generally consider foreign providers' billed charges as our Plan allowance. However, we occasionally may request information that will enable us to determine medical necessity or an allowance on charges we deem to be excessive.

FSBP does not require precertification, prior approval or concurrent review for most services if you receive treatment outside the 50 United States (not including Guam). See Section 3 of the **FSBP** Official Plan Brochure for more information.

Emergency Air Ambulance Transportation

If you are outside the 50 United States and need assistance arranging medically necessary air ambulance transportation, we will transport you to the nearest facility equipped to handle your medical condition.

Please call us at **+1-800-593-2354**, Monday-Friday from 6 am – 5 pm, Mountain Time (MT). After hours, call **+1-866-895-7795** or **+44 (0) 1252 351 200**.



DIRECT BILLING ARRANGEMENTS

We establish Direct Billing Arrangements (DBAs) to provide members with a convenient payment experience similar to that found in the United States. **FSBP** has direct billing relationships with over 200 health care providers across the world to include countries like Germany, South Korea, the United Kingdom, Japan, Italy, Colombia, France, Panama and more. In addition to these countries, many Seventh-Day Adventist Hospitals and Clinics in foreign countries participate in our DBAs. While some of our partnerships cover limited services such as inpatient hospitalization or standard maternity services, an increasing number incorporate all covered medically necessary outpatient services.

Generally, you do not pay a provider in our Direct Billing Arrangement. If you received care from a provider with whom we have a Direct Billing Arrangement, the only expense you may be responsible for is your deductible and/or coinsurance and any non-covered services. The provider will bill us directly, and we pay the provider for covered services. If you have paid a direct billing provider prior to your claim submission, we request that you provide us with a copy of your paid receipt along with the exchange rate you used to convert the currency.

Translation and Currency Conversion

There is no need to provide translation or currency conversion for your overseas claims. As part of your coverage, **FSBP** offers both services for claims – no additional work or cost for you!





TELEMEDICINE SERVICE

GENERAL MEDICINE AND MENTAL HEALTH SUPPORT

Telehealth consultations are available to members with an overseas address (including APO, DPO, FPO, Embassy and Consulate addresses) **at no cost** through our telehealth vendor, **vHealth (Worldwide)**. To register for **vHealth (Worldwide)**, use access code: **FSBP**. For more details, please visit our website: vhealth-teladochealth.com/en or call +44 (0) 20 3499 2851 (UK) +1-857-256-3784 (US). Confidential wellbeing support from a team of psychologists, psychotherapists and counselors are available 24/7, 365 days a year.

TELEMEDICINE CONSULTATIONS WITH YOUR PROVIDER

Telemedicine consultations for diagnostic and treatment services are covered when your provider uses a HIPAA-compliant tool. Benefits are the same as in-person visits. Benefits are subject to the calendar year deductible and coinsurance.

TALK TO A THERAPIST BY PHONE OR VIDEO FROM HOME

If your mental health provider offers telemedicine consultations for **mental health and substance use disorder**, **FSBP** will cover the visit the same as an in-person visit. Benefits are subject to the calendar year deductible and coinsurance. This can help you maintain an established relationship with a stateside mental health provider or begin a new one with an overseas therapist.

Please Note: vHealth (Worldwide) is NOT insurance.

VIRTUAL SECOND OPINIONS

BY CLEVELAND CLINIC

The Plan has a special arrangement with The Clinic by Cleveland Clinic to provide a Virtual Second Opinion to patients who receive treatment in foreign countries at no cost to you. This program allows expert specialists from the world-renowned Cleveland Clinic to review your medical diagnosis and treatment remotely. With 3,500 experts in over 550 advanced subspecialties, you can get help with nearly any diagnosed medical condition.

To request a Virtual Second Opinion for treatment received outside the U.S., simply email secondopinion@aetna.com to confirm your eligibility and receive instructions on how to register online. You will need to upload the necessary medical records in English from your local physician and/or hospital via the secure site (i.e. your current diagnosis, recommended treatment plan, as well as any medical concerns and questions you may have).

You will be matched to the most appropriate Cleveland Clinic expert specialist who will review your medical history and original tests before rendering an informational second opinion. You will receive a written opinion from the Cleveland Clinic physician via the secure website within in five calendar days.



PRESCRIPTIONS

DID YOU KNOW?

- Member posted, living, or traveling overseas may request up to a 1-year supply of most medications.
- You can request early refill of medications in an emergency, like an evacuation.
- You can fill your prescriptions on the local economy and submit a claim to **FSBP** for processing.
- All members should update their addresses when relocating to ensure that correspondence and medications are forwarded to the correct address. ESI will mail prescriptions internationally to APO/FPO/DPO/ Pouch Mail addresses when possible.

The **ESI Expatriate Team** can handle all these inquiries and more. Our dedicated team can address the unique needs of members outside the U.S.

To reach the pharmacy, call the **ESI Member Services Department** toll free:

- In the United States: +1-800-818-6717
- Overseas: +1-800-497-4641 or email
ExpatriateProcessingGEN@express-scripts.com

To update your delivery address or refill prescriptions visit [express-scripts.com](https://www.express-scripts.com).



Region-specific Information

We respond quickly in an overseas emergency like natural disaster, civil unrest and emergency evacuations. For up-to-date information, see our News Feed at [afspa.org/news](https://www.afspa.org/news).

VERIFICATION OF BENEFITS

The **FOREIGN SERVICE BENEFIT PLAN (FSBP)** provides Verification of Benefits (VOB) letters instead of Pre-Payment or Guarantee of Payment letters* if an overseas provider requests confirmation of our Plan Benefits. The VOB letter outlines the coverage under our Plan for the requested services. After services have been rendered and we have received and processed the claim, we can reimburse you or your provider for covered services, drugs, or supplies.

Please Note: Pre-payment or guarantee of payments are NOT allowed per our FEHB contract.

Sign up for Electronic Funds Transfer to have your payment reimbursement deposited directly into your U.S. bank account. Visit afspa.org/fsbp/eft to register securely.



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

Telephone: +1-202-833-4910

Protective Association

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

Email: afspa@afspa.org

Website: afspa.org

Express Scripts: +1-800-818-6717

FSBP 24-Hour Translation Line:

+1-855-482-5750 or +1-704-834-6782

24-Hour Nurse Advice Line:

+1-855-482-5750 or +1-704-834-6782

vHealth (Worldwide): +1-857-256-3784 (US)
or +44 (0) 20 3499 2851 (UK)

Overseas Second Opinion:

secondopinion@aetna.com

Air Ambulance: +1-800-593-2354,
Monday–Friday from 6 am to 5 pm,
Mountain Time (MT). After hours,
call +1-866-895-7795 or +44 (0) 1252 351 200



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*Caring For Your Health Worldwide**

afspa.org/fsbp



SCAN ME

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[afspacares](https://www.instagram.com/afspacares)

American Foreign Service Protective Association

afspa.org/blog

[afspacares](https://www.youtube.com/afspacares)