

# Foreign Service Benefit Plan & Ancillary Insurance Programs

## Stateside and Overseas Benefits Summary

*Health Plan Accredited by*



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





## 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 100,000 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 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

### Our Leadership



**Kyle Longton**  
CAE & REBC  
**Chief Executive Officer**

## 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 Program (FEHBP).

All FEHBP eligible federal executive branch employees who advance the nation's foreign and intelligence affairs are eligible to join AFSPA and 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](https://afspa.org/eligibility)**



### 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 2024 Benefits for the Foreign Service Benefit Plan



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

## High Option Benefits

MEDICAL SERVICES — SECTION 5(a)		
	We Pay	
	In-Network and Providers Outside the 50 United States (Networks: Aetna Choice POS II in U.S., NetCare in Guam)	Out-of-Network
Preventive care, to include one mental wellness screening, routine immunizations, and tests (includes dietary and nutritional counseling)	100% of Plan allowance	70% of Plan allowance*
Walk-in clinic	<ul style="list-style-type: none"><li>100% of Plan allowance at CVS Minute Clinic</li><li>100% of Plan allowance after a \$10 copay at other walk-in clinics</li></ul>	70% of Plan allowance*
Office & Telemedicine visits All covered diagnostic, professional, and treatment services	90% of Plan allowance*	70% of Plan allowance*
Lab, X-ray, and other diagnostic tests	<ul style="list-style-type: none"><li>100% of Plan allowance at LabCorp or Quest Diagnostic Labs (U.S. only)</li><li>90% of Plan allowance*</li></ul>	70% of Plan allowance*
Telehealth <ul style="list-style-type: none"><li>Teladoc Health – In the U.S., consult with MDs, DOs, RDs, LCSWs, and Psychologists</li><li>vHealth (Worldwide) – Outside the U.S., general medicine &amp; behavioral health services</li></ul>	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
Basic, Comprehensive Infertility Treatment and Advanced Reproductive Technology (ART)**	90% of Plan allowance after deductible is met	N/A

**\*\* Note:** Prior approval is required for Comprehensive Infertility and ART, even if rendered outside the 50 United States. Receiving treatment outside the U.S., including Guam, can receive coverage for service from any provider. U.S.-based members must visit a participating provider from Institute of Excellence (IOE).

## Enhanced 2024 Benefits

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.

\* 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.

High Option Benefits	In-Network and Providers	Out-of-Network
	Outside the 50 United States (Networks: Aetna Choice POS II in U.S., NetCare in Guam)	
CHIROPRACTIC AND ALTERNATIVE SERVICES — SECTION 5(a)		
Chiropractic, acupuncture, and massage therapy	Up to <b>\$75</b> 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
Gender Affirming	90% of Plan allowance	70% of Plan allowance
SERVICES PROVIDED BY A HOSPITAL — SECTION 5(c)		
Inpatient	100% of Plan allowance	80% of Plan allowance after a <b>\$200</b> copay
Outpatient	90% of Plan allowance*	70% of Plan allowance*
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	<b>Network pharmacies in the U.S.</b> <ul style="list-style-type: none"><li>• <b>Tier I</b> – Generic: <b>\$10</b> copay</li><li>• <b>Tier II</b> – Preferred: <b>25% (\$30 min, \$100 max)</b></li><li>• <b>Tier III</b> – Non-Preferred: <b>35% (\$60 min, \$200 max)</b></li><li>• <b>Tier IV</b> – Generic Specialty: <b>25% (\$150 max)</b></li><li>• <b>Tier V</b> – Preferred Specialty: <b>25% (\$200 max)</b></li><li>• <b>Tier VI</b> – Non-Preferred Specialty: <b>35% (\$300 max)</b></li></ul>	
Home delivery (mail order through the Express Scripts Pharmacy <sup>SM</sup> [ESI] or Smart90® 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: <b>\$15</b></li><li>• <b>Tier II</b> – Preferred: <b>\$60</b></li><li>• <b>Tier III</b> – Non-Preferred Brand: <b>35% (\$80 min; \$500 max)</b></li><li>• <b>Tier IV</b> – Generic Specialty: <b>25% (\$150 max)</b></li><li>• <b>Tier V</b> – Preferred Specialty: <b>25% (\$200 max)</b></li><li>• <b>Tier VI</b> – Non-Preferred Specialty: <b>35% (\$300 max)</b></li></ul>	
DENTAL CARE — SECTION 5(g)		
Orthodontics	50% of Plan allowance, up to <b>\$1,000</b> per course of treatment	

## Enhanced 2024 Benefits

### FSBP Express Scripts Medicare® Prescription Drug Plan (PDP)

If you are Medicare eligible and age 65 and above with Medicare Parts A and/or B you will be automatically enrolled in the **FSBP Express Scripts Medicare® Prescription Drug Plan (PDP)** option. This Plan enhances your prescription drug coverage by lowering cost-sharing for your prescription drugs. There is no separate PDP premium. If you decide you do not want to be in enrolled in the PDP, you may opt out at any time. Once enrolled in the **FSBP – Express Scripts Medicare PDP**, you are not suspending or terminating your **FSBP** enrollment.



Learn More at:  
[afspa.org/pdp](https://afspa.org/pdp)

If you decide you do not want to be in enrolled in the PDP, you may opt out at any time by completing the secure form at [afspa.org/pdp](https://afspa.org/pdp) or by calling **1-202-833-4910** Monday-Friday from 8:30 AM–5:30 PM ET. See Section 9 under Medicare prescription drug coverage (Part D) for additional details.

# 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:

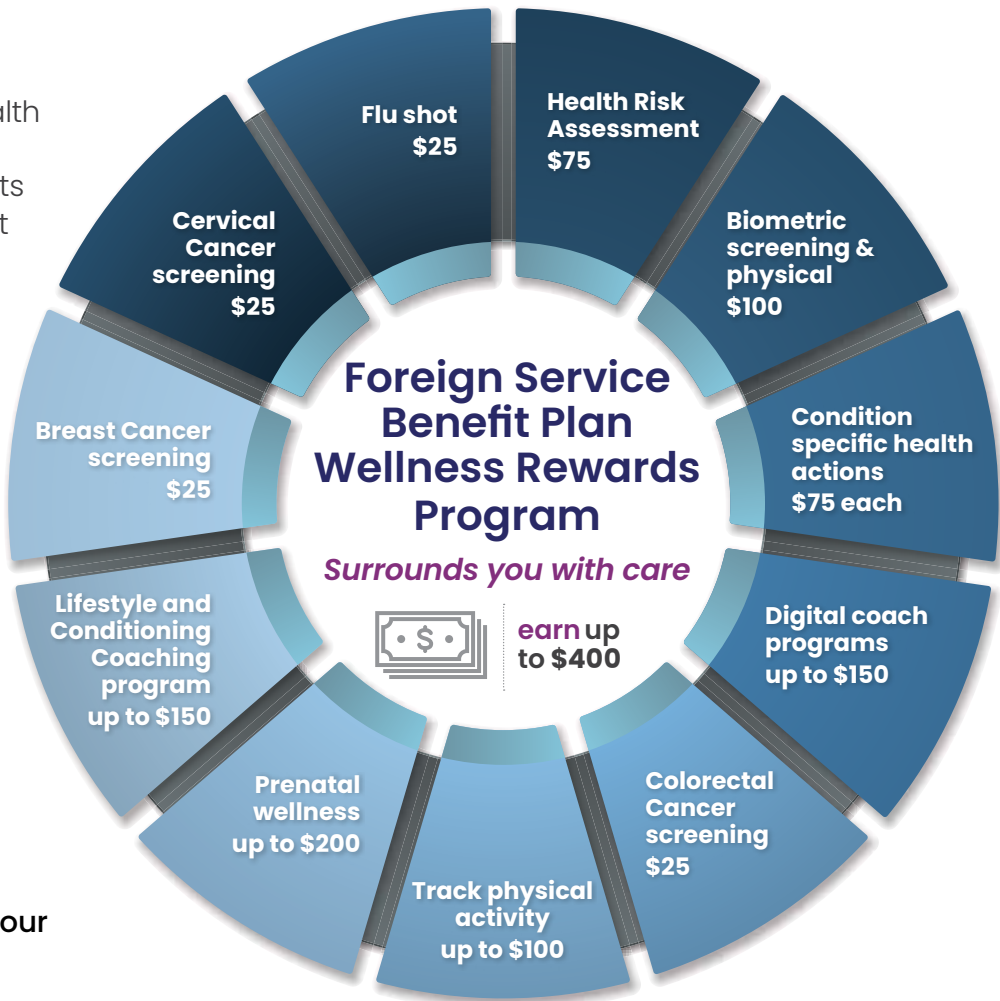
**Earn \$75** for a Health Risk Assessment (HRA). An HRA is a health questionnaire that evaluates your health and quality of life. The results provide a snapshot of your current health status and help identify personal health goals.

**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.

**Earn up to an additional \$225** by completing healthy actions listed to the right.



Learn how to claim your Wellness Rewards!  
[afspa.org/wellness](https://afspa.org/wellness)



# 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**



**Up to a 1-year supply of most medications when traveling or living overseas**



**Direct Billing Arrangements (no up-front payments) with over 200 foreign facilities**



**Online and mobile claims filing**



**Convert currency on claims using verified exchange rates**



**Electronic Funds Transfer (EFT) reimbursement of claims payments**

# 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 **1-866-287-1802** 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 2024 **FSBP** Brochure or call **1-202-833-4910**.

## 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 **1-866-533-1410**. LCC Coaches are available M-F from 8:00 AM–8:00 PM ET.



## Hinge Health – Digital Pain Management Program

This program offers innovative digital programs for back, knee, hip, neck, and shoulder pain and the pelvic region 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/fsbp** or call **1-855-902-2777**.

\*Members and dependents 18+ enrolled in **FSBP** and residing in the U.S. are eligible.



## 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.

### New for 2024

## Maven Digital Health Platform

The Maven is a digital health platform that provides more holistic support to members through family planning, fertility, pregnancy and postpartum, parenting and pediatrics, and menopause. See Section 5(h). under Healthy Pregnancy Program and Maven Digital App for additional details.



Learn more by visiting  
[afspa.org/fsbp/wellness](https://afspa.org/fsbp/wellness)



# 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:			
<b>Dominion National Elite Plus ePPO</b>	<b>Cigna Dental HMO</b>	<b>Cigna Dental DPPO</b>	<b>Cigna International</b> Designed exclusively for overseas members
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)

# 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:		
<b>Group Enhanced Life Insurance (GEL)</b> Voluntary Group Term Life Insurance Plan	<b>AD&amp;D</b> Voluntary Accidental Death and Dismemberment Plan	<b>Immediate Benefit Plan</b> Term Life Insurance Plan
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. 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) <b>*Eligible for specific agencies only</b>

**New!** Beneficiary Advocate Benefit eligible under all life plans. At time of claim, designated beneficiaries receive access to 24/7 grief counseling, and funeral, estate and financial planning services free of charge.



Learn more or enroll at:  
[afspa.org/life](https://afspa.org/life)

# Group Disability Income Protection

Plan options:	
<b>Cigna 30-Day</b> Benefit amount: 60% of your annual salary, up to \$5,000/month	<b>Cigna 90-Day</b> Benefit amount: 60% of your annual salary, up to \$7,500/month
<b>Enroll anytime!</b> No need to wait for Open Season	



Apply anytime at:  
[afspa.org/disability](https://afspa.org/disability)



# 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 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)

# Members of Household (MOH)

**Medical insurance for your loved ones traveling or residing outside of their home country**

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 Program (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.



Enroll at:  
[afspa.org/MOH](https://afspa.org/MOH)



# 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:**

- Trip delay, interruption, and cancellation
- 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](https://afspa.org/travel)

# 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](https://afspa.org/discountcareprograms)

# 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](https://afspa.org/professionalservices)



# Hearing (complimentary) | TruHearing™

This is a complimentary discount service for all AFSPA members.

Visit **Truhearing.com** or call **1-855-205-6252** 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 2024 premiums

Enrollment Code	Bi-Weekly Premium	Monthly Premium
Self Only Code 401	\$82.62	\$179.01
Self Plus One Code 403	\$211.30	\$457.82
Self and Family Code 402	\$204.38	\$442.83

## 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)

### Protective Association

Hours of Operation:  
Monday – Friday  
8:30 AM—5:30 PM ET

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

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

### Ancillary Insurance Programs

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

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