



CHOOSE HEALTH: BECAUSE YOU MATTER

afspa

in action

SPRING 2024

Keeping Up with Kyle



The spring season marks the beginning of new opportunities. With record growth during 2023, those opportunities are available to more AFSPA members than ever. At AFSPA, we are dedicated to supporting you in achieving your individual health goals by providing benefits and programs that cater to your unique needs and lifestyle. We believe that *choosing health* is the first step towards a better life, and that's why we have chosen "Choose Health: Because You Matter" as our theme for the year.

I would like to thank all members who attended our AFSPA Annual Meeting on March 1, 2024. Members who attended either in-person or virtually gained insight into AFSPA's 2023 achievements, 2024 initiatives, and had the opportunity to meet our new COO, Twanisha Johnson. Please see page 5 for more Annual Meeting highlights and page 3 to learn more about Mrs. Johnson.

At the beginning of this year, we launched the new **FSBP**-Express Scripts Medicare Prescription Drug Plan (PDP) for members enrolled in Medicare A and/or B and who are enrolled in the **Foreign Service Benefit Plan (FSBP)**. We announced, in the fall, that we would implement this program through automatic enrollment for eligible members. Our member education campaign included emails, direct mail letters, webinars, podcasts, a newsletter article, and more. However, I understand that this new program and our launch of it did not meet the expectations of all members. I am sorry for that, and we are taking steps to ensure that the information about this program is clear and accessible. We learned many lessons from this experience, and we will take those lessons into account in the future.

Questions about the PDP, combined with record growth during Open Season, resulted in an influx of calls and emails. This led to unacceptable wait times for responses and technical problems with our phone system. We apologize for the inconvenience this caused. In recent weeks, we have made improvements to the technical aspects of our phone system and added additional staff, with more to come. We are committed to meeting your expectations and ensuring that you receive the best service possible.

Beyond **FSBP**, we have been busy in the area of ancillary programs, too. We are excited to announce that we will be holding an open enrollment for our Critical Illness plan from May 1–July 1. Additionally, we have partnered with the Government Employees' Benefit Association (GEBA)'s wealth management team to provide our members with more in-depth resources for managing their finances. Learn more about enrolling in our Critical Illness plan or connecting with a GEBA financial advisor on page 2.

For members enrolled in **FSBP**, I encourage you to take advantage of your benefits, including treating yourself to a massage! Members can receive up to 50 massages per calendar year, and **FSBP** will reimburse up to \$75 for each visit. Please see pages 4 & 5 to learn more about this benefit and how to submit claims and access our different member portals.

As your new CEO, I want to assure you that we are dedicated to providing you with the best service and support possible. We value your membership and are constantly working on improving our offerings to meet your evolving needs.

To Choosing Your Health,

Kyle Longton, CAE, REBC
CEO, AFSPA



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Ancillary Insurance Programs



Critical Illness Open Enrollment May 1 – July 1, 2024

As a valuable benefit of your AFSPA membership, you are eligible for **\$10,000** of Critical Illness insurance. Acceptance is **guaranteed** with NO medical questions or exams.

AFSPA's affordable Critical Illness plan provides a lump sum payment up to \$100,000* when you are covered under the plan and diagnosed with a specified critical illness such as stroke, heart attack, cancer, or major organ failure. That money can be spent on medical and non-medical items such as non-covered deductibles and copays, mortgages, rent, groceries, even babysitters— anything you or your family may need.

As an added layer of insurance protection, this coverage includes transportation and lodging benefits, helping to

soften the impact of an already difficult time.

AFSPA members, anywhere in the world, younger than 65 and enrolled in a major medical plan, can apply from May 1 to July 1, 2024.

Plan benefits include:

- Up to \$10,000 in guaranteed coverage
- No waiting periods
- Fast access to money to use for related medical/non-medical expenses
- Competitive group rates
- Members can elect to cover family under their policy or spouses/domestic partners, and children age 19 and older can apply for their own coverage

To learn more about this plan or to enroll, visit, www.afspa.org/criticalillness.

*Completion of a short health questionnaire required for coverage amounts greater than \$10,000

DID YOU KNOW?

» **47% of Americans** have at least one of the three main risk factors for heart disease: high blood pressure, high cholesterol, and smoking.¹

¹ Heart Disease and Stroke Statistics – 2023 Update: A Report From the American Heart Association

AFSPA Partners with the Government Employees' Benefit Association's (GEBA's) Wealth Management Team



AFSPA and the Government Employees' Benefit Association (GEBA) have joined hands to improve the financial and wealth management options available to our valued members. Through this collaboration, we are introducing our members to GEBA's Wealth Management team. These advisors will work closely with AFSPA members to identify personalized, short-term and long-term financial plans and investments that align with their unique goals and aspirations. This partnership is a significant step towards ensuring financial security and success for our members.

To consult with a GEBA financial advisor, visit www.geba.com/afspa.

DID YOU KNOW?

- » **56% of Americans** say they couldn't cover a \$1,000 emergency with savings.
- » **60% of adults** say they don't think their retirement savings are on track.
- » **65% of adults** say money is a significant stressor in their lives.²

² OECD/INFE 2020 International Survey of Adult Financial Literacy

Meet AFSPA's New COO

AFSPA welcomes Twanisha Johnson as its new Chief Operating Officer. She brings a great deal of experience and knowledge to her role and will be responsible for directing the daily operations of the organization, cultivating and managing partner relationships, and providing strategic oversight in various functional areas of the business. Twanisha has several years of experience in the association sector and holds a Master of Science in Administration degree in Organizational Management from Trinity Washington University. Before joining AFSPA, she worked for various education and health organizations, including the ASAE and YWCA National Capital Area, where she established and managed innovative programming and set guidelines and measurable outcomes to foster sustainable and impactful organizations. You can find Twanisha's complete biography on our website at www.afspa.org/afspa-executives.



Twanisha Johnson, AFSPA COO

Outside of work, what are some of your passions or hobbies that help you recharge and stay energized for the demands of your role as COO?

It has been extremely challenging in recent years to focus on hobbies and passions as one actually needs free time in order to do this! Life has felt full as I focus on career and cater to the evolving needs of family while raising young children. I am the mom of two loving, inquisitive and energetic children who keep me on my toes. While they certainly keep me busy and exhausted, they also make my life more meaningful and fulfilling. In addition to career and family, I get excited around this time of year when the season begins to change. Warmer weather and longer days mean more opportunities for nature breaks throughout my day. Getting natural sunlight and spending time outdoors brings me a sense of peace and relaxes my mind. I have become quite familiar with many of the local DC area parks and nature trails in my quest to reconnect with nature after the winter months.

We understand that leadership roles often come with unique challenges. Can you share a personal mantra or guiding principle that helps you navigate difficult situations or decisions in your professional life?

Being a leader is not for the faint of heart. Leaders are regularly faced with various internal and external pressures while managing projects, leading and supporting teams and keeping organizations afloat. Leading people can be one of the most challenging parts of this role as it requires meaningful interactions with employees who bring with them varying personalities, diverse personal and professional experiences and unique life circumstances and hardships. To help me navigate this tricky dynamic, I find value in leading with empathy. In the past, empathy was often seen as a weakness in leaders, but our world is beginning to better understand the true benefits and impact of taking an empathetic approach. Taking the time to listen to my colleagues with compassion helps me to become aware of their needs and offer the support needed to help them achieve success in their roles. Being an empathetic leader helps me excel in trust, team engagement and accountability. This approach also puts me in a position to better anticipate future team needs and plan strategically.

You bring a wealth of experience to your role as COO. Can you share a particular professional accomplishment or challenge that has shaped your approach to leadership in healthcare?

Before pursuing a career in organizational management, I began my career in the social justice, human rights and advocacy realm where I developed programs and initiatives meant to empower and positively impact lives. This work remains important to me and reminds me to keep a member-centered focus in my work each day. This theme of empowering others certainly shapes my approach to leadership, not only in the ways in which I manage my team but also in my efforts to lead organizational initiatives that empower AFSPA members to take charge of their health. Many of AFSPA's programs are tailored to educate members and equip them with the tools they need to advocate for their own care and to make informed decisions. I am proud of my direct contributions to this important work and the work we do as a company to ensure that our members have the resources, they need to live happier, more fulfilling lives.

Massage Benefits

Did Somebody Say 50 Massages?

Receiving a massage is one of the most beneficial things you can do for your body. It is a safe practice that can benefit people of all ages. It is not just a way to pamper yourself, but rather a way to take control of your health. Whether you are dealing with a particular health issue or simply want to unwind, a massage is a powerful tool that can help you feel better and improve your overall well-being.

If you are a member of the **Foreign Service Benefit Plan (FSBP)**, you and everyone covered under your plan can get up to **50 massages per calendar year!** **FSBP** will reimburse up to \$75 per visit for massage therapy.



Physical Benefits of a Massage¹

- Improve circulation
- Decrease muscle stiffness
- Decrease joint inflammation
- Improve the work of the immune system
- Lessen pain and soreness

Mental Benefits of a Massage¹

- Help reduce stress
- Improve relaxation
- Improve mood
- Decrease anxiety
- Increase energy
- Increase feeling of wellness

Do I need a doctor's prescription for my massage to be covered?

No.* In the U.S., members can visit any licensed massage therapist or facility. Members living abroad can visit any massage therapist.

How do I submit a massage claim to seek reimbursement?

The most efficient method to file a massage claim is by submitting it online through our **AFSPA Member Portal** at www.myafspa.org. You can submit claims by uploading a PDF of your receipt to the desktop or mobile Member Portal; the mobile version offers the option to upload a clear photo as well. If the receipt is illegible, blurry, or missing information, your reimbursement may be rejected.

It is also essential to complete our **Electronic Funds Transfer (EFT) form** at www.afsa.org/FSBP/eft. The EFT form enables us to directly deposit your reimbursement into your U.S. bank account.



The following information is needed on an itemized bill for reimbursement:

1. Patient's name
2. Patient's date of birth
3. Patient's **FSBP** member ID number
4. Provider/massage therapist name and business address
5. License or certification number (if a United States provider and applicable per state law)
6. Date of service
7. Description of service rendered
8. Cost for each service
9. A copy of your paid receipt

*Requirements for massage coverage under the **FSBP**-Aetna Medicare Advantage Program (MAPD) differ from the **FSBP** High Option Plan. Please see www.FSBPhealth.com/retiree for more information on the MAPD.

¹ <https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/benefits-of-massage-therapy>

DID YOU KNOW?

» Results of research suggest that massage therapy may be helpful for some fibromyalgia symptoms.

<https://www.nccih.nih.gov/>

Connecting With You

Three Online Portals, But What's the Difference?

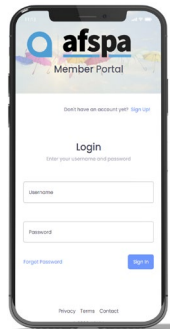
Our AFSPA Member Portal is available to all members, regardless of whether you are enrolled in an Ancillary Insurance Program (AIP) or the **Foreign Service Benefit Plan (FSBP)**.

As a member of **FSBP**, you have access to the AFSPA Member Portal, Aetna Member Website, and Express Scripts Online portal. These portals provide convenient access to your plan information at your fingertips, anytime and anywhere. Check out the information below to learn about the features and benefits of each online portal. You can also visit www.afspa.org/online-member-portals.

AFSPA Member Portal

www.myafspa.org

- Update your contact info (email, mailing address, contact numbers)
- Submit online claims
- Send/receive secure messages from AFSPA
- Manage enrollment for AFSPA Ancillary plans
- Access to Single Sign On (SSO) feature for **FSBP** members to access the other portals below*



Aetna Member Website

www.health.aetna.com/login

- Access benefit usage (deductibles & out-of-pocket maximums)
- Check status of claims
- View your Explanation of Benefits (EOB)
- Request a copy of your **FSBP** Member ID card
- Access wellness programs, resources and tools
- Find in-network doctors and virtual care services

Express Scripts Online

www.express-scripts.com

- Review your prescription coverage
- Get information about your estimated medication costs
- Order prescription refills, renewals, and check order status
- Find participating retail pharmacies
- View prescription claims, balances and history

*You need to register for all three separate portals — the AFSPA Member Portal, Aetna Member Website, and Express Scripts. Once you have registered for all three portals, you can use the convenient **Single Sign-On (SSO) feature**. This feature enables you to securely access all three portals using just your AFSPA Member Portal login and password information. So, next time you log in to your AFSPA Member Portal account, you can easily access all your benefits and services without the need to log in separately to each portal. Note: Only primary enrollees have access to SSO feature links; dependents' accounts do not have SSO.

Annual AFSPA Member Meeting Recap

Thank you to everyone who attended AFSPA's Annual Member Meeting on Friday, March 1, 2024. Every first Friday in March, AFSPA hosts this annual event for members to learn about changes and updates to the Association's services and programs, learn about upcoming initiatives from the Federal Employee Health Benefit (FEHB) Program, Medicare, and more.

This year, we hosted this event in a hybrid setting (in-person and online). Over 25 members attended in person, while 365 members attended virtually. Blake Bueltel from Teladoc Health and Teresa Wilkinson from Maven gave excellent presentations about virtual health care options.



It was a pleasure to have members from all around the globe attend, as well as those who were able to be there in person. Members received valuable information during this event, and we cannot wait for next year. We thank everyone who contributed to the success of the 2024 AFSPA Annual Meeting. In case you missed the event, you can find a recording of it on our YouTube page (@afspacares).

Kyle Longton, AFSPA CEO, answers questions from members at the 2024 AFSPA Annual Meeting



Twanisha Johnson, AFSPA COO, welcomes members at the 2024 AFSPA Annual Meeting

What's New

New Programs for Your Benefit

By: Michael Nesemann, M.D. – FSBP Medical Director

We are constantly striving to meet the needs of our members, and this year we have introduced some new programs that we think you will find helpful.

Family Planning, Parenting, Fertility, and Menopause Support

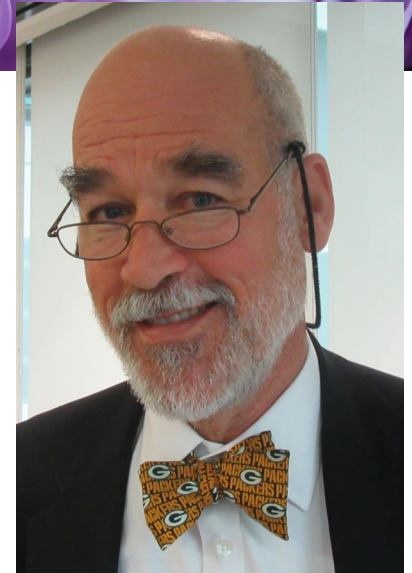
We have partnered with Maven to provide virtual care and resources for fertility and family building. This includes services such as IVF, IUI, egg-freezing, adoption, surrogacy, pregnancy, postpartum care, parenting, and menopause support. **Foreign Service Benefit Plan (FSBP)** members can access these services at no cost. Learn more about this program by visiting www.mavenclinic.com/join/FSBP.

Second Opinion

We are also excited to offer our **FSBP** members access to 2nd.MD, which allows you to receive an expert second opinion from a leading specialist at no additional cost to you. This service is particularly useful for members dealing with complex medical issues or those who have exhausted all other treatment options. To activate your account or request a consultation, call 1-866-8649 or visit www.2nd.MD/FSBP.

Overseas Virtual Second Opinion

FSBP has made a special arrangement with Children's National Hospital to provide members who receive treatment in foreign countries access to Virtual Second Opinions. This



program allows you to have your medical diagnosis and treatment reviewed by expert specialists from Children's National Hospital who can help you with many health challenges. With 600 pediatric physician experts, you can get help with nearly any health challenge.

We also continue to offer the arrangement with The Clinic by Cleveland Clinic for second opinions for members overseas. To access the programs through Children's National Hospital or The Clinic, email the Plan at secondopinion@aetna.com. The Plan will review your request and if you qualify for the virtual second opinion, the Plan will send you further instructions.

At **FSBP**, we understand that your health is your top priority, and we are committed to providing you with the best possible care and programs. That is why we constantly seek new ways to improve our services.

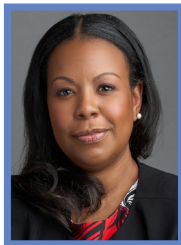


AFSPA Staff in Action

AFSPA Listens

By Twanisha Johnson, Chief Operating Officer

Recently, we have had multiple events that allowed us to engage with our members directly. Whether it was an Open Season event, webinar, or our Annual Member Meeting in March, we loved interacting with our members. We have collected common questions that were asked during Open Season and at the start of 2024. As the new COO, I intend to continuously listen to members to better understand their needs. This column reflects some of the most frequently asked questions we received.



Q: Why did it take so long before I could talk to an AFSPA Health Benefits Officer?

A: Since the end of last year, our phone system has been overwhelmed with a lot of calls. We gained over 3,000 enrollees for the **Foreign Service Benefit Plan** and saw increases in our Ancillary Insurance Programs' enrollment during Open Season. With new members and the implementation of our new **FSBP-Express Scripts Medicare Prescription Drug Plan (PDP)**, phone calls increased drastically. Thankfully, we have returned every call that requested a call back and the wait times to speak to a Health Benefits Officer (HBO) have decreased. If you are unable to stay on hold when you call us, simply request a call back and we will respond promptly. You can reach us at (202)-833-4910 or by using one of our forms on our *Contact Us* webpage at www.afspa.org/contact-us.

Q: How does one file a medical claim for reimbursement from overseas?

- A:** To file a claim while overseas, all bills and receipts should be itemized and show the following:
- Patient's name, date of birth, address, phone number and relationship to enrollee
 - Patient's Plan identification number
 - Full name and address of the provider, including city, postal code and country
 - Dates that services or supplies were furnished
 - Diagnosis/reason for visit
 - Type of each service or supply
 - Charge for each service or supply

Please note that the Plan will handle translation and currency conversion services for claims made overseas. The quickest way to

submit claims is electronically through our secure Member Portal at www.myafspa.org. To ensure that your electronic documents are accepted, please make sure that the image quality is clear and legible. Any supporting documentation that is unclear or illegible may cause a delay or denial of your claim. Additionally, you may correspond with us securely via email using this process. If you are unable to submit your claim electronically through the Member Portal, you may mail it to **Foreign Service Benefit Plan**, 1620 L Street, NW, Suite 800, Washington, DC 20036-5629. To get a better understanding of the claims process, check out a helpful video at www.afspa.org/FSBP/claims.

Q: Are you able to file FSBP claims after a bill was received two years after the service?

A: Please make sure to send us all the necessary documents for your claim as soon as possible. It is mandatory to submit your claim by *December 31 of the following year* after receiving the service. However, if you were unable to file the claim on time due to government administrative operations or legal incapacity, please submit your claim as soon as reasonably possible and include a note explaining the circumstances. Please note that the Plan voids uncashed reimbursement checks two years from the date of issuance. Additionally, after paying out benefits, there is a three-year limitation on the reissuance of uncashed checks.

Q: How do I get a copy of the current Express Scripts formulary?

A: The formulary can be found on our website at www.afspa.org/FSBP/prescriptions. You can access interactive pricing tools for prescription coverage on the following sites:

- **FSBP High Option:** www.express-scripts.com/FSBP
- **FSBP-Express Scripts Medicare Prescription Drug Plan (PDP):** www.afspa.org/pdp

Q: Is wisdom teeth removal covered by the Foreign Service Benefit Plan?

A: Yes, but only if the wisdom teeth are considered impacted. The Plan provides coverage for surgical removal of impacted teeth, which includes anesthesia charges. The plan will cover this benefit at 90% when you visit an in-network provider (in the U.S. and Guam), or any provider overseas. If you visit an out-of-network provider (in the U.S. and Guam), the Plan will cover 70% of the plan allowance for the procedure. Please refer to the **FSBP** Plan brochure section 5(b) for more information. You can find **FSBP** forms and brochures at www.afspa.org/FSBP/brochures.

GOOD TO KNOW

Prostate Cancer Screening Is Covered

Did you know that the **Foreign Service Benefit Plan (FSBP)** offers coverage for prostate cancer screenings once per calendar year for individuals aged 40-69 as a preventive benefit? If you visit an in-network provider or a provider outside the U.S., **FSBP** will cover 100% of the cost. If you visit an out-of-network provider, **FSBP** will cover 70% of the Plan allowance. For members whose providers recommend and perform a screening and do not meet the above criteria, the Plan provides coverage for diagnostic and treatment services at 90% of the Plan allowance for in-network providers and providers outside the U.S., and at 70% of the Plan allowance for out-of-network providers.

TIDBITS

Earn \$25 when you get a COVID-19 Booster

COVID-19 boosters are eligible for the Wellness Incentive under the **Foreign Service Benefit Plan**. You can earn \$25 by receiving your yearly booster. Only one booster per calendar year qualifies.



Focus on Partners

The **Foreign Service Benefit Plan (FSBP)** has partnered with more than 300 healthcare providers globally to provide Direct Billing Arrangements (DBAs) to its members. By utilizing these DBA providers, FSBP members can avoid the inconvenience of prepaying medical bills. We are pleased to announce our latest DBA partner, Hospital de Especialidades, based in Nuevo Laredo, Mexico.



Our DBA with Hospital de Especialidades covers inpatient*, accidental injury*, complete maternity care*, routine annual physical exam* and all covered outpatient** medical services.

Hospital de Especialidades has operated for 33 years in Jardin, Nuevo Laredo. The hospital offers more than 30 specialties including bariatric surgery, gastroenterology and endoscopy, neurology, and pediatric surgery. Hospital de Especialidades focuses on the physical aspects of health and its patients' emotional well-being.

To learn more about our overseas DBA partners, visit our website at www.afspa.org/fsbp/overseaspartners.

*Inpatient, accidental injury, complete maternity care and routine annual physical exam: Member pays no deductible. **FSBP** pays 100% of covered services.

Outpatient: Member pays applicable calendar year deductible and 10% coinsurance. **FSBP pays 90% of covered services.



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