

COMMITMENT to the MEMBER EXPERIENCE

# afspa

in action

SPRING 2017

## Paula's perspective



Welcome to the **AFSPA IN ACTION** Spring Newsletter. The primary focus of this newsletter is your health and wellness.

The year 2017 marks the 75th Anniversary of the **Foreign Service Benefit Plan** (1942-2017). We are pleased to introduce our 2017 theme, "Commitment to the Member Experience." Our entire AFSPA team strives every day to provide the service you deserve. We rely on you to keep us apprised of what we are doing right – and the areas we need to improve. Kyle Longton, our Chief Operating Officer, continues to address your questions and concerns in his **AFSPA Listens** column on page 14. Additionally, we received input from our members who attended the Annual Meeting held at our headquarters on March 3. Please see page 3 for more details on the meeting.

This past Open Season was extremely successful for the **Foreign Service Benefit Plan (FSBP)**. An additional 1,600 new members enrolled in the Plan! This number brings the **FSBP** enrollment to over 28,000, with a total coverage of over 67,000 lives. The influx of new members has added to our base. This resulted in an increasingly stable plan with great benefits and VERY competitive premiums.

However, our growth has not come without its growing pains. During the first few months of every year, we always see tremendous call volume. And 2017 was no exception, with

nearly 10,000 calls in January and February alone. The challenge is to keep pace with our demand throughout the entire year. We have hired new Health Benefits Officers and upgraded our telephone system to allow us to manage calls more effectively. AFSPA purchased business intelligence software to improve our performance and efficiency. We also are utilizing more e-blasts and Facebook messages ([www.facebook.com/afspacares](http://www.facebook.com/afspacares)).

AFSPA remains committed to helping you get healthy and stay healthy. For 2017, we added three new Healthy Actions to our comprehensive **Living Well Together** program. With the Health Risk Assessment, Biometric Screening, and Healthy Actions, you can identify your health risks and work towards your specific health goals. We also have added a **Living Well Together** chart to our website. It organizes the benefits or programs available to you by medical condition. Visit [www.afspa.org/fsbp/wellnesschart](http://www.afspa.org/fsbp/wellnesschart), to view this comprehensive outline of **FSBP** services.

Enjoy this Spring Newsletter and tell us what you think by emailing [outreach@afspa.org](mailto:outreach@afspa.org). As always, thank you for your trust in us and for giving us the opportunity to serve you.

To your health,

Paula S. Jakub, RHU  
CEO, AFSPA



## board of directors

**Thomas M. Tracy**, Chairman

**Richard J. Shinnick**, Vice Chairman

**Sarah R. Horsey**, Secretary/Treasurer

**Kathleen T. Austin-Ferguson**, Director

**Joan M. Clark**, Director

**Frank Coulter**, Director

**Jan A. Mohr**, Director

**Phyllis E. Oakley**, Director

**James D. Whitten**, Director



CHIEF EXECUTIVE OFFICER

**Paula S. Jakub, RHU**

Executive Vice President

CHIEF OPERATING OFFICER

**Kyle Longton**

Members of the Board of Directors are Career Foreign Service or other Executive Branch personnel, on active duty or retired. They serve the Association without compensation.



# Ancillary Insurance Programs



## How Oral Health & Heart Health are Connected



One tip to keep your heart healthy is visiting the dentist. Studies show that if you have gum disease you are at a greater risk for heart disease. Swelling inside the mouth is a common symptom of gum disease, and it is similar to the swelling of the arteries found in patients with heart problems. In fact, doctors have found the same bacteria in the mouths of patients with gum disease as that in hardening arteries.

### Warning Signs of Gum Disease

Half of American adults are living with gum disease, which often goes undiagnosed, and many of them don't realize they are dealing with a serious condition. Even though the early symptoms can be fixed easily, the problem can turn into an infection, and the effects may be permanent. Smoking can increase your risk for gum and tooth related issues, and so can side effects from other diseases and medications. Here are some warning signs:

- Bleeding gums during brushing or flossing
- Red, tender, or swollen gums
- Bad breath that doesn't go away or a persistent bad taste in your mouth
- Loose teeth
- Gums pulling away from your teeth or a receding gum line

Source: The American Academy of Periodontology

### Visit a dentist twice a year for an exam and dental cleaning

Your dentist will check for signs of gum disease. He or she also will deeply clean your teeth to remove build up and bacteria, which play a role in the development of gum disease.

Doctors have found that patients who have healthy dental habits pay more attention to their well-being than people with unhealthy lifestyles. Study your routine and be smart about keeping better habits. Along with regular dental visits, you also should floss daily and brush your teeth twice a day for two minutes each time. By following these steps, you can keep your mouth and your heart healthy.

NEED DENTAL INSURANCE? AFSPA offers a variety of dental plans. Enroll anytime! Visit [www.afspa.org/dental](http://www.afspa.org/dental) or call 202-833-4910.

## Legal Services



AFSPA has arranged for several law firms in Washington DC and Virginia to provide legal services to our members at preferred rates.

Common areas that may be important to have legal advice, document preparation, and/or representation include:

- Wills and living wills
- Trusts
- Estate administration and planning
- Buying, selling, and renting real estate
- Tax advice
- Starting and operating a business
- Accidents
- Domestic and elder law
- Disputes

For more information, visit [www.afspa.org](http://www.afspa.org) > Ancillary Insurance Programs > Professional Services.

## How long can you go without an income?

A serious medical condition or accidental injury can deplete your savings in a relatively short period of time. It's difficult for most working adults to imagine being unable to work for several months and having little or no income. AFSPA offers two disability plans to fill that gap:

### Lloyds of London

- Offers 60% of annual salary up to \$5,000 a month
- 2-year maximum benefit period
- 45-day waiting period
- Optional \$250,000 lump sum benefit if disabled 24 months or more
- Health application required

### Cigna

- Offers 60% of annual salary up to \$5,000 a month
- 2-year or 5-year plan
- 30-day waiting period
- Routine maternity coverage
- Health application not required; you are accepted by completing a simple enrollment form\*

Consider applying for coverage if you are a newly hired employee, do not have a substantial amount of sick leave or savings in the bank, or just want extra protection.

\* See website regarding preexisting conditions.

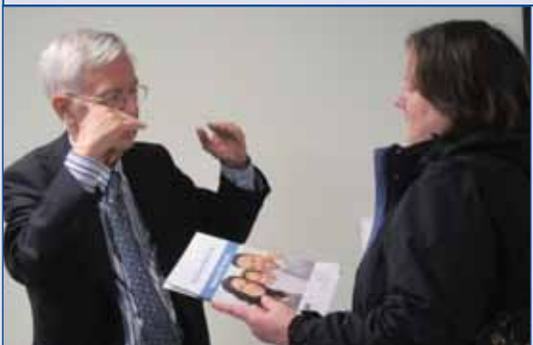
Visit [www.afspa.org/disability](http://www.afspa.org/disability), for more information.



*Thank you  
for participating in  
the 2017 Annual Meeting on  
Friday, March 3, 2017.*

Over 40 AFSPA members attended this year's Annual Meeting. The event served as an opportunity to celebrate the 75<sup>th</sup> Anniversary of the **Foreign Service Benefit Plan**. Attendees heard a summary of AFSPA's 2016 activities and the changes implemented for 2017, as well as an overview of how Medicare and the FEHB work together. The meeting was led by AFSPA Chairman Thomas M. Tracy and CEO Paula S. Jakub.

In keeping with our 2017 theme – Commitment to the Member Experience – the meeting included special breakout discussion sessions. In the small groups, AFSPA staff asked members for their opinions on our products and services. We heard the good – responsive staff, good information, low premiums – and the bad – challenges with claims processing, finding providers, and online tools. Throughout this year, we will take the input from these conversations and work to improve our services. Expect to see more information on our efforts in upcoming AFSPA in Action Newsletters.





# Focus on Services



## Did you know...

Submitted by Krista Robinson  
Health Benefits Officer

### ...you can get your reimbursement faster

**FSBP** members can sign up for Electronic Funds Transfer (EFT) and have their reimbursements deposited directly into their U.S. bank account. To enroll, go to [www.afspa.org/fsbp](http://www.afspa.org/fsbp), and scroll down to find the fillable pdf EFT form. Complete the form and follow the directions. Please send the form to the address at the bottom, not to AFSPA's headquarters address. We will process your enrollment usually within 30 days of submission.

### ...we have to verify your identity – every time

Why do you have to provide your name, ID number, and other information every time you call? **FSBP** is required by Federal law to adhere to the guidelines set forth by the Health Insurance Portability and Accountability Act (HIPAA) to protect your Personal Health Information. Please have your member ID number ready whenever you contact us and we'll get to your question as quickly as possible.

### ...you can save money by visiting in-network providers

When seeking care in the U.S., your financial responsibility is less when you seek treatment from an in-network provider versus an out-of-network provider. Your coinsurance is only

10% when in-network and 30% when out-of-network. The in-network amount is based on a lower negotiated rate, which can save you even more out-of-pocket expenses.

### ...there is a difference - Preventive vs. Diagnostic vs. Treatment

The Plan covers 100% of preventive costs, when using an in-network provider. However, when you bring up something else during your prevention exam – an ache, a pain, or symptoms of an illness or condition – the visit can become diagnostic in nature. Once the provider diagnoses the cause of your symptoms, you move on to treatment. Diagnostic visits and treatment visits are NOT covered at 100%, even if you receive the treatment during a routine exam visit. Most are covered at 90%, with you being responsible for the deductible and the other 10%.

### ...you can visit In-Network Chiropractors

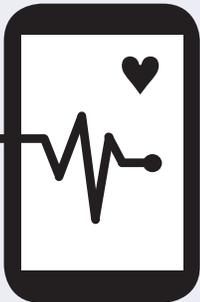
Aetna Choice POS II network includes almost 1 million providers nationwide, including thousands of chiropractors. The Plan pays a benefit of \$60 per visit, up to 40 visits per person, per calendar year. This means if you visit an in-network chiropractor, you can lower your costs and may have small or no out-of-pocket expenses. Search for an in-network provider at [www.afspa.org/fsbp/providers](http://www.afspa.org/fsbp/providers).

### ...about our Wellness Program

Our Simple Steps to Living Well Together Program gives you the opportunity to earn up to \$250 in wellness incentives to lower your out-of-pocket expenses. For members 18 years and older, complete a Health Risk Assessment, a Biometric Screening, and a Healthy Action to reap the rewards.

Learn more about these programs, benefits, and services by visiting [www.afspa.org/fsbp](http://www.afspa.org/fsbp).

## Telehealth: Have you signed up yet?

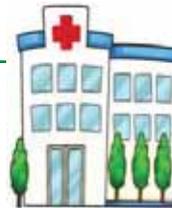


**FSBP** members now have access to telehealth services through American Well (Amwell) with no out-of-pocket cost to you. Use your mobile device or computer to visit with a doctor, a psychologist, a licensed clinical social worker, or a registered dietitian. Telehealth is great for diagnosing and receiving treatment for common ailments, especially when an actual office visit might be inconvenient or even impossible. Providers can write prescriptions and send them

to a nearby pharmacy. You even can schedule counseling in advance with a dietitian or mental health provider.

Sign up now by downloading the Amwell app or by visiting [www.americanwell.com](http://www.americanwell.com). Have your **FSBP** ID number ready when you register. Complete the basic health questionnaire to avoid any delays in the future. It's that simple.

**Note:** Due to Federal regulations, telehealth services are available only to members in the U.S.



## Readmissions

**FSBP** wants to focus on the quality of care and safety to members who are hospitalized within 31 days of a previous hospital discharge. Being "readmitted" to the hospital can be an indication of the need for additional care. **FSBP** has a Readmission Prevention Program to support our members. Case Managers may call you when you are discharged from the hospital (or even before or during your confinement) to help you and your family understand your care. This free service is available to **FSBP** members with no impact on your benefits.

To request a Case Manager, call 202-833-4910.

## AFSPA Member Meetings

During the year, AFSPA hosts Member Meetings throughout the country. Members who live in places like New York, North Carolina, and even Florida, gather to hear updates on AFSPA and changes in the healthcare industry.

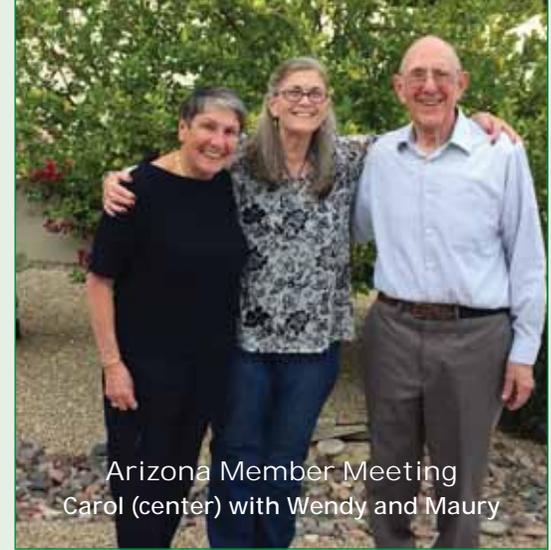
On February 10, 2017, CEO Paula S. Jakub invited local members to an afternoon Member Meeting in Scottsdale, Arizona. The attendees joined her as she spoke on topics such as the 2017 FEHB Program Initiatives, the Affordable Care Act, and the Senior Living Foundation. Not only did the Arizona participants learn about AFSPA updates, but some rekindled old friendships as well. Just ask Carol Viergutz...

### Carol's Story

*Carol met Maury and Wendy in Cairo, Egypt in 1991. As is often the case, time and several postings throughout a full Foreign Service career caused them to lose track of each other. She explained, "I received the invitation to the AFSPA meeting and decided to attend. When I arrived, I saw Maury and Wendy sitting at a table. I was not sure it was them since I hadn't seen them since 1994. I sat next to Maury and asked Wendy her name. When she said, 'Wendy Gralnek and this is Maury,' I smiled wide and stated I was 'Carol Viergutz.' Her eyes went wide and the resulting hug said it all!"*

No matter the years that have passed, friendships forged in the Foreign Service remain solid. This time, it was the AFSPA meeting that brought together friends.

Carol plans to attend future Member Meetings because she believes the information shared is useful and important. Next time AFSPA is in your area, please make an effort to come. Carol's story proves there are more reasons than one to participate in AFSPA Member Meetings.



Arizona Member Meeting  
Carol (center) with Wendy and Maury



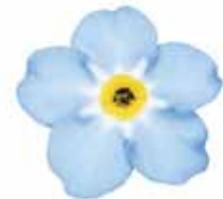
North Carolina Member Meeting  
left to right: Paula, James Yorke,  
Eric & June Kunsman



## Focus on IT

### My Online Services or Member Portal?

by Thomas Veney, IT Assistant



#### My Online Services Features:

- View and print copies of your Explanation of Benefits. Access benefit usage such as deductibles and out-of-pocket maximum amounts.
- View and print certifications for medical services, such as precertification for a planned hospital admission.
- Check average cost of medical procedures or view hospital quality information before you receive care.
- Search for in-network doctors, hospitals, and other providers.
- Request a copy of your ID card or download a PDF version.
- Access wellness tools such as the Health Risk Assessment, digital coaching, and discount programs.

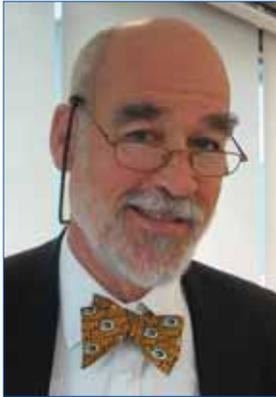
**Note:** To log onto My Online Services, visit <https://member.cvty.com>.

#### Member Portal Features:

- Submit **FSBP** claims securely.
- Use the Single Sign On feature to access your My Online Services and Express Scripts accounts without having to enter another username and password.
- Update contact information (ie: email, mailing address, phone numbers, etc.) including your preferred communication method.
- Manage your enrollment in one of AFSPA's dental, disability, or other ancillary programs.
- Receive private messages from AFSPA staff in compliance with HIPAA and other Federal privacy regulations.
- Find links to secure contact forms and Plan documents.

**Note:** To log onto the Member Portal, visit [www.afspa.org](http://www.afspa.org). You must be an AFSPA Member to gain access.

*Do you have comments or questions related to this or any other IT article?  
Please contact us via email at [helpdesk@afspa.org](mailto:helpdesk@afspa.org). We are here to help.*



## A Word on Your Health

by Dr. Michael Nesemann, **FSBP**'s Medical Director

*AFSPA is pleased to announce the addition of Michael Nesemann, MD, as Medical Director of the **Foreign Service Benefit Plan (FSBP)**. As the Medical Director, Dr. Nesemann serves as the Chairman of the Quality Management Committee, which oversees the quality of medical benefits and care the Plan provides you.*

Quality is a critically important issue for **FSBP** – and it is not just about paying your claims promptly and accurately. It is about keeping you healthy. One of my tasks is to ensure that the Plan keeps its commitments to wellness and quality at the forefront of its many operations.

The Plan has already done a great job with developing a solid wellness program (Simple Steps to Living Well Together). The purpose of this program is to encourage you to:

- **Fill out your Health Risk Assessment** – an easy questionnaire that asks you basic health information similar to what you might be asked at an annual exam and helps you – and us – better understand what steps you need to take to be healthier;
- **Have your Biometric Screening done** – provides basic statistics about your height, weight, BMI, blood pressure, etc. and provides a baseline from which to improve; and
- **Complete at least 1 of 15 Healthy Actions** – choose from a variety of wellness programs to improve your health and wellbeing.

Completing these steps earns you incentive rewards for your efforts, but more importantly, also makes you an active participant in maintaining your health. Our wellness program is described at [www.afspa.org/fsbp/wellness](http://www.afspa.org/fsbp/wellness).

Last year's Spring Newsletter contained a very useful chart that provided you with a road map to help you determine what to do if you have a certain condition and what programs/benefits we have that may help you. We have added that chart to our website at [www.afspa.org/fsbp/wellnesschart](http://www.afspa.org/fsbp/wellnesschart). It has been updated with the new 2017 Healthy Actions.

In addition to wellness, the Plan promotes the quality of your health by encouraging you to get screenings

“ I am very pleased to be part of the **FSBP** quality team. Serving in the Foreign Service for 29 years has given me a broad perspective of the challenges our members face. I truly appreciate the commitment of the **FSBP** team to provide the best possible service.”

– Dr. Michael Nesemann

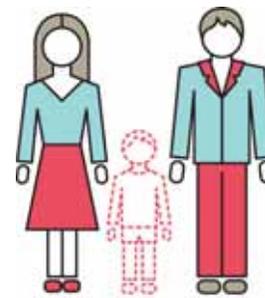
appropriate for your age, gender, and condition. These screenings can be critical as they help provide early identification of certain diseases such as high blood pressure, high cholesterol, and different types of cancers. The Office of Personnel Management (OPM) wants FEHB plans to encourage members to obtain these screenings. I strongly urge you to review the Plan's Preventive Care benefits found on pages 34 - 37 of your 2017 Plan Brochure. Preventive care obtained from an in-network or overseas provider costs you nothing (no deductible or coinsurance), so why delay?

Our members have traditionally failed to take advantage of preventive care benefits. While we excel at staying on top of our children's health status, we tend to neglect our own. Just remember, it's your health. Own it. Work with it. Improve it.

Thank you for allowing me to serve as your Medical Director. I look forward to making an impact on the health of the Foreign Service community.



## Trying to start your family?



One in 10 couples have difficulty becoming pregnant and age is often a factor. Twenty percent of women now have their first child after age 35. Certain couples may require outside assistance such as a surrogate or donor sperm/eggs.

FEHB plans offer limited benefits that cover only the evaluation of the underlying causes of infertility and limited treatment coverage. This leads to some couples exploring more complex infertility services such as In Vitro Fertilization (IVF) to become pregnant. While these technologies improve the chances of success, they come with challenges:

- » About 1 out of every 3 IVF cycle results in a live birth
- » When an IVF cycle is successful, 1 out of every 3 livebirths result in a multiple births (twins or triplets)
- » Multiple births have a significantly higher likelihood of resulting in preterm birth or low birth weight babies
- » Complex infertility treatment is expensive

Due to the FEHB program-wide exclusions for advanced infertility services including artificial insemination, IVF, and other high tech procedures, **FSBP** cannot expand its coverage. However, **FSBP** now is offering a **non-FEHB benefit** of access to Aetna's Institutes of Excellence™ (IOE) Infertility network of

IVF clinics. Providers in our IOE Infertility network produce a higher live birth rate per cycle and have lower rates of multiple births. This means healthier mothers and healthier babies. These specially trained providers must meet high medical standards and have a successful record of treatment. This results in better quality outcomes and lower medical costs.

We recognize the emotional and physical impact the challenge of conception may have on a couple. While **FSBP** cannot provide additional benefits, we can help find the best providers available who offer the best chances for success.

To locate an Aetna IOE Infertility provider, visit: <http://fsbp.coventryhealthcare.com>. For benefit coverage, see Section 5(a), Infertility services on pages 39 - 40 of your 2017 Plan Brochure.

Sources: Reproductive Medicine Associates of New Jersey, Center for Disease Control and Prevention, and the March of Dimes



## Gel Pack Conditioning

*Another Innovation Designed for Overseas Members*



### The Problem:

Our members live and work all around the globe, including in extreme climates. Certain medications require constant temperature control to maintain their integrity and efficacy. **FSBP** offers a mail order Home Delivery Program for prescription medications, providing convenience and cost savings for members. Previously, not all medications were available through mail order in all locations. To address this problem, Express Scripts (ESI – the Plan's Pharmacy Benefit Manager) began using Gel Pack Conditioning to assure you receive your medication intact and at the intended temperature.

### How it Works:

ESI utilizes innovative technology to keep shipments of medications cool (or warm, as the case may be). They rely on complex algorithms and National Weather Service data to determine the best packaging for safe delivery of medications, even overseas. Package insulation varies according to the product being shipped and the anticipated temperatures that the product will be exposed to during transit.

There are three types of gel packs, and any of the three or a combination may be used for your medication:

- \* **FROZEN GEL PACKS** protect against hot temperatures, melting as the outside temperatures change but protecting the medication inside.
- \* **REFRIGERATED GEL PACKS** help to maintain moderate or cold temperatures; they can adjust to hot or cold exterior temperatures and arrive either warm or frozen depending on the outside temperature.
- \* **ROOM TEMPERATURE GEL PACKS** protect against cold temperatures, in some cases freezing while keeping heat inside.

### What it means for you:

We now can send most medications, including certain specialty medications, to overseas posts. When your physician prescribes a new medication that requires temperature control, call ESI to confirm the availability and timing for shipping. You also may email ESI at [ExpatriateProcessingGEN@express-scripts.com](mailto:ExpatriateProcessingGEN@express-scripts.com). If you are serving in an area where before you could not take advantage of our Home Delivery Program, this is great news. Places like Panama, Cameroon, Iceland, and more, now will have access to this convenient and cost effective delivery method.

*This technology proves that **FSBP** understands your challenges and we are working with our partners to develop solutions.*



## Migraine Management: An ESI Pharmacist's Story

*Tips for preventing and treating chronic migraines  
from a pharmacist who's been there.*



The impact of migraines can be extreme – migraines can affect relationships, the ability to attend school or work, and overall quality of life. I know; I've been there.

As a child, I experienced severe headaches coupled with nausea and sensitivity to light and sound. At an early age, I took an active role in managing my symptoms and avoiding triggers that caused migraines. I gained an increasing level of control over this debilitating condition.

Today, as a pharmacist, my role is to help patients know about all methods for managing migraines. Here are four things I advise not only to my patients, but also follow myself:

- **Keep a migraine journal:** Log daily information such as activities, food and drink, the weather (looking for pressure changes or heat), stress level for the day and any unusual odors for at least 30 days. It also might be useful to note how you felt on that day (tired, happy, moody, etc.).
- **Be aware of triggers:** Certain smells, light, stress and other factors may lead to migraines. By keeping a journal and understanding your personal triggers, you can avoid situations that lead to migraines.
- **Stay adherent to your medication:** It's important to take preventative medications, as instructed by your physicians. Changes in your medication regimen can impact your probability of getting migraines. Pill boxes or reminders from the ESI mobile app can help.
- **Speak with a pharmacist at the Express Scripts Neuroscience Therapeutic Resource Center:** These pharmacists have a keen understanding of side effects, dosing challenges, and drug interactions associated with medications to treat migraines. They can serve as a valuable resource in migraine management.

Fortunately, I no longer have chronic migraines, and knowing how to avoid triggers helps me prevent them from returning.

### Facts about Migraines

- As many as 10% of children experience migraines.
- Migraines affect women more: 17% of women vs. 6% of men experience migraines.
- Migraines tend to be hereditary.

## Transparency in Drug Pricing



Managing the cost of medication can be a daunting task. The easiest solution is to go generic. The **Foreign Service Benefit Plan (FSBP)** has a flat copay of \$10 at retail (30-day supply) and \$15 at home delivery (90-day supply). Preferred brand name drugs at home delivery have a flat copay of \$60 at home delivery. But what about the other medications you might purchase at retail and through home delivery?

ESI and **FSBP's** co-branded public website ([www.express-scripts.com/fsbp](http://www.express-scripts.com/fsbp)) offers tools to project the cost of your other medications.

Click on the "Go" button in the middle box, under Open Enrollment Information, to learn about **FSBP's** prescription benefits (retail, home delivery, and specialty). You can search for participating pharmacies, compare prescription costs, review the Plan's formulary, and utilize the Savings Advisor tool.

By logging in through the "Already registered?" box on the right, **FSBP** members can access all the tools available. *Check it out!*



### Have you visited [myhealthfinder.gov](http://myhealthfinder.gov) lately?

This website has been updated to make it more relevant to FEHB members. AFSPA encourages you to use [myhealthfinder.gov](http://myhealthfinder.gov) to explore how to become and stay healthy. The site offers a variety of topics to assist you and your loved ones with your personal health goals.

# Aetna Focus on Partners



## Manage your blood pressure

You can take steps today to manage your blood pressure.

### Move around

Exercise is for everyone. It widens your arteries, which eases blood flow. Aim for 30 minutes of physical activity at least 5 days a week.

### Fill up on healthy foods

Try filling up on fruits, vegetables, and whole grains. Eat fewer foods high in fat, cholesterol, and salt.

### Think before a drink

Drink small amounts alcohol. For men, that's no more than two drinks per day. For women, that's no more than one. Examples of one drink include 12 ounces of beer or 5 ounces of wine.

### Say no to smoking (and stress)

Quitting smoking is one of the best things you can do to beat high blood pressure. Take steps to reduce stress.

### Your doctor is your best resource

Discuss lifestyle changes or medicine options with your doctor. Get regular checkups to help you stay on track.



Source: Content from Aetna Inc.



February 2017 - AFSPA Staff Celebrated American Heart Month by Wearing **Red**



**FSBP** has a new 2017 Healthy Action to help control your blood pressure. The Plan will reach out to members with high blood pressure and provide a form for your provider to complete. The provider must document two blood pressure readings below 140/90 on separate visits during the current calendar year. In addition to better health, you will earn a \$50 Wellness incentive. For details, see page 87 of the 2017 **FSBP** Brochure.

## Coventry to Aetna:

You may recall that Aetna purchased Coventry in 2013. Over the last few years, you have seen the Aetna logo on documents and on your **FSBP** ID cards. You have benefitted from the much larger Aetna network. But for other large scale changes, we have chosen to wait. This is why members still have access to My Online Services, which is a Coventry based site. While this has caused some confusion, we did not want to rush the transition to the Aetna computer platform.

Following years of planning, the migration will take place officially on January 1, 2018.

## A Migration

What does this mean for you?

- ▶ You will receive a new ID card with a new ID number later this year.
- ▶ The look and format of the explanation of benefits (EOBs) will change.
- ▶ You will use a new website – Aetna Navigator – to track claims and access wellness tools.
- ▶ The migration from the Coventry platform to the Aetna platform likely will be disruptive. We are committed to minimizing disruptions to our members. This includes examining and testing the new system as well as keeping you informed on updates and changes. We will work to resolve any issues that may arise.

Please look for more information in future newsletters. Throughout the year, we will communicate other updates on AFSPA's website and Facebook page, in email messages, and in physical mailings.





# AFSPA Staff in Action



## AFSPA Listens

By Kyle Longton, Chief Operating Officer

*Before I get to your member questions, I want to take the opportunity to say thank you.*

*Over the last year, many of you have expressed concerns with the claims submission process through AFSPA's Member Portal and with claims processing, in general. We heard you and made changes. A link to claims filing instructions now appears on every FSBP website page. We added a form inside the Portal to streamline claims processing. These changes have decreased unidentified claims and claims without a diagnosis. Thank you for sharing your feedback and working with us as we found ways to improve.*

*Now for some of your questions:*

**\* I called and was told that the wait time would be nearly an hour. Why do I have to wait this long?**

AFSPA grew quite a bit during Open Season, particularly in FSBP. This resulted in more calls to our main line and longer wait times. We continue to add more staff and have reorganized our Health Team better to match the volume of calls and emails we receive. Based on statistics for the last few years, this is a seasonal surge in calls. New members inquire about their benefits and ask about their ID cards. We now are upgrading our phone system, including alerts when call volume or wait time reaches certain parameters. I thank you for your patience as we continue to enhance our systems.

**\* I have Medicare Parts A and B (Original Medicare) along with FSBP. Why did FSBP not pay more for my doctor's visit?**

This question, in a variety of formats, has come up many times in recent months. It relates directly to the member's enrollment in Medicare Part B. In most cases, the member

has received care from a provider who has opted out of Medicare. The provider asked the member to sign a contract acknowledging that neither the member nor the provider can bill Medicare for any treatment. Members who contact me believe that FSBP should step in to pay the full claim. However, Federal regulations limit our payment to the amount we would have paid after the payment by Original Medicare, when the member is enrolled in Part B. The member is responsible for the balance.

Your physician's participation in Medicare and your out-of-pocket responsibility are only two factors you should consider when deciding whether or not to enroll in Medicare Part B. This is a personal decision. To help you, AFSPA has created a brochure entitled "Medicare and the Foreign Service Benefit Plan: Putting It Together." In addition, Paula has recorded a video with a presentation on many more considerations. You can find both of these on our website at [www.afspa.org/fsbp](http://www.afspa.org/fsbp) and click on the Helpful Links tab. You also can request a paper copy of the Medicare brochure by contacting our office.

**\* Looking Ahead**

As you saw on page 9 of this newsletter, FSBP will begin a transition from the Coventry computer platform to the Aetna computer platform. I will devote space in future editions of AFSPA in Action to discuss the practical effects of this change for you. In addition, you will learn more about the steps we are taking to address member issues raised from the Annual Meeting this past March.

*As always, I enjoy hearing from AFSPA members. Thank you for the opportunity to serve you and please let me know about your experiences with our programs and services. If I can help, just ask: [kyle.longton@afspa.org](mailto:kyle.longton@afspa.org).*

## What does Commitment to the Member Experience mean to you?



**Darlene Crawford**  
Health Benefits Officer

Employed with AFSPA since 2006

*"Commitment to the Member Experience means to perform consistently and deliver a personal touch to our members. I believe in giving the highest level of quality and acting with integrity. In the process, I strive to exceed customer expectations with the goal of maintaining a lifelong and valuable relationship with our members. It inspires me to make people happy and put a smile on their face."*



**Brian Butler**  
Health Benefits Officer

Employed with AFSPA since November 2016

*"Commitment to the Member Experience means treating members the way that I would want to be treated. At the end of a call, I want a member to feel like, 'that was the best customer experience I ever had.' I have always been a natural people person. It makes me feel good when I help someone. It gives me a sense of accomplishment. But I am not looking for praise or recognition. I am just simply doing my job and what I feel am supposed to do. I like that everyone at AFSPA is willing to help."*

## Federal News Radio Interview *with Paula Jakub*



On March 6, 2017, AFSPA's CEO Paula Jakub discussed [Medicare and the FEHB](#) on live radio. She was the featured guest on the "For Your Benefit" show, hosted by Bob Leins and Tammy Flanagan, on Federal News Radio. Paula is a Subject Matter Expert in Federal Health Insurance. She represented AFSPA well with her knowledge of this complex topic. Please listen to the online recording of Paula's interview on the DC radio channel 1500 AM. Just visit [www.federalnewsradio.com](http://www.federalnewsradio.com) and search for "Medicare and the FEHB." You definitely will learn something new.



## AFSPA Loses a Family Member...



Stephanie Squirewell  
(1983 - 2017)

It is with deep sadness that we announce the passing of a member of our AFSPA family, Stephanie Squirewell.

Stephanie was a beloved member of the AFSPA family for almost eight years. She was a tireless advocate for our members, particularly on prescription drug issues, and she was instrumental in training a large number of the current staff. Her dedication, her humor, and her upbeat approach to work and life will be missed greatly.

AFSPA's Director of Health Operations, James Lee, worked with Stephanie the entire time she was employed by AFSPA. He said, "Stephanie's intelligence, personality, and confidence made her the perfect candidate to work at AFSPA. She always lived up to the promise she displayed on her first day and she defined what an ideal employee should be. Stephanie made everything and everyone that she encountered better. For that, AFSPA is thankful and I am personally thankful."



## Walking the Walk – AFSPA's Staff Health Fair

You may remember from our 2016 AFSPA in Action Summer Newsletter that AFSPA strives to "walk the walk" in terms of wellness and fitness. In March 2017, AFSPA held a health fair for its employees. The event was hosted by Virginia Hospital Center. The staff were able to check their blood pressure, create their own stress ball, and test their flexibility.

The wellness assessments given allowed participants to learn about their health risks, based on their own personal habits. Numerous resources were provided on wholesome eating and proper nutrition. The AFSPA staff enjoyed the opportunity to interact with the various health professionals. Like you, we are taking "Simple Steps" to lead a healthier lifestyle.

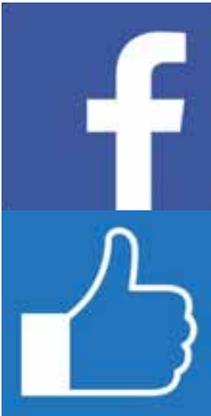




1620 L Street, NW • Suite 800  
Washington, DC 20036

phone: 202-833-4910  
email: [afspa@afspa.org](mailto:afspa@afspa.org)  
website: [www.afspa.org](http://www.afspa.org)

Proud sponsor of the  
**Senior Living Foundation**

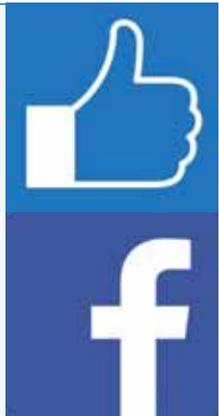


### Like us on Facebook!

*AFSPA has established an online community to share ideas and build connections. Facebook keeps our members informed on AFSPA news and educated on AFSPA products.*

**Please join the conversation today!**

Visit [www.facebook.com/afspacares](http://www.facebook.com/afspacares).



In late 2016, AFSPA CEO Paula Jakub signed the Agreement of Affiliation between AFSPA and HCA HealthCare UK. The event took place at the US Embassy London, as the HCA Director of Contracts and Pricing, Nigel Hawkins, witnessed Paula's signing. The agreement established a direct billing arrangement between AFSPA and HCA HealthCare UK, which includes more than a dozen locations throughout England and Wales. HCA bills AFSPA directly for certain services received by those enrolled in **FSBP**. This results in lower up-front costs and less paperwork for our members. AFSPA maintains similar relationships with more than 100 facilities worldwide.