



Message from the CEO

Happy New Year! Welcome to all our new enrollees who chose the **Foreign Service Benefit Plan (FSBP)** during Open Season. And, thank you to our over 32,000 loyal members who stayed with us another year. As this year promises to be interesting and dynamic, we want to keep you informed of all the new developments at the American Foreign Service Protective Association (AFSPA), the sponsor of **FSBP**. By now, any returning members have received their [2019 Open Season Materials](#). Read the documents carefully and review your full Plan brochure. Please take the time to utilize the many new services meant to start your 2019 in the right direction.

The In Touch Care (ITC) program offers support for acute or chronic health concerns. This program works behind the scenes to connect you with one-on-one nurse calls, online resources, and even Social Work help. I also want to call attention to a few other featured benefits.

For 2019, **FSBP**:

- Added a Pain Management Program that includes biofeedback
- Added a Personal Medication Coach Program to assist with medication management
- Removed the dollar limit for orthotics, the devices used to treat the foot or ankle
- Revamped the *Simple Steps to Living Well Together Program*, to reward your healthy outcomes



For 2019, your prescription benefits did not change. However, depending on the manufacturer's rates, your individual drug may have changed tiers. For example, a previous Tier III (Non-Preferred Brand Name Drug) medication may move to a Tier II (Preferred Brand Name Drug), which means the Plan can offer you a lower copay. In contrast, a manufacturer may have increased a Tier II drug price, or a competitor may make available the same equivalent drug for less. This causes that original drug to move to Tier III, thus raising the price. Any members affected by a cost increase were notified by mail.

For active Federal employees enrolled in the [FSAFEDS Program](#) (the government's Flexible Spending Account), here are a few pointers: 1. **FSBP** offers paperless reimbursement. This allows us to file the remainder of your claim directly with FSAFEDS. 2. Log into the [FSAFEDS website](#) and select a carrier to register for paperless reimbursement. Please choose **FSBP** (and not Aetna). Your reimbursement may be delayed, until you complete this step correctly. 3. Please contact FSAFEDS directly with FSA reimbursement issues. If the matter involves **FSBP**, FSAFEDS will reach out to **FSBP** to investigate. 4. If you were previously enrolled in FSAFEDS, you must re-enroll each Open Season. It does not rollover from year-to-year. We hope this information helps.

If you missed the FEDVIP Open Enrollment for dental or vision plans, AFSPA wants to assist. We offer four excellent [dental insurances](#) that are available all year long. And, if you don't want to pay for full insurance, you can purchase [AFSPA's Discount Care programs](#). Save money on dental, vision, and LASIK vision correction services. It helps address the "what-if" situations in life. Apply for these plans any time – no open enrollment is needed. Lastly, use [TruHearing](#), to receive discounts on hearing aids and batteries. This complimentary discount program is available to all AFSPA members. When used with **FSBP's** hearing aid benefit, those with the health plan can save a lot on out-of-pocket expenses.



We anticipate a wonderful 2019. A New Year means fresh starts and thoughtful resolutions for everyone, including the AFSPA team. We strive to make each year better than the last. And, I personally wish you all a prosperous and healthy New Year. As always, thank you for your trust and for giving us the opportunity to serve you.

To Your Health,

Paula S. Jakub, RHU
CEO, AFSPA
Executive Director, Senior Living Foundation



