



*Caring for Your Health Worldwide<sup>®</sup>*



AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION



# WHO WE ARE

## 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 SERVICE

Established in 1929, the Protective Association is devoted to providing insurance and services specifically tailored to the unique needs of Foreign Service and other Executive Branch personnel. The Protective Association's distinguished reputation is based on our experience, our diversity of insurance programs and services, and our exemplary customer service.

## OUR MEMBERS

### **New membership is open to:**

- All Foreign Service personnel and direct hire employees of the Department of State, DOD, AID, Foreign Commercial Service, Foreign Agricultural Service, DHS, CIA, NSA, and Office of Director of National Intelligence.
- All Executive Branch civilian employees, except the Legislative and Judicial Branch Employees, assigned overseas or to U.S. possessions and territories
- All direct hire domestic employees assigned to support the above-mentioned activities
- All annuitants under the Foreign Service Retirement System

There are no initiation fees or dues. Membership is for life. You pay only for the services you choose.

# HEALTH INSURANCE

AFSPA offers a comprehensive High Option Health Plan with competitive premiums for you and your family, whether overseas or here at home. Our health plan is called the **FOREIGN SERVICE BENEFIT PLAN (FSBP)**.

## Some of our unique benefits and services include:

- Generous massage therapy, acupuncture, and chiropractic benefits
- Wellness Incentives with a reward program
- Secure online claim submission & Electronic Funds Transfer (EFT) of claim reimbursement
- Low calendar year deductible for in-network and overseas providers
- 24-hour Nurse Advice and Emergency Translation Line
- Nutritional Counseling and Weight Management Program
- Direct Billing Arrangements with international facilities





# DENTAL INSURANCE

AFSPA offers a variety of dental plans to meet the needs of our worldwide membership.

## **CIGNA INTERNATIONAL**

- Covers any dentist worldwide and pays a higher benefit when the plan is used overseas
- Accepts claims in any language; Multilingual customer service available 24/7
- Pays benefits in most currencies; Electronic funds transfer (EFT), an electronic transfer of claim payment directly to your bank account is an available service
- Direct payment to foreign providers

## **CIGNA DENTAL**

- Nationwide coverage that offers a dental HMO and a dental PPO. The PPO plan has an out-of-network option
- Full array of comprehensive schedules
- Vast national network of providers
- Orthodontia available to dependent children under age 19, after waiting period is met

## **DOMINION NATIONAL**

- Specific to the Mid-Atlantic region; No waiting periods, claim forms or limitations
- Annual deductible of \$25 (\$75 for family)
- \$2,000 annual maximum per person; A portion of your unused benefit dollars may be rolled over to the next calendar year
- Implants are covered as a scheduled benefit; Optional orthodontic benefit – purchase if you need it (covers children under age 18)



# GROUP TERM LIFE INSURANCE

Our policy offers simple term life insurance that provides you and your family protection when you need it most. The policy can complement your Federal Employees' Group Life Insurance (FEGLI) coverage or be used on its own. You can keep this coverage if you leave government service.

- Up to \$600,000 of protection
- Covers death from any cause, including acts of terrorism or declared or undeclared war
- Family coverage is available
- Spouse and dependent children age 19 and over can apply for coverage in their own name.
- Coverage up to age 80
- Enroll at any time

## ACCIDENTAL DEATH & DISMEMBERMENT

- Up to \$600,000 of coverage
- Provides dependent Tuition Reimbursement, Home Alteration, Vehicle Modification, and Day Care Expense benefits
- Effective date of coverage is the first of the month following receipt of completed enrollment form
- Family coverage available; spouse and dependent children age 19 and over can apply for coverage in their own name
- Enroll at any time



# TRAVEL INSURANCE

Annual and per-trip memberships are available for members and their families.

## **SERVICES PROVIDED:**

- Emergency medical evacuation; Medical referrals
- Repatriation of remains to your place of residence
- Accidental Death and Dismemberment Benefit
- Emergency cash advance, luggage tracking and lost document assistance



# GROUP DISABILITY INCOME PROTECTION INSURANCE

How long can you go without an income? A serious medical accidental injury can deplete your savings in a relatively short period of time. If you are a newly hired employee, do not have a substantial amount of sick leave, or just want some extra protection, you should consider applying for this coverage.

AFSPA offers two Disability Plans you can choose from to meet your needs.

## LLOYD'S OF LONDON

- Provides 60% of your 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 25 months or more
- Excludes war and terrorism
- Health application is required to enroll

## CIGNA

- Provides 60% of annual salary, up to \$5,000 a month
- 2-year or 5-year plan
- 30-day waiting period
- Routine Maternity Coverage
- Must work at least 30 hours a week to be eligible
- Covers war and terrorism
- Health application is **not** required to enroll





# MEMBERS OF HOUSEHOLD INSURANCE

**AFSPA** offers three benefit plans designed for your family members when you live or travel overseas. This includes domestic partners, parents, and dependent children over age 26 who do not qualify for coverage under the Federal Employees Health Benefits (FEHB) Program. These plans offer overseas coverage for U.S. citizens and foreign nationals who accompany a Federal employee on overseas assignments.

## **RESIDE**

Offers a choice of deductibles, Preventative Care coverage, Emergency Evacuation and Repatriation of remains

## **RESIDE PRIME**

Offers extensive coverage with eligible expenses based on Usual, Reasonable, and Customary charges up to a policy maximum

## **LIAISON MAJESTIC**

A plan designed for when a family member is traveling outside their home country

# OTHER SERVICES

## FINANCIAL PLANNING/LONG TERM CARE

- Retirement Analysis
- Long Term Care Protection
- Estate Conservation/Planning Strategies
- 401K Management of our members who support U.S. foreign affairs and related missions.

## TAX CONSULTATION

Beers, Hamerman, Cohen & Berger P.C. offers:

- A complimentary 20-minute consultation for tax questions
- A 10% discount off standard hourly rates
- A dedicated secure e-mail for members to ask their questions
- A letter of understanding prior to services being rendered

## LEGAL SERVICES

Arrangements with several Washington DC Metropolitan area law firms have been made to help our members with legal matters such as:

- Wills and living wills
- Powers of attorney and family law
- Real estate transactions, taxes, business, and financial planning
- Personal injury





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