



Monthly Message from the CEO

November 2018

FEDERAL HEALTH BENEFITS **OPEN SEASON** November 12 to December 10, 2018



FOREIGN SERVICE BENEFIT PLAN

Enroll in the Health Plan that Covers
You and Your Family **Worldwide.**

www.afspa.org/fsbp

Quick Links

www.afspa.org

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[2019 FSBP Federal
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[Ancillary Insurance
Programs \(AIP\)](#)

[Medicare and the FSBP](#)

Dear AFSPA Member,

Welcome to November 2018! As the year comes to an end, this season calls for planning and preparation for the upcoming year. Open Season starts this month, which is a great time to take a look at all your benefits. Think about adding dental coverage, life insurance, or a disability plan from AFSPA. For stateside members, you even might want to consider our Discount Care Programs to save on dental, vision and even hearing aids. Please look for the [2018 Fall Newsletter](#) in your mailbox, which highlights these programs and more.

New! Group Enhanced Life (GEL) Insurance Plan



Please review AFSPA's **new** term life insurance plan, **Group Enhanced Life (GEL)**. I know you have many insurance choices – but I hope you look into the GEL plan. It includes a feature that enables you to receive a portion of your total coverage amount, if you become chronically ill. These funds can be used to assist with home care, assisted living, and nursing home expenses.



Take advantage of the 2018 GEL Open Enrollment, which ends December 31. During this period, members age 19 to 59 can enroll for up to **\$200,000** of coverage without medical underwriting or a review of one's health status. [Click here to learn more about GEL](#). Please view a recording of our [Life Insurance Webinar](#) that was held September 2018, in recognition of Life Insurance Awareness Month.

Open Season Activities

Open Season is approaching fast. This year's enrollment period is from **November 12 to December**

[Senior Living Foundation](#)

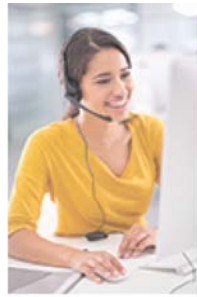
[FSBP Open Season](#)

When was the last time you updated your contact information with us?



Click here

TO UPDATE YOUR CONTACT INFORMATION IN OUR MEMBER PORTAL



10, 2018. AFSPA staff travel to various regions of the globe in preparation for Open Season. Any direct hire Federal employee who is enrolled or is eligible to enroll in the Federal Employee Health Benefits (FEHB) Program can attend. These briefings offer valuable information on FEHB, FEDVIP, and FSAFEDS to make informed decisions. AFSPA staff also will attend over 60 domestic agency Open Season health fairs this year. If you are in the area overseas or in the states, please plan to attend an Open Season event.

[November is Diabetes Awareness Month](#)



Diabetes by the numbers:

- Over **30 million** U.S. adults have diabetes—**1 out of 4** don't know it.
- **1 out of 3** people will develop diabetes in their lifetime.
- Medical costs are **2x as high** as for people without diabetes.
- Risk of death is **50% higher** than for adults without diabetes.



FSBP provides several programs for members with diabetes:



- [In Touch Care](#) – personal support to help manage chronic conditions, including one-on-one calls with a nurse and digital support resources
- [Virtual Lifestyle Management](#) – an internet-enabled self-management education program with trained coaches to assist you
- [Mediterranean Wellness Program](#) – an interactive on-line, 8-week program that assists you in maintaining a desirable weight and keeping healthy
- [Livongo](#) – a diabetes monitoring program that provides support through a cellular enabled meter, mobile app, and personalized interventions



Other available resources: [Healthfinder](#), [Centers for Disease Control and Prevention](#)

Thanksgiving Trivia!

Thanksgiving is approaching – a time to be with family, reflect on our good fortune and how lucky we are to celebrate this truly American holiday.

True or False? Chowing down for one day on

AFSPA's Discount Care Programs

Save 20% to 60% on most dental procedures, plus great savings on LASIK and vision care!



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HEALTHY THANKSGIVING RECIPES



Thanksgiving is no big deal.

False. Overeating on Thanksgiving has become a national pastime. But the traditional foods that we love so much are extremely high in fat and calories. Worse, Thanksgiving often is the kickoff to an entire six weeks of overeating that ends on New Year's Day. So if you want to be heart-healthy this Thanksgiving – and beyond — consider preparing lighter versions of your favorite dishes. Reduce your salt intake and load your plate with vegetables. By making these changes, watching your portion size, and burning a few calories with a long walk after dinner, you may start a healthy new Thanksgiving family tradition. I plan to enjoy the holiday celebrations, but will try to do so in moderation – and maybe take a walk after that 2000 calorie meal.

As Thanksgiving approaches, I want to express my gratitude for your patience and loyalty this 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