



## Monthly Message from the CEO

October 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](http://www.afspa.org/fsbp)

Dear AFSPA Member,

Greetings and welcome to Fall 2018! I am pleased to announce the 2019 Premiums for the **Foreign Service Benefit Plan (FSBP)**:

#### FOREIGN SERVICE BENEFIT PLAN 2019 Premiums

Bi-Weekly Premium			Monthly Premium		
Self Only Code 401	Self Plus One Code 403	Self & Family Code 402	Self Only Code 401	Self Plus One Code 403	Self & Family Code 402
<b>\$67.04</b>	<b>\$164.59</b>	<b>\$165.86</b>	<b>\$145.26</b>	<b>\$356.61</b>	<b>\$359.37</b>

We continue to offer a comprehensive benefit package, at very competitive rates. The Plan is committed to providing unparalleled services that our unique worldwide membership requires. We strive to demonstrate that daily through our programs and through our premiums – which only increased around 1.5% from 2018.

#### October is "Talk About Your Medicines" Month

We encourage you to talk to your health care provider about all your medicines. Focus on learning the expected outcomes, possible side effects, benefits, and potential risks. [Click here to learn 10 questions to ask about the medicines you take.](#) Use this checklist to guide the conversations with your health professional. Asking these questions can help you maximize the benefits of your medicine and minimize the risks.

Express Scripts, **FSBP's** Pharmacy Benefit Manager, offers several resources to help guide you:

- [Cobranded website](#)
  - Live chat with a Patient Care Advocate
  - Send secure messages online

#### Quick Links

[www.afspa.org](http://www.afspa.org)

[Member Portal](#)

[Express Scripts](#)

[Find a Provider](#)

[2018 FSBP Federal Brochure](#)

[Medicare and the FSBP](#)

[FSBP Claim Form](#)

[Ancillary Insurance Programs \(AIP\)](#)

[Senior Living Foundation](#)

We are preparing to send our 2019 FSBP Open Season packets in the mail soon.

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




Click here 

TO UPDATE YOUR CONTACT INFORMATION IN OUR **MEMBER PORTAL**

- Contact a Specialist Pharmacist


- [Express Scripts app](#)


- Use "Medicine Cabinet" to set medication reminders
- Track your prescription deliveries
- Price medications and compare drug prices


**The Express Scripts Mobile App** 

**Download the Express Scripts mobile app for free today!**


With the Express Scripts mobile app, you can skip the pharmacy trip. From sip-to-the-minute order status to handy dose reminders to keep track of prescriptions, our app is an on-the-go pharmacy that helps to make your life easier.








**Scan this code**  
with your mobile device now to download the app.







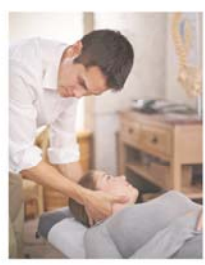
Don't forget your flu shot! **FSBP** covers flu vaccinations at 100%, when obtained at an in-network provider or a provider outside the U.S. Many agencies offer onsite flu shots.

With AFSPA's ongoing commitment to "Walking the Walk," our staff received in-office vaccines on September 24. If we can do it, you can too!

**October is National Chiropractic Health Month**



Back pain remains a prevalent and disabling condition worldwide. It is one of the most common reasons that patients visit doctors. Providers often prescribe opioid pain medications for back pain. The overuse and abuse of prescription opioids in the U.S. remains a top public health problem. It's essential to understand the various treatments available. This includes spinal manipulation to safely address musculoskeletal conditions such as lower back pain.



**FSBP** offers generous chiropractic, acupuncture, and massage therapy benefits. Each covered family member receives 40 visits for each alternative service every year (up to \$60/visit). Chiropractic care can help with headaches, back aches, arm pain, leg pain, etc. This awareness month offers a great time to explore these services. With 40 annual visits included in your health plan, why not try it today?

**New! Group Enhanced Life (GEL) Insurance**



We are excited to introduce a 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 Period that started October 1 and ends on December 31. [Click here to learn more about the new GEL plan.](#)



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OF THE AMERICAN FOREIGN SERVICE



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TODAY**

**CFC #40530**

Enter our CFC #40530 on  
your Combined Federal  
Campaign Card

Open Season is approaching fast. This year's enrollment period is from **November 12 to December 10, 2018**. AFSPA staff travel to various regions of the globe in preparation for Open Season. Any Direct Hire Federal employee who is enrolled in or eligible for the Federal Employees Health Benefits (FEHB) Program can attend.

We will send out notices throughout the fall to alert members when we will be in your area. For the latest list of AFSPA's Open Season visits, check our [website](#) and [Facebook page](#) regularly. If you're in the area, please attend one of our Open Season briefings.

As always, thank you for your trust and loyalty. We truly appreciate you giving us the opportunity to serve you.

To Your Health,  
**Paula S. Jakub, RHU**  
CEO, AFSPA  
Executive Director, Senior Living Foundation

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