Dear AFSPA Member,

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

<table>
<thead>
<tr>
<th>Bi-Weekly Premium</th>
<th>Monthly Premium</th>
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<tbody>
<tr>
<td><strong>Self Only Code 401</strong></td>
<td><strong>Self Plus One Code 403</strong></td>
</tr>
<tr>
<td><strong>$67.04</strong></td>
<td><strong>$164.59</strong></td>
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<tr>
<td><strong>$145.26</strong></td>
<td><strong>$356.61</strong></td>
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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
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

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.
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