Support for Members Living and Traveling Overseas

Foreign Service Benefit Plan

Health Plan Accredited by

AAAHC

The **FOREIGN SERVICE BENEFIT PLAN** has Health Plan Accreditation from the Accreditation Association for Ambulatory Healthcare, Inc.

afspa™

FOREIGN SERVICE BENEFIT PLAN

Caring For Your Health Worldwide®

The American Foreign Service Protective Association (AFSPA) has been dedicated to meeting the needs of our unique, worldwide membership since our founding in 1929.

Over time as these needs changed, we evolved to continue meeting them. But throughout, AFSPA has maintained a focus on providing all members, both domestic and especially members who live outside the United States, with unparalleled service.

Our largest program, the **FOREIGN SERVICE BENEFIT PLAN (FSBP)**, offers comprehensive coverage for Foreign Service, Department of Defense, and all Federal Executive Branch employees who support U.S. foreign affairs and related missions. **FSBP** covers you everywhere in the world.

This brochure will explain how your plan benefits work when you live or travel abroad. For more information, visit **afspa.org/fsbp/overseas**.

Support for the unique needs of our overseas members

FSBP addresses the unique challenges when you are outside the United States:

- Over 400 Direct Billing Partners
- Waive prior approval on most services
- Accept most foreign providers' billed charges as our Plan allowance
- Process foreign claims within 15-20 business days
- Accept all types of itemized foreign bills
- Electronic Funds Transfer (EFT) reimbursement on claims payments
- 24/7/365 overseas general medicine telehealth by vHealth (Worldwide)
- Translate your claims at no cost to you
- 24/7/365 translation line
- Convert currency using verified exchange rates
- Secure electronic claims submission
- Secure email correspondence
- Responsiveness to return overseas phone calls
- Virtual Second Opinions by Cleveland Clinic and Children's National Hospital
- 24/7/365 mental health support by Lyra

Benefits available worldwide

We pay overseas providers at the In-network benefit

We translate your claims at no cost

Dedicated FSBP Health Benefits Officers to answer your questions

We offer a number of wellness programs and discounts

AFSPA Member Portal vs. Aetna® website

What is the difference?

The Member Portal is a custom system for AFSPA members. It can be used to view and update plan information, access claims history, and secure electronic claims filing. In addition, members can file a claim by taking a photo of necessary medical paperwork with their mobile device, find in-network providers in the 50 United States and Guam or access partner portals such as the Aetna secure member website. We recommend setting up your Member Portal account to allow for the fastest processing of claims. To access the member portal, visit **myafspa.org**

Many **FSBP** programs are housed in your Aetna secure member website, including signing up for wellness incentives, completing and viewing the results of your Health Risk Assessment (HRA), learning more about the quality and cost of your health care, viewing your Explanations of Benefits (EOBs), accessing digital coaching and much more! To register or login to the Aetna secure member website, visit **afspa.org/online-member-portals**. Then click on **Login/Register** under Aetna Member Website.

Helpful reminders for when you return to the United States:

- You can stay with the **FSBP** once you return to the U.S.
- Update your address with member services through the Member Portal at **myafspa.org** or calling **1-202-833-4910**
- See an in-network provider to maximize your benefits. Show your **FSBP** ID card to your provider and the in-network provider will file the claim on your behalf
- Use Teladoc Health instead of vHealth (Worldwide) for telehealth services if your move to the U.S. is permanent
- Obtain precertification/prior approval for inpatient care, high-end radiology and other services that require preauthorization/prior approval (See Section 3 of the **FSBP** Brochure)
- You still can receive payments via Electronic Funds Transfer (EFT) for member reimbursements

See how the Aetna® app can help you

- View your health plan summary and get detailed information about what's covered
- Get cost estimates
- View claims details for your whole family
- Track spending and progress toward meeting your deductibles

Claims

How to file a claim outside of the United States

If the bill you have from your foreign provider is not fully itemized, please provide the following information with your claim:

- Patient name
- Patient's Plan ID number
- Provider name and address
- Dates of service
- Diagnosis or a description of your symptoms
- A brief description of each service or supply
- Charge for each service or supply
- If seeking reimbursement, please provide proof of payment

Two ways to submit your claim securely

OPTION 1 - Member Portal:

Submit a claim by logging into the Member Portal at **myafspa.org** and clicking on **+ New Claim** button on the right upper hand side of the website, or by clicking **"Submit a Claim"** in the Requests section.

OPTION 2 - Mail to:

Foreign Service Benefit Plan

1620 L Street, NW
Suite 800
Washington, DC 20036-5629

Overseas Providers

FSBP considers all providers outside the 50 United States (not including Guam) as if they are in the Plan's network. We provide the same coinsurance rates as we do for in-network providers. We generally consider foreign providers' billed charges as our Plan allowance. However, we occasionally may request information that will enable us to determine medical necessity or an allowance on charges we deem to be excessive.

FSBP does not require precertification, prior approval or concurrent review for most services if you receive treatment outside the 50 United States (not including Guam). See Section 3 of the **FSBP** Official Plan Brochure for more information.

Emergency Air Ambulance Transportation

If you are outside the 50 United States and need ambulance transportation to the nearest facility equipped to handle your medical condition, please call us at **1-800-593-2354**, Monday-Friday from 6 AM–5 PM, Mountain Time (MT). After hours, call **1-866-895-7795** or **+44 (0) 1252 351 200**.

Direct Billing Arrangements

We establish Direct Billing Arrangements (DBAs) to provide members with a convenient payment experience similar to that found in the United States. **FSBP** has direct billing relationships with over 400 health care providers across the world to include countries like Germany, South Korea, the United Kingdom, Japan, Italy, Colombia, France, Panama and more. In addition to these countries, many Seventh-Day Adventist Hospitals and Clinics in foreign countries participate in our DBAs. Our DBA partnerships are tailored to the health care provider's services such as preventive care, inpatient hospitalization, complete maternity care and outpatient services.

FSBP members do not pay for services covered at 100% such as inpatient hospital, accidental injury, complete maternity care and preventive care. You are responsible for the applicable calendar year deductible and 10% coinsurance for outpatient services and the full amount for non-covered services.

Visit our **FSBP** Overseas Partners page on our website for more DBA information and a current listing of direct billing providers.

Translation and Currency Conversion

There is no need to provide translation or currency conversion for your overseas claims. As part of your coverage, **FSBP** offers both services for claims – no additional work or cost for you!

Telemedicine Service

General Medicine Support

Telehealth consultations are available to members with an overseas address (including APO, DPO, FPO, Embassy and Consulate addresses) at no cost through our telehealth vendor, vHealth (Worldwide). To register for vHealth (Worldwide), use access code: **FSBP**. For more details, please visit our website: **vhealth-teladochealth.com/en** or call **+44 (0) 20 3499 2851** (UK) **1-857-256-3784** (US).

Please Note: vHealth (Worldwide) is NOT insurance.

24/7, 365 doctors appointments

Talk to a doctor from anywhere

Instant e-Prescription service and delivery, subject to location availability

Specialist referrals available if medically indicated

Telemedicine Consultations with your Provider

Telemedicine consultations for diagnostic and treatment services are covered when your provider uses a HIPAA-compliant tool. Benefits are the same as in-person visits. Benefits are subject to the calendar year deductible and coinsurance.

Talk to a therapist by phone or video from home

If your mental health provider offers telemedicine consultations for mental health and substance use disorder, **FSBP** will cover the visit the same as an in-person visit. Claims for telemedicine consultations must contain the HIPAA-compliant tool used by the provider for the Plan to process the claims. Benefits are subject to the calendar year deductible and coinsurance. This can help you maintain an established relationship with a stateside mental health provider or begin a new one with an overseas therapist.

Mental Health Support by Lyra

Use online or email booking to be matched with a licensed professional based on your specific situation and concerns. This provider will use evidence-based therapy proven to help you feel better and reach your full potential. Attend live sessions with your coach and receive personalized digital lessons, videos and messages in-between sessions. Get progress reports and ongoing support after concluding your care journey with your coach.

Download the Lyra Health mobile app from the App Store or Google Play, visit **LyraHealth.com**, or call **1-877-505-7147**.

Virtual Second Opinions

by Cleveland Clinic and Children's National Hospital

The Plan has established a special arrangement with two distinguished healthcare institutions, the Cleveland Clinic and Children's National Hospital, to offer a Virtual Second Opinion program to members receiving treatment in foreign countries at no cost to you.

This innovative program enables expert specialists from the globally acclaimed Cleveland Clinic and Children's National Hospital to remotely review your medical diagnosis and treatment.

To request a Virtual Second Opinion for treatment received outside the U.S., simply email **SecondOpinion@aetna.com** to confirm your eligibility and receive instructions on how to register online. You will need to upload the necessary medical records from your local physician and/or hospital via the secure site (i.e. your current diagnosis, recommended treatment plan, as well as any medical concerns and questions you may have). The Aetna Clinical Team can assist with translating medical records.

You will be matched to the most appropriate expert specialist who will review your medical history and original tests before rendering an informational second opinion. You will receive a written opinion from the physician via the secure website within five calendar days.

Prescriptions

Did you know?

- Members posted, living, or traveling overseas may request up to a 1-year supply of most medications.
- You can request early refill of medications in an emergency, like an evacuation.
- You can fill your prescriptions on the local economy and submit a claim to **FSBP** for processing.
- All members should update their addresses when relocating to ensure that correspondence and medications are forwarded to the correct address. ESI will mail prescriptions internationally to APO/FPO/DPO/Pouch Mail addresses when possible.

The ESI Expatriate Team can handle all these inquiries and more. Our dedicated team can address the unique needs of members outside the U.S.

To reach the pharmacy, call the ESI Member Services Department toll free:

- In the United States: **1-800-818-6717**
- Overseas: **1-800-497-4641**
  or email: **ExpatriateProcessingGEN@express-scripts.com**

To update your delivery address or refill prescriptions visit:
Express-scripts.com

Region-specific Information

We respond quickly in an overseas emergency like natural disaster, civil unrest and emergency evacuations. For up-to-date information, see our News Feed at: **afspa.org/fsbp/prescriptions/state-of-emergencies**

Verification of Benefits

Upon request, the **FOREIGN SERVICE BENEFIT PLAN (FSBP)** can provide a Verification of Benefits (VOB) letter if the overseas provider requires it. This letter outlines the coverage available under our plan for the requested services. After the services have been provided and we have received and processed the claim, we can reimburse you or your provider for covered services, drugs, or supplies.

Please Note: Pre-payment or guarantee of payments are NOT allowed per our FEHB contract.

Sign up for Electronic Funds Transfer (EFT) to have your payment reimbursement deposited directly into your U.S. bank account. Visit **afspa.org/fsbp/eft** to register securely.

For more information or questions, please contact us:

Foreign Service Benefit Plan

1620 L Street NW, Suite 800
Washington, DC 20036

Secure Message:
afspa.org/fsbp411

Website:
afspa.org/fsbp

Telephone:
1-202-833-4910

Protective Association

Hours of Operation:
Monday–Friday
7 AM to 7 PM (EST)

Email:
afspa@afspa.org

Website:
afspa.org

Express Scripts:
1-800-818-6717

FSBP 24-Hour Translation Line:
1-855-482-5750 or
1-704-834-6782

24-Hour Nurse Advice Line:
1-855-482-5750 or
1-704-834-6782

vHealth (Worldwide):
1-857-256-3784 (US)
or +44 (0) 20 3499 2851 (UK)

Overseas Second Opinion:
SecondOpinion@aetna.com

Lyra Health
1-877-505-7147

Air Ambulance:
1-800-593-2354
Monday–Friday 6 AM–5 PM (MT)
After hours, call:
1-866-895-7795 or
+44 (0) 1252 351 200

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