

Foreign Service Benefit Plan & Ancillary Insurance Programs

Stateside and Overseas Benefits Summary

Health Plan Accredited by



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





Who we are

Proudly serving Federal employees since 1929

The American Foreign Service Protective Association (AFSPA) is devoted to providing health insurance benefits and services tailored to the unique needs of federal executive branch civil service personnel who support U.S. Foreign Affairs and related missions both stateside and abroad.

Today, AFSPA's membership is composed of over 150,000 active and retired federal employees and their family members.

Our reputation is based on our experience, our diversity of insurance programs, and our exemplary member-focused services.

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 Vision

As a center of Health Care Excellence, AFSPA is the premier provider of creative, innovative health benefits, insurance programs, and professional services to its eligible membership as well as an expert resource to the entire federal workforce.

Our Leadership



Kyle Longton
CAE & REBC
Chief Executive Officer



Twanisha Johnson
Chief Operating Officer

What we do

Since its beginning over 90 years ago, the American Foreign Service Protective Association (AFSPA) has offered life insurance to its members, federal employees supporting the Foreign Service.

Over 75 years ago, AFSPA expanded its portfolio by providing the **Foreign Service Benefit Plan (FSBP)** - comprehensive, high-option health coverage available stateside and overseas.

Nearly 50 years later, in response to the unique needs of the Foreign Service community, AFSPA developed its Ancillary Insurance Programs (AIP). These services provide additional benefits such

as domestic and overseas dental care, disability insurance, and overseas medical insurance for members of household who are not covered by the Federal Employee Health Benefit Program (FEHBP).

All FEHBP eligible federal executive branch employees who advance the nation's foreign and intelligence affairs are eligible to join AFSPA and enjoy **FSBP** and certain AIP benefits whether they serve at home or abroad. In fact, 60% of our members enjoy our excellent benefits in the U.S.



Become a member

Membership in the American Foreign Service Protective Association (AFSPA) is free. You pay no dues or membership fees (only for the services you choose to enroll in) and membership is for life.

AFSPA membership entitles you to enroll in or apply for **FSBP** and AIP insurance and services.






Check if you're eligible to join at:
afspa.org/eligibility

FSBP offers excellent coverage

-  Preventive Care Coverage
-  In and Out-of-Network Care
-  Prescription Drug Coverage
-  No Referrals for Specialists

AIP provides unique programs & services

-  Critical Illness Insurance
-  Financial Wellness Planning
-  Long Term Care Planning

All AFSPA members **are eligible for enrollment in most Ancillary Insurance Programs.**

Summary of 2025 Benefits for the Foreign Service Benefit Plan



Learn More at:
afspa.org/fsbp

High Option Benefits

	We Pay	
	In-Network and Providers Outside the 50 United States (Networks: Aetna Choice POS II in U.S., NetCare in Guam)	Out-of-Network
MEDICAL SERVICES — SECTION 5(a)		
Preventive care, to include one mental wellness screening, routine immunizations, and tests (includes dietary and nutritional counseling)	100% of Plan allowance	70% of Plan allowance*
Walk-in clinic	<ul style="list-style-type: none"> 100% of Plan allowance at CVS Minute Clinic 100% of Plan allowance after a \$10 copay at other walk-in clinics 	70% of Plan allowance*
Office & Telemedicine visits All covered diagnostic, professional, and treatment services	90% of Plan allowance*	70% of Plan allowance*
Lab, X-ray, and other diagnostic tests	<ul style="list-style-type: none"> 100% of Plan allowance at LabCorp or Quest Diagnostic Labs (U.S. only) 90% of Plan allowance* 	70% of Plan allowance*
Telehealth <ul style="list-style-type: none"> Teladoc Health - In the U.S., consult with MDs, DOs, RDs, LCSWs, and Psychologists vHealth (Worldwide) - Outside the U.S. general medicine Lyra - Outside the U.S. behavioral health services 	100% of Plan allowance	N/A
Complete maternity (obstetrical) care	100% of Plan allowance. Doula services covered up to \$1,200 per calendar year.	100% of Plan allowance. Doula services covered up to \$1,200 per calendar year.
Basic Infertility and Advanced Reproductive Technology (ART)**	90% of Plan allowance after deductible is met	N/A for ART services

** **Note:** For Basic Infertility, members will not need prior authorization and services can be rendered by either an in-network or out-of-network provider. ART requires prior authorization and services must be rendered by an Institute of Excellence (IOE) Infertility provider.

Enhanced 2025 Benefits

These charts summarize certain expenses/services. All benefits are subject to the definitions, limitations, and exclusions in the [Foreign Service Benefit Plan](#) Brochure (RI 72-001). "Section" refers to the Brochure section in which the benefit is fully described.

* Deductible is \$300 per person (\$600 per Self Plus One enrollment or \$600 per Self and Family enrollment) for In-Network providers (including Guam) and providers outside the 50 United States; or \$400 per person (\$800 per Self Plus One enrollment or \$800 per Self and Family enrollment) for Out-of-Network providers (including Guam). And after FSBP pays, you generally pay any difference between the Plan allowance and the billed amount if you use an Out-of-Network physician or other health care professional.

In-Network and Providers
Outside the 50 United States
(Networks: Aetna Choice POS II in U.S., NetCare in Guam)

Out-of-Network

High Option Benefits

CHIROPRACTIC AND ALTERNATIVE SERVICES — SECTION 5(a)		
Chiropractic, acupuncture, and massage therapy	Up to \$75 per visit; 50 visits per year for each type of service	
SURGICAL SERVICES - SECTION 5(b)		
Inpatient and outpatient	90% of Plan allowance	70% of Plan allowance
Gender Affirming	90% of Plan allowance	70% of Plan allowance
SERVICES PROVIDED BY A HOSPITAL — SECTION 5(c)		
Inpatient	100% of Plan allowance	80% of Plan allowance after a \$200 copay
Outpatient	90% of Plan allowance*	70% of Plan allowance*
PRESCRIPTION DRUGS — SECTION 5(f)		
In this prescription section only, the payment reference is what YOU PAY		
Retail pharmacy Up to a 30-day supply of non-specialty medications	Network pharmacies in the U.S. <ul style="list-style-type: none"> Tier I - Generic: \$10 copay Tier II - Preferred: 25% (\$30 min, \$100 max) Tier III - Non-Preferred: 35% (\$60 min, \$200 max) Tier IV - Generic Specialty: 25% (\$150 max) Tier V - Preferred Specialty: 25% (\$200 max) Tier VI - Non-Preferred Specialty: 35% (\$300 max) 	
Home delivery (mail order through the Express Scripts Pharmacy SM [ESI] or Smart90 [®] Retail) Up to a 90-day supply of non-specialty maintenance medications	<ul style="list-style-type: none"> Tier I - Generic Drug: \$15 Tier II - Preferred: \$60 Tier III - Non-Preferred Brand: 35% (\$80 min; \$500 max) Tier IV - Generic Specialty: 25% (\$150 max) Tier V - Preferred Specialty: 25% (\$200 max) Tier VI - Non-Preferred Specialty: 35% (\$300 max) 	
DENTAL CARE — SECTION 5(g)		
Orthodontics	50% of Plan allowance, up to \$1,000 per course of treatment	

FSBP Express Scripts Medicare® Prescription Drug Plan (PDP)

If you are Medicare eligible and age 65 and above with Medicare Parts A and/or B and receiving your health insurance through retirement benefits, you have the option to opt-in to the **FSBP-Express Scripts Medicare® Prescription Drug Plan (PDP)** option. This Plan enhances your prescription drug coverage by lowering cost-sharing for your prescription drugs. There is no separate PDP premium. If you decide you do not want to be enrolled in the PDP, you may opt out at any time. Once enrolled in the **FSBP-Express Scripts Medicare PDP**, you are not suspending or terminating your **FSBP** enrollment.



Learn More at:
afspa.org/pdp

If you decide you do not want to be enrolled in the PDP, you may opt out at any time by completing the secure form at afspa.org/pdp or by calling 1-202-833-4910 Monday-Friday from 8:30 AM-5:30 PM ET. See Section 9 under Medicare prescription drug coverage (Part D) for additional details.

Get rewarded for healthy behavior

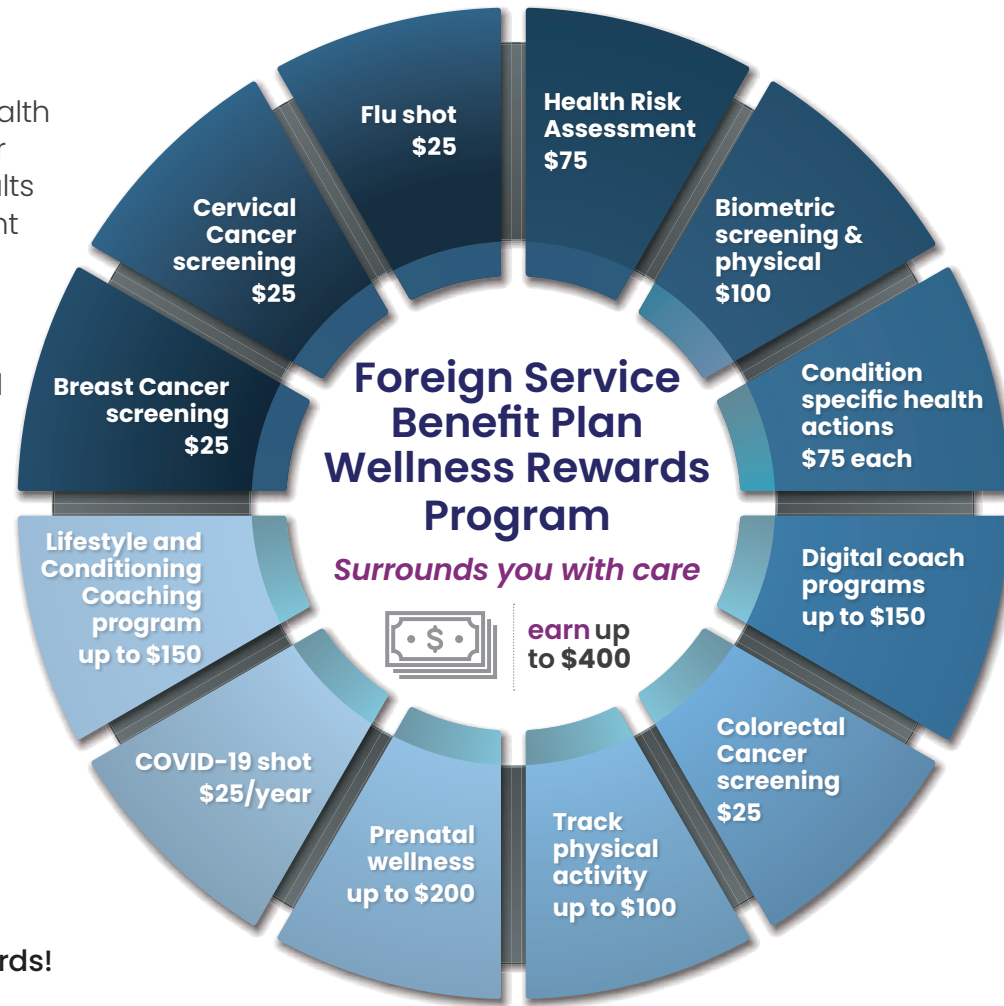
Earn **up to \$400** in wellness rewards by participating in any combination of wellness activities or healthy actions.

Here's how it works:

Earn \$75 for a Health Risk Assessment (HRA). An HRA is a health questionnaire that evaluates your health and quality of life. The results provide a snapshot of your current health status and help identify personal health goals.

Earn \$100 when you pass a biometric screening and physical exam. A biometric screening assesses your overall health and measures physical attributes – blood pressure, glucose levels, cholesterol levels, height, weight, body mass index, and aerobic fitness. These standard exams can identify potential health risks and underlying medical issues.

Earn up to an additional \$225 by completing healthy actions listed to the right.



Learn how to claim your Wellness Rewards!
afspa.org/wellness

Assistance for the unique needs of our FSBP members

We understand the unique challenges of the Foreign Service Community and address them in the following ways:



24/7 Access to a nurse advice and emergency translation line



Online and mobile claims filing



Up to a 1-year supply of most medications when traveling or living overseas



Convert currency on claims using verified exchange rates



Direct Billing Arrangements (no up-front payments) with over 300 foreign facilities



Electronic Funds Transfer (EFT) reimbursement of claims payments

Programs to support your needs

New for 2025

Lyra Behavioral Health Program

Overseas members can 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**.

Digital Coach Programs

Digital Coach programs provide online resources and motivation to develop strategies for weight management, tobacco usage, sleep improvement, and more.

For more information, see Section 5(h) of the 2025 **FSBP** Brochure or call **1-202-833-4910**.

Lifestyle and Condition Coaching Program

This program uses a holistic approach to help you and your covered dependents achieve your best health. Receive support from your LCC Health Coach for over 40 lifestyle and medical conditions including weight, nutrition, stress, sleep and pain management, tobacco cessation, and more.

To enroll in a LCC program visit Myactivehealth.com/fsbp or call **1-866-533-1410**. LCC Coaches are available M-F from 8:00 AM–8:00 PM ET.



Hinge Health - Digital Pain Management Program

This program offers innovative digital programs for back, knee, hip, neck, and shoulder pain and the pelvic region in easy-to-do 15-minute exercise therapy sessions.

Stay connected with a personal health coach who will tailor the program to fit your needs.

For more information about this program visit Hinge.Health/fsbp or call **1-855-902-2777**.

*Members and dependents 18+ enrolled in **FSBP** and residing in the U.S. are eligible.



International Coverage & Convenience

Our Direct Billing Arrangements with 300+ foreign facilities and online claims filing & Electronic Funds Transfer (EFT) reimbursement allow members to receive needed care when overseas, without hassle or extra paperwork.

Members also have 24/7 access to a nurse advice and emergency translation line.

Maven Digital Health Platform

The Maven Clinic is a digital health platform that provides more holistic support to members through family planning, fertility, pregnancy and postpartum, parenting and pediatrics, and menopause. See Section 5(h) under Healthy Pregnancy Program and Maven Digital App for additional details.



Learn more by visiting afspa.org/fsbp/wellness

Dental Plans

AFSPA offers a variety of dental plans to meet the needs of our members in the U.S. and overseas. All dental plans offer orthodontia and implant coverage. All dependents are covered up to age 26, regardless of financial dependency, residency, student status, or marital status. This applies to all dental plans offered by AFSPA.

Plan options:			
Dominion National Elite Plus ePPO	Cigna Dental HMO	Cigna Dental DPPO	Cigna International Designed exclusively for overseas members
Deductibles			
Individual: \$25 Family: \$75	\$0	\$0	Outside the U.S. : \$0 Inside the U.S. : Individual: \$100 Family: \$300

Enroll anytime!

No need to wait for Open Season



Learn more or enroll at:
afspa.org/dental

Life Insurance Plans

Life insurance can help provide protection for the uncertainties in life and will bring you and your family peace of mind.

Plan options:		
Group Enhanced Life Insurance (GEL) Voluntary Group Term Life Insurance Plan	AD&D Voluntary Accidental Death and Dismemberment Plan	Immediate Benefit Plan Term Life Insurance Plan
Benefits are payable for death from any cause including acts of terrorism or war (declared or undeclared). May use a portion of your benefit to assist with care giving expenses. Guarantee issue coverage for specified "life events"	Benefits are payable for loss of limbs or fingers, sight, speech, hearing, coma, paralysis or death resulting from an accident. No medical underwriting or review of health history required.	Benefits are payable, within 2 business days of notifying AFSPA, for death from any cause including acts of terrorism or war (declared or undeclared) *Eligible for specific agencies only

Coming soon!

Senior Age Term Life Plan designed to cover final expenses for funerals, burials, cremations and outstanding household and medical bills.



Learn more or enroll at:
afspa.org/life

Group Disability Income Protection

Plan option:

Cigna 90-Day

Benefit amount: 60% of your annual salary, up to **\$7,500/month**

Enroll anytime!

No need to wait for Open Season



Apply anytime at:
afspa.org/disability



Critical Illness Insurance

With Critical Illness Insurance, benefits are paid in a lump sum when you are diagnosed with a covered critical illness for the first time. Benefits can be applied to out-of-pocket medical and non-medical expenses such as mortgage payments, rent, child care, and more. Guarantee issue coverage is available up to **\$10,000** for member, up to **\$5,000** for spouse/domestic partner, and up to **\$15,000** for child(ren).*

*You may apply for member coverage up to \$100,000, and up to \$50,000 to cover your spouse/domestic partner by simply answering some health questions to determine insurability. Members, Spouses and Domestic Partners must be under age 65 and be enrolled in a major medical plan. Dependent benefit amounts cannot be more than 50% of member coverage amount.

Enroll anytime!

No need to wait for Open Season



Learn more or enroll at:
afspa.org/criticalillness

Members of Household (MOH)

Medical insurance for your loved ones traveling or residing outside of their home country

AFSPA offers three Members of Household (MOH) insurance plans. When you are living overseas, these provide coverage for members of your household who are not eligible for the Federal Employee Health Benefits Program (FEHBP). This includes domestic partners,

parents, in-laws, children 26 or older and nannies. MOH insurance can also cover Foreign National family, friends, or colleagues residing with you in the U.S. or while traveling outside of their home countries.



Enroll at:
afspa.org/MOH



AFSPA Discount Care Programs

Available to U.S. residents only

AFSPA offers a three-in-one package discount plan that includes savings on dental, vision, and LASIK.

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



*This is not an insurance plan. AFSPA's Discount Care Programs provide you with discounted prices on a wide range of health care services and products. You will pay for services at the discounted price at the time services are received.

Enroll anytime!
No need to wait for Open Season



Learn more or enroll at:
afspa.org/discountcareprograms

Professional Services

To help us meet your special non-medical and non-insurance needs, we have created a network of professional partnerships across several disciplines. These knowledgeable and trusted experts are ready to assist you when you need them.

- Financial & long term care planning
- Tax consultation
- Legal services
- Retirement planning



Learn more at:
afspa.org/professionalservices

Travel insurance

AFSPA offers four travel insurance options designed to help with overseas and domestic travel. You, your family and friends can travel with peace of mind with benefits such as:

- Trip delay, interruption, and cancellation
- Emergency medical evacuation back to the U.S.
- Emergency accidents and illnesses
- Referrals to physicians and hospitals
- Visa & passport requirements

- Foreign exchange rates
- Emergency travel arrangements
- Emergency cash advance
- Luggage tracking
- Lost document assistance
- Telephone interpreters



Enroll at:
afspa.org/travel



Hearing (complimentary)



This is a complimentary discount service for all AFSPA members.

Visit Truhearing.com or call **1-855-205-6252** and mention you are an AFSPA member.

Choose from a wide selection of the latest digital hearing aids at prices 30-60% below the national average at over 3,800 providers nationwide.

*This product is not available in IL.

To enroll or to change your enrollment in FSBP use the correct code on your enrollment form.

Foreign Service Benefit Plan 2025 premiums

Enrollment Code	Bi-Weekly Premium	Monthly Premium
Self Only Code 401	\$93.36	\$202.28
Self Plus One Code 403	\$251.52	\$544.96
Self and Family Code 402	\$230.95	\$500.40

Two-party families can save on premiums by enrolling in Self and Family Code 402.

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

Protective Association

Hours of Operation:
Monday – Friday
8:30 AM–5:30 PM ET

Email:
afspa@afspa.org

Website:
afspa.org

Ancillary Insurance Programs

Email:
afspa@afspa.org
aip@afspa.org

Website:
afspa.org/aip

   
(202) 833-4910
afspa.org

@AFSPAcares

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Caring For Your Health Worldwide®