IMPACT ON HEALTHCARE AND THE FEHB

COVID

- COVID isn't done with us – next surge, new variants are out there
- Increased utilization (COVID Hangover)
- Testing, vaccines, boosters
- Result of delayed care
- Cancer, Diabetes, MSK
- Other venues returning to pre-COVID rates
- Mental Health crisis shows no sign of waning
- Exacerbated by isolation
- Affecting ALL ages groups

OTHER FACTORS

- Overall increase in medical trend and general inflation
- General Population Health
- Specialty Drugs
- Gene and Cell therapy lurking

Current pipeline

2018-2020  |  2021  |  2022  |  2023+

- Multiple Myeloma
- Pancreatic Cancer
- Glioblastoma
- Hemophilia
- Sickle Cell
- Diabetes
- Heart Failure
- Cancer Vaccines
- Autoimmune Diseases
- Alzheimer's
- Parkinson's
- Multiple Sclerosis
- Huntington's
- Amyotrophic Lateral Sclerosis
- Duchenne Muscular Dystrophy
- Neuromuscular Disorders

*Accurate as of 11/15/22*
**GENE AND CELL THERAPY POTENTIAL**

<table>
<thead>
<tr>
<th>Anticipated Approval</th>
<th>Conditions</th>
<th>Est Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td>Spinal muscular atrophy</td>
<td>$2.6M - one time infusion</td>
</tr>
<tr>
<td>2022</td>
<td>Bladder Cancer</td>
<td>$300k per year</td>
</tr>
<tr>
<td>2023</td>
<td>Hemophilia B</td>
<td>$2M - one time infusion</td>
</tr>
<tr>
<td>2023</td>
<td>Hemophilia A</td>
<td>$2M - one time infusion</td>
</tr>
<tr>
<td>2023</td>
<td>Acute Lymphoblastic Leukemia</td>
<td>$570k - one time infusion</td>
</tr>
<tr>
<td>2023</td>
<td>Diabetic Peripheral Neuropathy</td>
<td>$1M per year</td>
</tr>
<tr>
<td>2023</td>
<td>Sickle cell disease</td>
<td>$7M - one time infusion</td>
</tr>
<tr>
<td>2023</td>
<td>Ovarian cancer</td>
<td>$3M - one time infusion</td>
</tr>
<tr>
<td>2023</td>
<td>Parkinson's disease</td>
<td>$3M - one time infusion</td>
</tr>
<tr>
<td>2023</td>
<td>Prostate cancer</td>
<td>$300k per year</td>
</tr>
</tbody>
</table>

*Accurate as of 11/15/22*

---

**Federal Benefits Open Season**

- **FEHB**
- **FEDVIP**
- **FSA Feds**

What isn’t part of Open Season?

- FLTCIP
- www.ltcfeds.com
- FEGLI
- www.opm.gov/life

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**FEHB Open Season: 11/14/22-12/12/22**

- 271 Plan Choices
  - 18 Fee-For-Service
  - 188 HMOs
  - 37 HDHP
  - 28 CDHP

- Avg Enrollee Premium Increase = 8.7%

- FEHB In Retirement
  - Some plans offer Part B Incentives
  - 7 Plans offer Medicare Advantage
  - 5-Year Rule TRICARE counts

---
2023 FEHB Program – OPM Initiatives

Health Equity
- Maternal Health
- Gender Affirming Care
- Obesity—especially in children and young adults

Comprehensive Benefits
- COVID-19 Countermeasures
- Mental Health/Substance Use Disorder
- Infertility Treatment and Support

Ongoing Access to Care
- Telehealth
- Preventive Services
- Support for Chronic Conditions

Wellness Remains An Important Goal

Smart healthcare devices
- Continuing wellness tools
- Connected Devices
- In-Home Programs
  - Virtual Exercise/Physical Therapy
  - Infusions
- Telehealth/Telemedicine
  - Primary Care
  - Specialists
  - Behavioral, mental, emotional health
  - Overseas access

Where and when you need it.

It’s Time to Get Back on Track

Utilize the options available to you where you are

Improve your quality measures
- A1C
- HBP

Take Advantage of Access to Care
- Lifestyle and Condition Coaching
- BH
- Care Management Support and Pain Management

Take stock of your overall health—know where you stand
- HRA/Biometric Screenings
- Do something for yourself
Is Your Plan Compatible with the Overseas Environment?

Plan

Payment

Service

- Secure internet claim submission
- Secure EFT claims payment
- Online customer service tools
- Return overseas phone calls

Translations

Fair and Consistent Exchange Rates

ICD-10 & CPT Codes

Review Changes for 2023

Benefits and Programs

Provider Network

Precertification Requirements

Deductible, Coinsurance, and Copays

In Addition to the Premium, Consider

How you use Health Care

Mail Order Program

Deductibles and Copays

Wellness Programs

Prescription Drugs

Mail Order Program

Precertification Requirement

Plan Allowance

In-network/ OON Benefits

Total Package
Important Tidbits

NO Surprise Billing ACT

Part of the Consolidated Appropriations Act

• Receiving Care at an In-network Hospital or Surgical Center
  • Most OON providers bill you the plan’s In-Network cost sharing amount
  • Behind the scenes negotiations (Baseball Arbitration)
  • Does NOT cover all providers
  • Also rules for Emergency services and Emergency Air Ambulance charges

HIPAA-3 form

• HIPAA release form required to discuss your claims or anything about
  you with another person
  • i.e., your spouse, child, sibling, etc., we MUST have authorization on file
  • Go to your Plan’s website and complete
  • Or provide a POA

2023 Federal Employees Dental Program

Enrollment is through BENEFEDS not FEHB
Visit: www.benefeds.com
877-888-3337 to enroll

NEW FOR 2023
• Waiting periods for orthodontic services removed
• Majority of FEDVIP Carriers provide teledentistry services

2023 Federal Employees Vision Program

Enrollment is through BENEFEDS not FEHB
Visit: www.benefeds.com
877-888-3337 to enroll

NEW FOR 2023
• Waiting periods for orthodontic services removed
• Majority of FEDVIP Carriers provide teledentistry services
Consider Alternative Ancillary Programs

Dental and Vision Insurance Programs
- FEDVIP – supplemental plans for routine dental/vision services
- Sponsored plans may have more flexible enrollment rules and better overseas coverage
- All are SUPPLEMENTAL – you will have OOP costs

Dental and Vision DISCOUNT Programs (U.S. ONLY)
- Excellent alternative for those with smaller needs - addresses the "Who K" problem
- Discounted prices on dental, vision, and LASIK services
- Fee schedule based - so you know what you will pay; no limit on usage

Sponsored Hearing Aid DISCOUNT Programs (U.S. ONLY)
- National network of providers offering latest technology
- Average savings of over $1,800-more if used with FEB Plan

2023 FSAFEDS
- Pretax reimbursement for eligible costs
- Coinsurance/copays
- Dental and eye exams, glasses, contacts
- OTC items, i.e. antacids, pain relievers, first aid creams, etc. (IRS 213d) eligible

Health Care FSAHCSA up to $2500 (not all 213d) spouse can have a separate HCSA
- 2023 expenses must be filed by 4/30/2023
- Can carryover up to $500 into 2024
- Will forfeit amount if you do not re-enroll for 2023

LEX HCSA - for employees with FEDVIP with an HSA
- Eligible expenses limited to OOP dental and vision care only
- By law, DCSA cannot use carryover

Dependent Care FSA (DCFSA) - up to $5000 per household
- By law, DCFSA cannot use carryover

To enroll www.FSAFEDS.com or 877 FSAFEDS (877-372-3337)
*Personal savings
*Medicaid
*Family member caregiving

Long Term Care
- Long term care is putting a strain on resources
- Washington State created new requirement to have LTC insurance or pay LTC payroll tax
- Provides minimal benefit for residents needing LTC - $100/day for 365 days
- 17 other states considering similar laws
- LTCFEDS
- LTC long term care consultants can help find plan matching your needs

Long Term Care Consultants

*Accurate as of 11/15/22*
Let’s talk about how

Foreign Service Benefit Plan — Notable Benefits

<table>
<thead>
<tr>
<th>Sustained</th>
<th>NEW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible $300/$600</td>
<td>Enhanced Maternity Support Services</td>
</tr>
<tr>
<td>Coinsurance and prescription copays remain the same</td>
<td>• Services for licensed doula (up to $1200)</td>
</tr>
<tr>
<td>Chiropractic, acupuncture and massage therapy — up to 50 visits EACH per year</td>
<td>• Health Pregnancy Program</td>
</tr>
<tr>
<td>Direct Billing Arrangements with overseas providers</td>
<td>• Enhancements including Fertility</td>
</tr>
<tr>
<td>Sensible Overseas Plan Allowance</td>
<td>Advocate</td>
</tr>
<tr>
<td></td>
<td>Coverage of Assisted Reproductive Technology (ART)</td>
</tr>
<tr>
<td></td>
<td>• Up to $5000 per person per calendar year</td>
</tr>
<tr>
<td></td>
<td>Medicare Advantage Plan</td>
</tr>
<tr>
<td></td>
<td>• Totally voluntary</td>
</tr>
<tr>
<td></td>
<td>• Medicare Part B premium reimbursement</td>
</tr>
<tr>
<td></td>
<td>• Benefit enhancements i.e. Silver Sneakers®</td>
</tr>
</tbody>
</table>

Medicare Advantage Plan

Simple Steps to Living Well Together — 2023

*Max reward for 2023 is $400
**Healthy Pregnancy Program**

Importance of quality nutrition, sleep & exercise

**Aetna's Lifestyle & Condition Coaching (LCC) Program**

Importance of receiving preventative care & screenings

**Foreign Service Benefit Plan**

2023 Bi-Weekly Premium

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Self Only Code 401</th>
<th>Self Plus One Code 403</th>
<th>Self &amp; Family Code 402</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bi-Weekly Premium</td>
<td>$78.31</td>
<td>$199.29</td>
<td>$419.74</td>
</tr>
<tr>
<td>Monthly Premium</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self Only Code 401</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$169.68</td>
<td>$431.80</td>
<td>$419.74</td>
</tr>
</tbody>
</table>

**IMPORTANT:**

Two Party families can enroll in Self and Family (Code 402)

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**Federal Health Benefits**

- **Fنب**
  - Choice of Plans
  - Flexibility
  - How do you use healthcare?

- **FEVIP**
  - Choice of Plans
  - Supplemental coverage — you will have OOP cap
  - DO THE MATH!

- **FSAFeds**
  - Use for deductibles, copays, and coinsurance, etc.
  - All 213(d) eligible medical expenses
  - DCRA

Open Season: 11/14/22-12/12/22
**How to make an Open Season change:**

**FEHB (ACTIVE)**
- Most agencies offer two ways of making changes during Open Season:
- 1. Through the agency's online self-service system. You will need your password to log in.
- 2. By submitting a Health Benefits Election Form, SF 2809. Make sure you know where to submit this form.
- Check with your agency to see what it requires.

**FEHB (RETIRED) Foreign Service**
- Form SF-2809 sent with FS Newsletter
- Email: HRSC@state.gov
- Phone: 1.866.300.7419
- Mail: 1999 Dyess Ave., Bldg 644-E
  Charleston, SC 29405

**FEHB (RETIRED) Civil Service**
- Website: retireefehb.opm.gov/Annuitant/Home
- Phone: 1.800.332.9798
- Mail: Office of Personnel Management
  Open Season Processing Center
  P.O. Box 5000
  Lawrence, KS 66046-0500

**FEDVIP**
You may enroll or make changes to your enrollment online at www.BENEFEDS.com.
You cannot do this through your agency’s self-service system or with a registration form.
You will need your user ID and password or create a new account. You may also call BENEFEDS at 1-877-888-3337.

**FSAFeds**
You must re-enroll during the Open Season—your FSA enrollment does not carry over automatically to the next year.
Re-enroll at www.FSAFEDS.com or call 1-877-372-3337.

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**MEDICARE AND THE FEHB PUTTING IT TOGETHER**

2023 Medicare Update
2023 Medicare Update

- Expected SS COLA close to 8.7%—largest in four decades
- Part A – hospital deductible and copays increase
- Standard Part B Premium – decrease from $170.10 to $164.90
- Annual Part B deductible decrease from $233 to $226
- Main Reason – Aduhelm
- MAGI categories change, but premium adjustment reduced
- Look closely if you call in the higher income category
- Understand types of providers

Medicare Has Four Parts

<table>
<thead>
<tr>
<th>Parts</th>
<th>Type of Insurance</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A (Original Medicare)</td>
<td>Hospital Insurance</td>
<td>Free (in most cases)</td>
</tr>
<tr>
<td>Part B (Original Medicare)</td>
<td>Medical Insurance</td>
<td>$164.90/month for 2023 (Standard before MAGI – Means Testing)</td>
</tr>
<tr>
<td>Part C – (Medicare Advantage)</td>
<td>Comprehensive Not to be confused with FEHB - MA Plans</td>
<td>Includes Part B premiums. May be additional premiums</td>
</tr>
<tr>
<td>Part D</td>
<td>Prescription Drug Coverage</td>
<td>Varies by plan – MAGI applies</td>
</tr>
</tbody>
</table>

2023 Part B Premium: Modified Adjusted Gross Income (MAGI) Two Year Look-Back on Income

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$97,000 or below</td>
<td>$194,000 or below</td>
<td>$164.90</td>
</tr>
<tr>
<td>$97,001 - $123,000</td>
<td>$194,001 - $246,000</td>
<td>$230.80</td>
</tr>
<tr>
<td>$123,001 - $153,000</td>
<td>$246,001 - $306,000</td>
<td>$329.70</td>
</tr>
<tr>
<td>$153,001 - $183,000</td>
<td>$306,001 - $356,000</td>
<td>$428.60</td>
</tr>
<tr>
<td>$183,001 - $500,000</td>
<td>$356,001 - $750,000</td>
<td>$527.50</td>
</tr>
<tr>
<td>Above $500,000</td>
<td>Above $750,000</td>
<td>$560.50</td>
</tr>
</tbody>
</table>

Retired Over 65: Fee-for-service (FFS) Medicare B Primary

- Participating providers
  - Accept the amount Medicare approves for their services
- Non-Participating providers
  - Can charge more than the Medicare-approved amount, but there is a limit (limiting charge), usually about 15% more
- Opt-Out – Private Contract providers
  - You are responsible for all charges and FEHB plans can pay any more than they would have paid if Medicare had made payment (generally 20%)
A new plan designed for FSBP retirees with Medicare Parts A and B

Introducing FSBP - Aetna Medicare Advantage (PPO) plan

New for 2023: FSBP - Aetna Medicare Advantage designed for FSBP retirees with Medicare Parts A and B

- Keep the same $0 cost sharing for deductibles, copayments and coinsurance that you have today.
- Enroll to get enhanced benefits at an affordable price with no extra cost to you.

You’ll also have:
- $900 per year Medicare Part B premium reduction for eligible members
- Added programs such as SilverSneakers® and Healthy Home Visits
- Prescription copays: as low as $0 from preferred pharmacies and $2 from standard pharmacies
- Unlimited chiropractor, physical, occupational, and speech therapy visits
- Enhanced Acupuncture and podiatry care
- Nationwide providers (use any provider who is eligible to receive Medicare payment and accepts the plan)
- One routine vision exam at $0

Wellness programs and support

In addition to the benefits of Aetna Medicare Advantage for FSBP plan, you get access to:
- Teladoc®
- Meal benefit program
- Non-emergency transportation
- Hearing aid reimbursement
- SilverSneakers®
- Resources For Living

*Accurate as of 11/15/22*
**FSBP - Aetna Medicare Advantage (PPO) Plan**

**Some Important Differences**

- Some services require prior authorization
  - Inpatient Hospital, Outpatient surgery, physical and massage therapy, etc.
- Massage Therapy benefits
  - Must be medically necessary – provider completes a medical necessity review form
  - Can use in or out of network provider – but must accept both Medicare and Aetna Medicare Advantage plan
- No coverage for massage for comfort or relaxation purposes
- Pharmacy Benefit is through CVS Health
  - Review formulary list
- Customer Service handled by Aetna Retiree Service Center, NOT by AFSPA
- CMS rules apply

For questions about the FSBP - Aetna Medicare Advantage plan

Visit fsbphealth.com/retiree

Find more information

- Enrollment links
- Online provider directory
- Frequently Asked Questions (FAQs)
- Prescription formulary

Ready to opt in or have questions?

Visit fsbphealth.com/FSPR

Or call us at 1-866-341-0362 (TTY: 711) Monday - Friday, 8 AM – 5 PM ET

Ready to opt in or have questions?

Visit AetnaRetireeHealth.com/FSBP

Or call us at 1-866-241-0262 (TTY: 711) Monday – Friday, 8 AM – 8 PM ET

DO THE MATH!

FSA

Use for deductibles, copays, and coinsurance, etc.

All 213(d) eligible medical expenses

DCFSA
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year.
Re-enroll at www.FSAFEDS.com or call
1-877-372-3337.

www.afspa.org/openseason
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