




**Open Season
for 2025**

**Kyle Longton, CAE, REBC
CEO/EVP**

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DISCLAIMER



In 2025, OPM is launching the Postal Service Health Benefits (PSHB) program. While similar in many ways to the Federal Employee Health Benefits (FEHB) program, there are significant differences in terms of plan options and particularly requirements around Medicare.

This presentation is focused on the FEHB program.

2

2

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Federal Benefits Open Season

11/11/24 thru 12/09/24

- FEHB/PSHB
- FEDVIP
- FSA Feds

What *isn't* part of Open Season?

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

3

3

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FEHB Open Season: 11/11/24-12/09/24

130 Plan Choices		
17 Fee-For-Service	89 HMOs	16 HDHP/ 8 CDHP

Avg Premium Increase = 13.5%

Inflation – rising unit cost of professional services	Increased utilization of GLP-1, other drugs	Rising behavioral health spending
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FEHB in Retirement

Some plans offer Part B Incentives	Some Plans offer Medicare Advantage or PDP EGWP	5-Year Rule TRICARE counts
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4

4

afspa **COST DRIVERS**

INFLATION

Historically health care has experienced higher levels than other sectors
Health care lags overall inflation

- Administrative procedures
- Contract with providers
- Catching up for the past few years
 - Costs of every level and type of care are up
 - Increases in costs outpace increases in utilization

GREATER PROVIDER POWER

Consolidation of providers
Decreasing number of providers

- More than 40% of physicians approaching retirement in next decade
- Rising costs

5

5

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INFERTILITY

Many plans covered services and Rx drugs for the first time in 2024
All plans cover medical and Rx for artificial insemination and Rx for ART/IVF


- Artificial insemination can cost several thousand \$\$ per attempt
- IVF can cost \$10-15k + for Rx and the same for medical
- Some plans opted to provide medical coverage for ART/IVF

Members are taking advantage of services

6

6

afspa **COST DRIVERS: GLP-1s**



- Approved for diabetes
 - Brand names like Trulicity, Ozempic, and Mounjaro
 - In U.S., can be used as first-line treatment for diabetes
- Growing utilization for weight loss
 - Brand names like Wegovy and Zepbound
 - Prior authorization typically required based on BMI and comorbidities
- Studies underway on new indications
 - Cardiovascular disease added for weight loss drugs
- Effective drugs, but costly – both financially and physically

7

7

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SAVING OPPORTUNITIES

Biosimilars

- Specialty drugs
 - Treat chronic/complex conditions
 - Special administration – e.g. injectable
- Account for around 60% of prescription drug spend in past years
- Biosimilars are coming to market
 - These are **NOT** generics
 - Not all are interchangeable
 - Some opportunities for savings

Sites of Care

- Convenient Care Clinics
 - Some available at \$0 without limits
- Urgent Care Clinics
- Virtual Care – often available at \$0
 - General medicine, mental health, and more
 - Primary Care
 - Musculo-skeletal support (physical therapy)

8

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IS YOUR PLAN COMPATIBLE WITH THE OVERSEAS ENVIRONMENT?

Service

- Secure internet claim submission
- Secure EFT claims payment
- Online customer service tools and apps
- Return overseas phone calls
- Direct Billing
- Emergency translation line

9

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YOU ARE YOUR BEST AND ONLY ADVOCATE FOR YOUR HEALTH- SO,

SO, in Addition to the Premium, Consider:

Total Package

- Prescription Drugs
- Pre-certification Requirement
- In-network/OON Benefits
- Plan Allowance
- Deductibles and Copays
- Wellness Programs
- How you use Health Care

Mail Order Program

Hassle Factor

10

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AMERICAN FEDERAL EMPLOYEES DENTAL PROFESSIONAL ASSOCIATION

2025 Federal Employees Dental Program

Avg 2025 premium increase only 2.97%

23 Plans/Options Nationwide/Regional

Most pay 100%, no deductible for preventive care (Class A)

All voluntary - you pay 100% of premium

Premiums and benefits vary for overseas. R&C limits apply

Varies in other 3 classes. Ranges from 80% to 20% reimbursement; In-Network and OON benefits

Enrollment is through **BENEFEDS** not FEHB

Visit: www.benefeds.com
877-888-3337 to enroll

11

11

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AMERICAN FEDERAL EMPLOYEES DENTAL PROFESSIONAL ASSOCIATION

2025 Federal Employees Vision Program

Avg 2025 premium increase only 0.87%

10 Plans/Options

\$ limit on exams, frames, lenses and contacts for participating providers

Individual pays 100% of premium

No participating providers overseas—reimbursement based on overseas OON fee schedule

Some require only In-Network Provider; some allow OON—but lower \$ limit

Enrollment is through **BENEFEDS** not FEHB

Visit: www.benefeds.com
877-888-3337 to enroll

12

12

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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

Sponsored Dental and Vision DISCOUNT Programs (U.S ONLY)

- Excellent alternative for those with smaller needs- addresses the “What if”
- Discounted prices on dental, vision, and LASIK services
- Fee scheduled 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 FEHB Plan

13

13

afspa **2025 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 213(d) eligible)
- Health Care FSA(HCFSA) up to \$3,200 (min of \$100); Spouse can have a separate HCFSA**
 - 2025 expenses must be filed by 4/30/2026
 - Can carryover up to \$640 into 2026
 - Will forfeit amount if you do not re-enroll
- LEX HCFSA – for employees with HDHP with an HSA**
 - Eligible expenses limited to OOP dental and vision care only
- 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)
 Current enrollees must re-enroll each year

14



Let's talk about how
AFSPA
is caring for your health worldwide

15

FSPB – WHAT'S STAYING THE SAME **afspa**


Popular benefits and programs remain

Out-of-pocket costs	Alternative Benefits	Access
<ul style="list-style-type: none"> • Deductible remains at \$300 and \$600 • Coinsurance and prescription copays are not increasing • Continue to accept overseas providers' billed amounts as plan allowance 	<ul style="list-style-type: none"> • 50 visits EACH for massage therapy, acupuncture, and chiropractic services • \$75 per visit 	<ul style="list-style-type: none"> • Increasing overseas Direct Billing Arrangement partnerships • Aetna network offers access to more than 1.5 million providers in U.S.

16

FSBP – WHAT’S NEW

Responding to member needs and OPM requirements




<i>Infertility</i>	<i>New programs for overseas members</i>	<i>Clarifications</i>
<ul style="list-style-type: none"> • Making artificial insemination more accessible 	<ul style="list-style-type: none"> • Behavioral telehealth with Lyra Health • Preventive Care Coaching Program 	<ul style="list-style-type: none"> • Doula benefit • Organ/Tissue Transplants

17

17

FSBP – SAVINGS OPPORTUNITIES



<i>Telehealth</i>	<i>Option for in-person care</i>	<i>Medicare Options</i>
<ul style="list-style-type: none"> • \$0 cost share in U.S. and overseas with no limit on visits • General medicine and mental health and more 	<ul style="list-style-type: none"> • \$0 for MinuteClinics or HealthHUBS • \$10 for other in-network convenient care clinics • \$50 for in-network urgent care 	<ul style="list-style-type: none"> • Savings on out-of-pocket costs with Original Medicare • MAPD • PDP EGWP

18

18

FOREIGN SERVICE BENEFIT PLAN
Simple Steps to Living Well Together – 2025

Don't leave **money** on the table!



Foreign Service Benefit Plan Wellness Rewards Program
Surrounds you with care

earn up to \$400


- Flu shot \$25
- Health Risk Assessment \$75
- Biometric screening & physical \$100
- Condition specific health actions \$75 each
- Digital coach programs up to \$150
- Colorectal Cancer screening \$25
- Track physical activity up to \$100
- Prenatal wellness up to \$200
- COVID-19 shot \$25/year
- Lifestyle and conditioning coaching program up to \$150
- Breast Cancer screening \$25
- Cervical Cancer screening \$25

*Max reward for 2025 is \$400

19

19


Foreign Service Benefit Plan



FOREIGN SERVICE BENEFIT PLAN 2025 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
\$ 93.36	\$251.52	\$230.95	\$202.28	\$544.96	\$500.40

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



20

FSBP SPECIAL FEATURE



Virtual Primary Care (U.S. Only)


Virtual Primary Care – or Primary 360 – launched in 2024

- Virtual first, not virtual only
- Average lead time for initial appointment: less than 10 days
- Average initial visit time: 54 minutes
- Care team supports follow up care and screenings
- Ongoing relationship
- Available at no cost to FSBP members




21

FSBP SPECIAL FEATURES



Lifestyle and Condition Coaching (LCC)

Uses a holistic approach to help you achieve your best health in a variety of areas and in managing numerous conditions


Independent 2nd Opinions

Available for serious diagnoses

Stateside – 2nd MD


Overseas

- The Clinic from Cleveland Clinic
- Children’s National



22

FSBP OVERSEAS FEATURES



- All overseas providers considered in-network
- Accept billed amount as plan allowance
- Direct billing partnerships
- Online claims submissions and EFT reimbursement
- Telehealth for general medicine and mental health
- Telemedicine coverage for stateside and overseas providers

23

23

Ancillary Insurance Programs





3 Life Plans



4 Dental Plans



2 Disability Plans



Members of Household



Legal



Retirement Planning



Travel




Financial Planning/Tax Consultant

24

24

Life Insurance Open Enrollment – through Dec 1



Group Enhanced Life (GEL) term life plan

- Guaranteed Issue of \$50,000 with no medical underwriting
- Apply for up to \$600,000 with short medical questionnaire
- Coverage for spouse/domestic partner and children available
- Special features
- Open to all eligible for AFSPA membership up to age 65

Immediate Benefit Plan

- Limited agencies only – State Dept, USAID, FAS, FCS, USAGM
- Issue benefits within 2 day of notification of death
- Two levels
 - \$15,000 benefit for \$2.00 per pay period
 - \$20,000 benefit for \$2.55 per pay period

www.afspa.org/life

25

25

Partners in Health

- Coaching Programs**
 - ✓ Telephonic
 - ✓ Online
- Care Management**
 - ✓ Nurse support
 - ✓ Social worker
 - ✓ Dietician
 - ✓ Pain management
- Expert Support for Serious Diagnoses**
 - ✓ 2ndMD
 - ✓ eCleveland Clinic
- Wellness Programs**
 - ✓ Personal Strategies
 - ✓ Healthy Actions
 - ✓ Wellness Rewards
- Mental Wellness**
 - ✓ Able-To
 - ✓ myStrength
- Accessible Solutions**
 - ✓ Telehealth
 - ✓ Pharmacist Support
- Ancillary Programs**
 - ✓ Dental
 - ✓ Life
 - ✓ Disability
- Financial Wellness**
 - ✓ LTC Consulting
 - ✓ Retirement Planning
 - ✓ Online Tools

Caring For Your Health Worldwide™

26

26

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27

27
