

November 18, 2024

Dear Member:

We regret to inform you of a recent notice regarding your Cigna Global disability policy 00040A. AFSPA has received notification from Cigna Global Health Benefits Disability Trust that they will no longer be able to underwrite the Cigna Global group disability policies offered by the American Foreign Service Protective Association (AFSPA) **effective January 1, 2025**. **Delaware American Life (DelAm), the company that reinsures and underwrites the disability plans for Cigna Global, will no longer be eligible to file and/or be authorized in any U.S. State to underwrite life or disability policies for Associations**. As a result, Cigna Global cannot renew your disability policy for the 2025 plan year.

What does this mean for your current policy?

1. Your current coverage will remain active until **December 31, 2024**.
 - a. AFSPA will bill your last monthly premium for December on or around November 30th.
2. Any policyholder who has met the pre-existing condition ***3/6/12 Rule** and has a covered disability can file a claim **on or before close of business on December 31, 2024**, and it will be covered for reimbursement of the monthly benefit for the duration you are medically certified to be on claim or until you have exhausted the maximum benefit.
3. Any policyholder currently on claim **prior to close of business on December 31, 2024**, will continue to receive benefits for the duration you are medically certified to be on claim or until you have exhausted the maximum benefit.

****3/6/12 Rule:** If you are treated for a medical condition 3 months prior to your effective date, it will not be covered unless you are treatment free for 6 consecutive months after your effective date of coverage or after you have been insured and still active at work for 12 consecutive months.*

Both Cigna Global and AFSPA deeply regret that we are not able to renew and continue this coverage. We realize the importance of disability insurance for added financial protection and are navigating other disability insurance options that we can hopefully offer our members in the very near future.

For questions, please contact the AIP Dept. by phone at 202-833-4910 or send an e-mail to aip@afspa.org.

Sincerely,
The **Protective Association**