



# A PLAN TO HELP TACKLE LIFE-CHANGING ILLNESSES

## CRITICAL ILLNESS INSURANCE

from AFSPA

1048797-00004-00





## Focus on your recovery—not your finances

Many Americans have a high probability of suffering a critical illness such as heart attack, stroke, or invasive cancer. Out-of-pocket expenses associated with these illnesses go far beyond paying medical bills. Non-medical costs related to the illness may include transportation, child care, etc. Combine that with lost wages, and the threat of financial hardship is very real.

All of this can take a toll on you and your family mentally, physically, and emotionally. But Critical Illness Insurance can ease some of the financial burden to help you focus on what's most important—your recovery.

As a member of **American Foreign Service Protective Association**, you have access to exclusive benefits that are vetted specifically for you and offered at competitive rates. Coverage is issued by **The Prudential Insurance Company of America (Prudential)**, a company with 150 years of group insurance experience. Critical Illness Insurance can provide a lump sum benefit for things like prescriptions and co-pays not covered by insurance, day-to-day living expenses, and much more.

## How the Insurance Works



### Apply for Critical Illness Insurance

Visit <https://enrollment.afspa.org>

### Provide medically certified proof of diagnosis by a licensed physician

for a covered condition. No need to undergo treatment or provide proof of expenses. Please note: Diagnosis must occur while insured.

### Use your lump sum benefit

for out-of-pocket medical and non-medical expenses such as care and treatment, mortgage payments, rent, child care, and more.

## Plan Benefits You Can Rely On



Affordable premiums



Easy application



Coverage you keep even if you change jobs, as long as you remain an association member



Reliable coverage—all plans are endorsed by AFSPA and issued by Prudential

# Covered Conditions and Group Premium Rates

## Monthly Premium Costs

Age	Member			Spouse		
	Coverage Amount			Coverage Amount		
	\$20,000	\$50,000	\$100,000	\$10,000	\$25,000	\$50,000
<25	\$2.14	\$5.35	\$10.70	\$1.07	\$2.68	\$5.35
25 - 29	\$3.58	\$8.95	\$17.90	\$1.79	\$4.48	\$8.95
30 - 34	\$5.58	\$13.95	\$27.90	\$2.79	\$6.98	\$13.95
35 - 39	\$8.98	\$22.45	\$44.90	\$4.49	\$11.23	\$22.45
40 - 44	\$14.86	\$37.15	\$74.30	\$7.43	\$18.58	\$37.15
45 - 49	\$24.12	\$60.30	\$120.60	\$12.06	\$30.15	\$60.30
50 - 54	\$36.58	\$91.45	\$182.90	\$18.29	\$45.73	\$91.45
55 - 59	\$53.64	\$134.10	\$268.20	\$26.82	\$67.05	\$134.10
60 - 64	\$77.86	\$194.65	\$389.30	\$38.93	\$97.33	\$194.65
65 - 69	\$107.78	\$269.45	\$538.90	\$53.89	\$134.73	\$269.45
70 - 74	\$150.46	\$376.15	\$752.30	\$75.23	\$188.08	\$376.15
75 - 79	\$198.16	\$495.40	\$990.80	\$99.08	\$247.70	\$495.40

## Schedule of Benefits

Condition	% of Principal Sum
Invasive Cancer	100%
Heart Attack	100%
Major Organ Failure	100%
Stroke	100%
Kidney Failure	100%
Cancer in Situ	25%
Coronary Artery Bypass Surgery	25%

Up to \$10,000 in member coverage, up to \$5,000 for spouse/domestic partner coverage, and up to \$15,000 for child(ren) coverage is guaranteed issue without review of medical history.

Children under the age of 26 can get \$5,000 of coverage for \$0.84 per month; \$10,000 of coverage for \$1.67 per month; and \$15,000 of coverage for \$2.50 a month.

Member/Spouse/Domestic Partner must be **under age 65 and be enrolled in a major medical plan** to be eligible for coverage.

**Member coverage amounts available:** up to \$100,000 in \$10,000 increments.

**Spouse coverage amounts available:** up to \$50,000 in \$5,000 increments (cannot exceed 50% of member coverage amount).

**Child coverage amounts available:** up to \$15,000 in \$2,500 increments (cannot exceed 50% of member coverage amount). A single rate applies to all children under 26 in household.

## Additional Benefits \*

- **National Cancer Institute Evaluation Benefit of \$500** when a covered person seeks evaluation or consultation at an NCI-sponsored cancer center. A benefit of \$250 is available for the transportation and lodging of the covered individual receiving the evaluation/consultation if the cancer center is more than 100 miles from their residence.
- **Transportation Benefit** for roundtrip travel between the medical facility and the residence of the covered person for treatment. This benefit will pay \$0.50/mile for non-commercial travel and actual charges for commercial travel, with a maximum of **\$1,000 per calendar year for each covered person.**
- **Lodging Benefit of \$60 per day** for lodging needed in connection with treatment for critical illness. Limited to 60 days per calendar year per covered person receiving treatment.

## Apply Now

To learn more visit, [afspa.org/criticalillness](https://afspa.org/criticalillness). To apply, visit <https://enrollment.afspa.org>.

To speak with a representative, call **202-833-4910** between 8:30 a.m. and 4:30 p.m. ET, Monday – Friday.

# The risks are real...

At least **48%** of U.S. adults have some form of cardiovascular disease.<sup>1</sup>



Nearly **40%** of people will develop cancer.<sup>2</sup>



**48%** of Americans have used up most or all of their savings to pay for medical bills.<sup>3</sup>



## FAQ

### **I already have comprehensive medical insurance and disability insurance coverages. Aren't these the same thing?**

No. Critical Illness Insurance is not a comprehensive medical insurance or disability insurance coverage. This coverage does not replace those coverages or pay benefits in the same way. Instead, Critical Illness Insurance complements your existing coverage by providing you with a lump sum benefit that can be used however you like.

### **Must I use my lump-sum benefit only to pay medical bills?**

No. There are no restrictions and you do not have to account for how you spend the benefit. The funds can help cover co-pays/co-insurance, prescriptions, or treatments not covered by your health insurance, day-to-day living expenses, child care or elder care, or for someone to do the cleaning, shopping, or home maintenance you would normally do.

### **What is the application process like?**

Coverage up to \$10,000 for members is guaranteed issue. For amounts greater than \$10,000 and up to \$100,000, member and spouse coverage is contingent upon answering a few simple health questions. No medical

Products may not be available in all states.

Please note: Benefits for a Critical Illness are payable only if the person is diagnosed with a Critical Illness while a Covered Person.

\* Receipts are required for reimbursement of Additional Benefits.

<sup>1</sup> American Heart Association, <https://newsroom.heart.org/news/more-than-half-of-u-s-adults-dont-know-heart-disease-is-leading-cause-of-death-despite-100-year-reign>, January 2024.

<sup>2</sup> <https://www.statista.com/topics/1192/cancer-in-the-us>, October 2024.

<sup>3</sup> Kaiser Family Foundation, <https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings>, June 16, 2022.

### **This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).**

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

**Prudential's Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses.** The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774.

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