



ENROLLMENT AND QUESTIONS

How do I enroll myself and my family?

1. Visit <https://enrollment.afspa.org>
2. **DO NOT SEND PAYMENT AT THIS TIME.** You will receive written notification and a premium statement upon issuance of coverage.



Questions?

Contact American Foreign
Service Protective Association:

Phone: 202-833-4910

Email: life@AFSPA.org

Website: www.AFSPA.org/life



¹ Accelerated Benefit Option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill or chronically ill. You may wish to seek professional tax advice before exercising this option.

Group Enhanced Life coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. 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. Contract Series: 83500

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GROUP ENHANCED LIFE (GEL) TERM LIFE INSURANCE PLAN



▶ **BECAUSE KEEPING PROMISES
REQUIRES PLANNING**



Issued by **The Prudential Insurance Company
of America (Prudential)**

1006942-00005-00



American Foreign Service Protective Association

GROUP ENHANCED LIFE (GEL) PLAN

As an active Principal Member in good standing of the **Protective Association**, you and your family are eligible to apply for Group Enhanced Life (GEL), which is a term life insurance plan issued by **The Prudential Insurance Company of America (Prudential)**.

ELIGIBILITY

Who is eligible?

All active Principal Members under age 60 who are in good standing with the **Protective Association** are eligible for coverage, as well as their qualified dependents.

Who are my qualified dependents?

Qualified dependents include your:

1. Spouse or Registered Domestic Partner.
2. Unmarried children from live birth to age 26.
3. Legally adopted children. A child placed with you for adoption prior to legal adoption is considered your qualified dependent from the date of placement for adoption, and is treated as though the child were a newborn child to you.
4. Stepchildren and foster children who are dependent on you for support.
5. Grandchildren who are wholly dependent on you and are claimed on your federal tax return as dependents.

Spouses and children age 19 and over can apply for coverage without Principal Member election.

Note: We encourage qualified dependents to have coverage in their own name. No eligible person may be covered by more than one policy. If he/she has coverage in his/her own name, he/she cannot be covered as a dependent under another member's policy.

ABOUT GROUP ENHANCED LIFE

What do I need to know about this insurance?

Group Enhanced Life (GEL)—for you:

Life insurance can be one of the best ways you can help protect your loved ones in the event something happens to you.

As an active Principal Member, you can apply for the Group Enhanced Life (GEL) Plan issued by Prudential from \$50,000 to \$600,000, in increments of \$50,000.

What are the benefit reductions?

When you reach age 65, coverage is reduced to 65% of the original coverage amount. At age 70, coverage reduces to 50% of the original coverage amount. At age 80, coverage is terminated.

Are health questions or medical exams required to enroll for or increase my coverage?

New Hire – New hire members are eligible to enroll up to \$200,000 of coverage without completing a health questionnaire. Members can also elect to cover their spouse/domestic partner up to \$50,000 without any health questions. New Members must enroll within 60 days of hire.**

Life Events – Members who are not yet at the \$200,000 Guaranteed Issue Limit are allowed a one-time coverage increase of \$50,000 within 60 days of a Qualified Life Event (QLE). The increase cannot exceed the maximum GI limit of \$200,000. QLE is defined as:

1. Marriage or divorce
2. The death of your spouse or child
3. The birth or adoption of your child
4. Employment or termination of employment of your spouse
5. Switching from part-time to full-time Employee status (or vice versa) by you or your spouse.**

What additional features are included in the GEL plan?

Accelerated Benefit Option¹:

The Accelerated Benefit Option is included at no additional cost to the covered member. This feature allows early access to a portion of your life insurance benefits prior to your death. If you are diagnosed with a qualifying **terminal illness** and have a life expectancy of 12 months or less, you can receive 90% of your coverage amount, up to a maximum of \$100,000.

A member can receive up to 50% of the amount in force to a maximum of \$50,000 if they become diagnosed as **chronically ill** and incapable of performing at least two Activities of Daily Living (ADLs) for at least 90 days and expected to last the rest

** If the enrollment form is received after 60 days of either hire or a life event, completion of a health questionnaire will be required. For member increases above \$200,000, a health questionnaire will be required.

of their lifetime, or have a severe cognitive impairment that requires substantial supervision. ADLs are defined as eating, bathing, continence, dressing, toileting, and transferring. See the certificate for full details.

Guaranteed Conversion:

When a member is no longer eligible for coverage due to the limiting age, he or she may convert the coverage, without medical examination, to an individual policy issued by Prudential.

Can my coverage be canceled?

As long as you pay your premiums, your coverage cannot be canceled until you reach age 80.

Are there exclusions?

No, benefits are payable for death from any cause including acts of terrorism or war (declared or undeclared).

How much will my insurance cost?

Annual rates per \$1,000 of coverage:

Member and Spouse Coverage Schedule of Premiums

Member and Spouse Premiums are based on the **member's attained age**. (Member coverage terminates at age 80.)

Age	Rate
Under 25	\$0.55
25–29	\$0.67
30–34	\$0.86
35–39	\$0.97
40–44	\$1.30
45–49	\$1.93
50–54	\$3.50
55–59	\$6.50
60–64	\$10.00
65–69	\$24.00
70–74	\$35.32
75–79	\$89.53

Rate Examples:

A 35-year-old **member** who wants to obtain **\$500,000 of coverage** will pay **\$485.00 per year**.

500 x \$0.97 = \$485.00

The member wants to obtain **\$250,000 of coverage** on his 30-year-old **spouse**, and will pay an additional **\$242.50 per year**.

250 x \$0.97 = \$242.50

The member is also seeking **\$20,000 of coverage** on each of their two **children** (ages 3 & 5), and would pay **\$31.20 per year**.

\$2.60 x 12 = \$31.20

The **Total Annual Cost** to help protect this family is **\$758.70**.

Your premium will increase as you age, as indicated in the chart on the left. Please refer to the chart to determine your present and future premiums.

Group Enhanced Dependent Life Plan – for your Spouse and Children:

Available coverage for your spouse or domestic partner ranges from \$25,000–\$300,000 in \$25,000 increments, not to exceed 50% of member's coverage. Spouses of New Hires are eligible to enroll for up to \$50,000 without medical underwriting, subject to the above 60-day from hire enrollment period. Coverage terminates for spouse when Member reaches age 80, unless the spouse elects Member coverage in their own name.

Available coverage for your Child(ren) from live birth to age 26 is a flat \$10,000 or \$20,000. Premium for \$10,000 is \$1.30 and premium for \$20,000 is \$2.60 per month. The rate is the same whether you cover one or multiple dependents; however, you must select the same coverage amount for all covered children. Coverage terminates for child(ren) at age 26 or if they elect member coverage in their own name at age 19; or when member reaches age 80—whichever comes first.

