



## FOR THOSE YOU LOVE

The death of a family member is extremely stressful. While dealing with the emotions, the family is also forced to make major financial decisions. The cost of funeral arrangements, visits from family and friends, final medical expenses, and unforeseen travel expenses can cause a significant financial burden.

The Immediate Benefit Plan steps in to help cover some of the expenses that usually need to be paid within the first week or two following a death.

For \$2 or \$2.55 per pay period, you can provide immediate assistance to your loved ones.



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The Immediate Benefit Plan is a Voluntary Group Term Life Insurance coverage 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. Contract Series: 83500.

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## ▶ BECAUSE KEEPING PROMISES REQUIRES PLANNING

### Immediate Benefit Plan

A Voluntary Term Life Insurance coverage issued by **The Prudential Insurance Company of America (Prudential)**





## WHAT IS THE IMMEDIATE BENEFIT PLAN?

This Voluntary Term Life Insurance coverage is issued by **The Prudential Insurance Company of America (Prudential)**.

This Plan, sponsored by the American Foreign Service Protective Association, provides the enrollee's beneficiary \$15,000 or \$20,000 benefit to assist with some of the immediate costs, such as funeral arrangements, visits from family and friends, final medical expenses and unforeseen travel expenses, which can cause a significant financial burden.

It is being offered to active duty, U.S. citizen, direct hire Foreign Service and Civil Service employees of the Department of State; U.S. Agency for International Development; Foreign Agricultural Service; and the Foreign Service employees (only) of the U.S. and Foreign Commercial Service. This Voluntary Term Life Insurance coverage is a stand-alone plan. It should be used to supplement your other life insurance coverage.

## AN IMMEDIATE BENEFIT TO HELP PROTECT THOSE YOU LOVE.

### How does this Plan work?

The Immediate Benefit Plan is unlike most typical life insurance plans in which a claim may take weeks or months to process. Upon American Foreign Service Protective Association's receipt of official notification of death by the member's agency, a check in the amount of \$15,000 or \$20,000 is issued to your designated beneficiary generally within two business days. NOTE: If you are still on active duty at age 70, and still enrolled in the Plan, the benefit will be reduced to 50% of your original benefit amount.

Your enrollment in this Plan will terminate at retirement, resignation, or involuntary separation from the eligible agency or your conversion to Civil Service for U.S. and Foreign Commercial Service members.

### What is the cost?

The cost is \$2 per pay period for a \$15,000 benefit and \$2.55 for a \$20,000 benefit. Payment must be made via payroll deduction.

### What medical exams will I need?

There is no physical examination or other prescreening required when enrolling in the Plan during a qualifying event. If you enroll at any other time, or terminate your coverage and then wish to re-enroll in the future, you will be subject to medical underwriting. At that time, issuance of the coverage will depend upon your answers to the health questions on the Health Statement Questionnaire.

### When can I sign up?

You can enroll during a qualifying event, such as:

- ▶ New hire (within the first 60 days)
- ▶ Receipt of first overseas assignment
- ▶ During an Open Enrollment Period

**Enrollment at any other time is available, but will be considered a non-qualifying event enrollment.** You will need to complete a short Health Statement Questionnaire, in addition to the enrollment forms. Once your application has been approved, we will notify you and start your payroll deduction.

Your effective date of coverage for this Plan will be the first of the month following American Foreign Service Protective Association's receipt of your initial payroll deduction.

When designating multiple beneficiaries, please remember that the designated shares must equal 100% and you cannot designate a trust as a primary beneficiary.

### How do I sign up?

You can enroll in this Plan online via American Foreign Service Protective Association's secure site at [www.AFSPA.org/IBP](http://www.AFSPA.org/IBP).

You may also contact AFSPA for an enrollment form at 202-833-4910 or via e-mail at [AIP@AFSPA.org](mailto:AIP@AFSPA.org).

