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.
American Foreign Service Protective Association

GROUP ENHANCED LIFE (GEL) PLAN

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.

Do I need to submit evidence of insurability 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/RDP up to the Guaranteed Issue (GI) limit of $50,000. New Members must enroll within 60 days of hire.

Life Events — Members who are not yet at the $200,000 Guarantee 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
6. Previous health issue

What additional features are included in the GEL plan?
Accelerated Benefit Option:
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 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.

New! 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 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?
While the Master Group Policy remains in force, and 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:

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
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<tr>
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<td>75-79</td>
<td>$89.53</td>
</tr>
</tbody>
</table>

Rate Examples:

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

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

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.

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 presentand future premiums.

Group Enhanced Dependent Life Plan — for your Spouse and Children:
Available coverage for your Spouse 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 children(ren) at age 19; or when member reaches age 80—whichever comes first.

Whether you elect to cover your own Spouse and/or Children, the above rates are applied to the total coverage they receive.

Are you interested in the Group Enhanced Dependent Life Plan? Call 1-866-293-5010 or contact your enrollee service representative (ESR) to obtain application information and your Certificate of Evidence of Insurability (CEI). To help protect this family...

** 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.