



**Long Term Disability Insurance**

**Help protect your income  
anywhere in the world.**

**[afspa.org/disability](https://afspa.org/disability)**

1090164-00002-00



**Prudential**

# Help protect your income against illness and disability—from anywhere.

As an active American Foreign Service Protective Association (AFSPA) member, you have access to Long Term Disability Insurance that can help mitigate the financial impacts of an illness or disability, no matter where you're located.

The Plan is specifically designed to help meet AFSPA members' needs and can provide up to \$7,500 (up to 60% of your monthly salary) each month should you lose income due to a disabling event, covered illness, or accident.



## 3 reasons to enroll

### ✓ Fits your needs

Coverage can supplement paid leave through your employer or stand alone to help protect your income.

### ✓ Coverage you can keep

Keep your coverage, even if you change jobs, as long as you're an AFSPA member.

### ✓ Reliable

Trusted coverage is issued by **The Prudential Insurance Company of America**.

## Plan features

- **Covers a variety of conditions**, including accidental injuries, severe illnesses, mental and behavioral health concerns, and pregnancy
- **Monthly tax-free benefits** from \$50–\$7,500 can help replace up to 60% of your monthly salary
- Choose whether you want **benefits that last up to two or five years** from your claim start date
- **Offers an enhanced rehabilitation benefit** up to 5% of your monthly benefit amount
- **Coverage up to age 70**

More than

**70**  
million

**adults in the United States live with a disability.<sup>1</sup>**

# Eligibility

AFSPA members who are active, full-time U.S. citizens on assignment or expatriates, are eligible to apply as long as they are under age 70 and work at least 30 hours per week.

**51%**

**of Americans say they'd rely on personal savings if they were unable to work due to an injury or illness.<sup>2</sup>**



# Cost

When you apply for coverage, you can choose between two options:

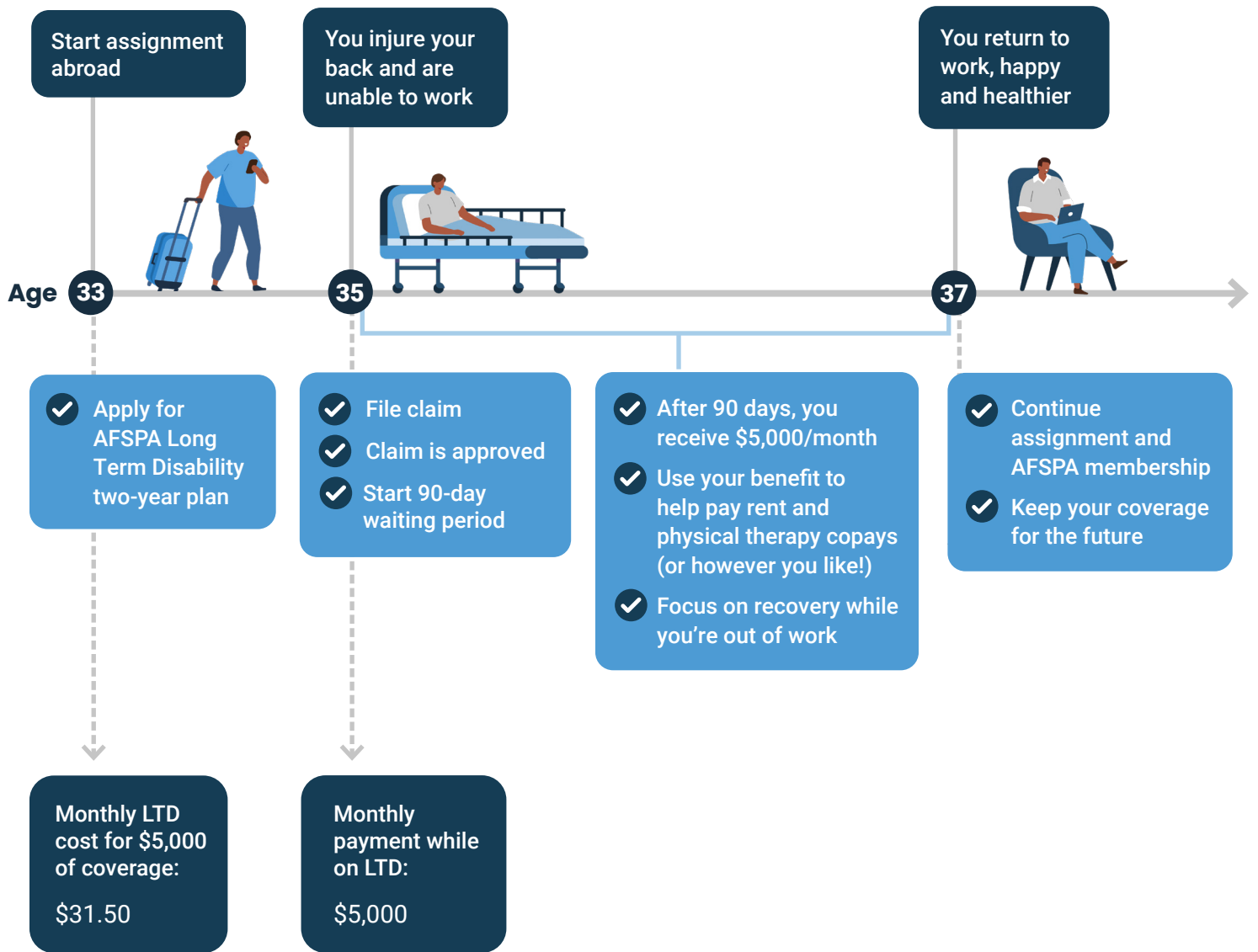
	<b>Option 1</b>	<b>Option 2</b>
	<b>Two-year</b>	<b>Five-year</b>
Benefit duration		
Cost per \$1,000 of covered monthly payroll	\$0.63	\$0.92
Taxable benefits	No	No
Maximum age	69	69

<b>Sample rates</b>		
<b>Monthly benefit amount</b>	<b>Two-year plan</b>	<b>Five-year plan</b>
\$2,500	\$15.75/mo	\$23.00/mo
\$5,000	\$31.50/mo	\$46.00/mo
\$7,500	\$47.25/mo	\$69.00/mo

Your monthly premium is calculated based on your benefit duration (two- or five-years) and amount of coverage you select (\$50 minimum, \$7,500 maximum). Your coverage will remain in place as long as you're an AFSPA member in good standing, pay your premium, and are under age 70.

# How it works

The Long Term Disability Plan is designed to help you replace lost income for up to two or five years, depending on the coverage you select. If you experience a covered event while protected by Long Term Disability insurance, simply file a claim online. If your claim is approved, you'll receive a monthly payment for your coverage amount that you can use to pay the mortgage, utilities, tuition, or even takeout while you're unable to work.





## How to apply in minutes

- Visit the AFSPA website at [afspa.org/aip/disability](https://afspa.org/aip/disability)
- Use the rate calculator to determine your monthly coverage amount and premium cost
- Click on [enrollment.afspa.org](https://enrollment.afspa.org) to apply

**Our convenient online enrollment process is simple and easy to navigate:**

**97%** of members agree!<sup>3</sup>

## Need help or have questions?

Contact American Foreign Service Protective Association:

**202-833-4910**

**[aip@AFSPA.org](mailto:aip@AFSPA.org)**

**[AFSPA.org/aip/disability](https://AFSPA.org/aip/disability)**

<sup>1</sup> <https://market.us/report/disability-insurance-market/>

<sup>2</sup> <https://www.limra.com/en/newsroom/industry-trends/2025/disability-insurance-awareness-month-is-your-income-protected/>

<sup>3</sup> Prudential Association Enrollment Survey Results, 2025.

Outside of the open enrollment dates, medical tests or Evidence of Insurability (EOI) may be required. Acceptance may not be guaranteed if you received medical treatment, consultation, care, or services including diagnostic measures, took prescribed drugs or medicines, or followed treatment recommendation in the three months just prior to your effective date of coverage.

Group Insurance 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

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

**North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN.** If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

**THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.**

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