



ALPA-SPONSORED Member Benefit Plans

ALPA offers a variety of optional insurance programs that were designed by pilots for pilots. Many of these ALPA Member Insurance programs are available at no cost or with discounts for apprentice and/or reactivated members. These discounts, as well as other optional products, are highlighted in the following pages.

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Apprentice Member Benefits

No-Cost Coverage

All first-time apprentice (AP) members of ALPA are eligible to enroll in Voluntary Employee Benefits Trust (“VEBA”) paid coverage for Accident, Critical Illness, Group Term Life, and Disability. AP members must actively enroll to receive the following insurance from ALPA at no cost for 12 months after their hire date:

- Group Accident 24-Hour Coverage
- Critical Illness \$10,000
- Group Term Life \$50,000
- Monthly Disability \$1,200

Other Available AP Member Discounts

Please note that the following discounts are for members only elections and do not apply to Dental, 10- or 20-Year Level Term Life, spouse, dependent, or family coverage:

- For specified benefits, the VEBA Trust will contribute 75% of the premium for any additional coverage purchased within 12 months following your hire date (you pay 25% of the premium).
- For specified benefits, the VEBA Trust will contribute 50% of the premium for all coverage purchased 13–24 months following your hire date. Any first-year no-cost coverage and purchases made with the 75% discount will automatically roll over to the 50% discount (on month 13).

You may receive e-mail reminders about your eligibility to participate in the AP benefits and can enroll online (refer to page 4 of this document).

Important Notes

- AP benefits are guaranteed issue; other available plans or benefit increases may be subject to medical underwriting, such as the Life and Disability plans.

- AP noncontributory coverage will automatically roll over to either direct bill or insurance checkoff (if your airline participates, you may request a checkoff form by contacting Insurance@alpa.org).
- At any time, you can process a change in your coverage on the web enrollment portal.
- Electing Dental or other additional coverage requires online enrollment.

Premium Discounts for Reactivated Members

Reactivated ALPA members are eligible to enroll in any ALPA Member Insurance plans, subject to medical underwriting, and qualify for applicable discounts. Please note that the following discounts are for members only elections and do not apply to Dental, 10 or 20-Year Level Term Life, spouse, dependent, or family coverage:

- For specified benefits, the VEBA Trust will contribute 75% of the premium for any coverage purchased within 12 months following your hire date (you pay 25% of the premium).
- For specified benefits, the VEBA Trust will contribute 50% of the premium for all coverage purchased 13–24 months following your hire date. Any purchases made with the 75% discount will automatically roll over to the 50% discount (on month 13).
- Please note that discounts may apply to coverage you already hold with ALPA from prior employment or IP status.

Voluntary Member Insurance Benefits

ALPA offers the following insurance products as optional, member-paid programs for apprentice, reactivated, or active members.

Income Replacement for Loss of Medical Certification

ALPA's Disability programs are designed to supplement your income if you are unable to exercise the privileges of your FAA medical certification. As part of your needs analysis, it is important that you review your employer-provided disability programs. While ALPA's income-replacement programs have no offsets, some employer-provided disability programs may reduce their benefits payout by

offsetting benefits paid to you under other insurance programs, such as ALPA's Disability programs. Therefore, when considering the purchase of additional coverage through ALPA, we recommend that you review in detail your employer-provided short- and long-term disability programs for any offsets, exclusions, and other limitations.

You may purchase and participate in the ALPA National Disability Base or Plus plan (one or the other) and the Lump Sum plan.

ALPA National Disability Plan (Base)

- Your choice of \$600 up to \$4,800 per month benefit, elections made in \$600 increments and subject to medical underwriting.
- Benefits for 48 months or recovery, whichever is sooner (shorter benefit periods apply for disabilities commencing after age 56).
- Annual promotion to the next level of coverage without having to show evidence of insurability.
- Reduced rates apply for AP or reactivated members during the first two years following the hire date.

ALPA National Disability Plus Plan (Extended)

- Your election of "Plus" replaces any monthly base plan in place and provides an extended benefit beyond the initial 48 months with 50% of the benefit to age 65 if you qualify for extended benefits.
- Defined as the inability to perform major duties of any occupation for which you are reasonably suited by education, training, or experience, if that occupation might be expected to pay you, within 12 months of returning to work, at least 60% of your pre-disability earnings. You will not be eligible for the extended benefit if you are performing any work for wage or profit.
- Cost of living feature to the extended benefits.
- Annual promotion to the next level of coverage without having to show evidence of insurability.
- Reduced rates apply for AP or reactivated members during the first two years following the hire date.

ALPA National Disability Lump Sum Plan

- You may purchase \$25,000 to \$150,000 face amounts in increments of \$25,000 subject to medical underwriting.

- Benefits paid are subject to face amount reductions beginning at age 51.
- Reduced rates apply for AP or reactivated members during the first two years following the hire date.

Survivors

Group Annual Renewable Term Life Insurance

- Annual Renewable Term Life rates renew annually and are in five-year age bands. Premiums may increase with your age.
- Reduced rates apply for AP or reactivated members during the first two years following the hire date.
- Guaranteed issue: No medical exam, no blood work:
 - Up to \$500,000 for eligible members under age 65.
- To qualify for guaranteed-issue coverage, you must:
 - Be a member in good standing and employed by an ALPA member airline;
 - Hold a valid FAA medical certification with no special issuance or SODA; and
 - Confirm, at the time of enrollment, that you have not previously been denied participation in an ALPA group life plan and that your health status has not changed since your last FAA medical exam.

10-Year Level Term Life Insurance

- An amount of Life insurance set for a 10-year period at a rate that is guaranteed to remain “level” every month for 10 years.

20-Year Level Term Life Insurance

- An amount of Life insurance set for a 20-year period at a rate that is guaranteed to remain “level” every month for 10 years.

Features of All Life Plans

- You may purchase up to \$1.75 million in aggregate coverage (you may own all three types of Life Insurance).
- Underwritten by the Metropolitan Life Insurance Company.
- If you have ALPA Life Insurance, you may purchase up to \$1.75 million in aggregate coverage for your spouse; however, the spouse amount may not exceed the member’s benefits.

- Child benefits are available for purchase under the Group Term option, subject to the member’s enrollment in ALPA Life Insurance.

Health and Wellness

Critical Illness and 24-Hour Accident

Critical Illness

- Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date.
- Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.
- Purchase options in \$5,000 increments:
 - Member up to \$30,000.
 - Spouse up to \$15,000.
 - Children (to age 26) up to \$10,000 (each).

24-Hour Accident

- Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date.
- The benefit amount depends on the type of injury and care received.

Features of Both Critical Illness and Accident

- Guaranteed issue: No medical questions or tests are required for coverage.
- Flexible: You can use the benefit payments for any purpose you like.
- Payroll deductions: Premium payments can be made through automatic deduction from your paycheck if your airline offers insurance checkoff.
- Portable: If you retire or terminate membership with ALPA, you can maintain your coverage. If you choose to do so, you will be billed directly.
- Wellness benefit: This provides an annual benefit payment if you complete a health-screening test. You may only receive one benefit payment per year, even if you complete multiple health screening tests. If you own both policies, each one will pay the annual wellness benefit for any one wellness visit.
 - Examples of health-screening tests include, but are not limited to, your annual FAA Medical exam, dental cleaning, vision exam,

pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.

- The annual benefit amount is \$100 for completing a health screening test.
- If your spouse and/or children are covered for Critical Illness Insurance, they are also covered by the Wellness Benefit. Spouse benefit amount is \$100. The benefit for child coverage is 50% of your benefit amount per child with an annual maximum of \$200 for all children.

To file a wellness benefit claim, please visit the VOYA ALPA Member Benefits Resource Center: presents.voya.com/EB/LandingPage/ALPA.

Dental

- Choice of Basic or Comprehensive Dental PPO.
- The Basic Plan offers diagnostic, preventive, and restorative services with low premiums.
- The Comprehensive Plan has higher benefit maximums and coinsurance with additional covered services including orthodontics.
- A standard 12-month waiting period applies to major (crowns, inlays, onlays, and cast restorations) and prosthodontic services (bridges, dentures, and implants). During the waiting period, no benefits will be paid for these services.
- Children are covered until the end of the year in which they attain age 26.
- No preexisting conditions limitations.
- Wellness benefits include expectant mothers covered for an extra evaluation and cleaning or periodontal scaling/root planning procedure.

Other Services

Identity Theft

- LifeLock is offered to members at a 15% discount.

Financial Services from Schwab

- ALPA has chosen Schwab to be the preferred provider of comprehensive financial services as a benefit to its members.

- Schwab financial planning services are complimentary. Whether you're building a plan for your future or updating an existing plan, a Schwab financial consultant will review your current situation and, if appropriate, will collaborate with other Schwab subject-matter specialists to provide you with a realistic action plan for your retirement, for wealth building and management, and/or for estate planning.
- Although there is no cost for financial planning services, other costs may apply, such as account fees, investment-related expenses, trade commissions, and other charges.
- Negotiated preferred pricing. ALPA members who become Schwab clients are eligible for a special commission rate for online equity trades. Your ALPA membership may also qualify you for preferred pricing on select products and services.
- Get more for your money at Schwab. Learn more at schwab.com/alpa or call your ALPA Schwab hotline at 1-888-600-8905.

Enroll Online

Enroll or make changes to your insurance and other information online 24/7.

1. Visit memberinsurance.alpa.org and click on "Manage Your Coverage."
2. Use your MyALPA login to access the Member Benefits Management Portal.
3. On the portal login page, select "Register" (bottom right link).
4. Once you register, you will be able to access add/drop/change, open enrollment, or other qualifying life events. If you are an apprentice member, you will be prompted to click the "Opt-in" checkbox to participate in the apprentice program.
5. Save and confirm all of your elections.

More Information

For more information on ALPA Member Insurance Plans—including features, cost, eligibility, renewability, limitations, and exclusions—please refer to your Certificate of Insurance, call ALPA at 800-746-2572, or visit memberinsurance.alpa.org.