



Canadian Insurance Plans

Air Line Pilots
Association, Int'l

Plan Year 2024



Canada Board
Air Line Pilots Association, Int'l



Dear ALPA Member:

We are pleased to present the ALPA-Canada Member Benefit Plans!

By inquiring into the insurance programs that are offered to ALPA-Canada members, you have taken an important step to enhancing your financial future.

ALPA-Canada programs address some of the significant risk factors that impact us all every day:

- Loss of Life or Limb
- Casualty Losses
- Critical Illness

To help protect yourself and those who depend on you against the unanticipated financial harm that any one of these events could bring, read through the program outlines that follow. Then visit the ALPA Member Insurance website at <http://memberinsurance.alpa.org> and click on “Coverage for Canadian Members” to view the most current rate and application materials. Print, complete, and return the application for the program(s) that can help fill the gaps in your financial plan and assure yourself the peace of mind that comes with participating in these ALPA-Canada–sponsored policies of life, accident, critical illness, and home and auto coverage.

Thank you very much for your interest. We look forward to continuing to help you take care of your ground crew.

Sincerely,
ALPA Canada Board of Insurance Trustees

Basic Life Insurance: Industrial Alliance Insurance and Financial Services Inc.

Basic Life Insurance of \$20,000 is payable in the event of the death of a covered Canadian resident who is an active or sick-inactive member of ALPA, regardless of location or cause of death. It is designed to provide immediate funds to the named beneficiary. It is a universal plan for ALPA Canada pilots. Coverage terminates at age 70 for active members. This benefit is not available to members on a personal leave of absence.

Optional Group Life Insurance: Industrial Alliance Insurance and Financial Services Inc.

Optional Group Life Insurance is available in amounts from \$50,000 to \$500,000 in \$50,000 increments. For complete plan details and application forms please visit <https://specialmarkets.ia.ca/alpa/home>

The plan, upon enrollment by the eligible member, provides insurance for the pilot, for covered dependents, and, separately, for covered spouses. Coverage is available to age 70. This program, underwritten by Industrial Alliance Insurance and Financial Services Inc. (iA Financial Group), can supplement insurance available through the pilot's employer.

Accidental Death and Dismemberment Insurance may also be purchased, in an amount equal to the insured's Optional Group Life Insurance. Coverage is "occupational" while the member is performing his/her duties of occupation as required by his/her employer to a maximum benefit of \$75,000.

Eligible members with a Cat. 1 medical can enroll in their selected Optional Life coverage level at rates that are distinguished by gender and smoking status. For any member not currently covered by a Cat. 1 medical, coverage can be accessed through medical underwriting. Spouses must complete a health questionnaire, which is subject to review in order for coverage to be approved.

Auto Insurance: The Co-operators

You can get exceptional value-added auto insurance from The Co-operators at preferred group rates.

Depending on the type and amount of coverage you choose, our auto insurance takes care of expenses such as medical treatment and care, possible legal costs, property damage, and lost wages if you're involved in an accident. It can also provide coverage for vehicle theft.

To contact the Co-Operators, call 1-800-387-1963. Because it is an ALPA member benefit, when you call the Co-operators, please advise them that you are a member of ALPA, rather than an employee of the airline you work for.

Home Insurance: The Co-operators

Also available is home insurance from The Co-operators at preferred group rates. No matter if you own or rent your home, we've got the right plan for you.

Depending on the type and amount of coverage you choose, home insurance shelters you from financial loss due to theft, unforeseen events such as fire or vandalism, as well as personal liability that may occur if someone is injured while visiting your home. It can also protect you against liability for accidental damage to someone else's property.

To contact the Co-Operators, call 1-800-387-1963. Because it is an ALPA member benefit, when you call the Co-operators, please advise them that you are a member of ALPA, rather than an employee of the airline you work for.

Teladoc® Health

If you, your spouse, or your eligible dependents become seriously ill or injured, Teladoc® will answer three questions: Is my diagnosis correct? What is the best treatment? What is going to happen to me? Through Teladoc®, you and your treating physician will be connected to world-renowned specialists to confirm the right diagnosis and the right treatment options. This ALPA-member benefit will provide you with an in-depth review of your medical files to assist you and your doctor in the development and confirmation of the diagnosis and to help develop a treatment plan.

The Teladoc® program is not private health care, and there are no hidden fees or additional costs to use this service. Coverage terminates at members age 70.

To contact Teladoc®, call 1-877-419-2378. Because it is an ALPA member benefit, when you call Teladoc® Health, please advise them that you are a member of ALPA, rather than an employee of the airline you work for.

Critical Illness Insurance: Industrial Alliance Insurance and Financial Services

For complete plan details and application forms please visit <https://specialmarkets.ia.ca/alpa/home>. Critical Illness Insurance is an important benefit that can make a real difference in the life of someone who is diagnosed with one of the 25 medical conditions covered under the policy. As an individual seeking optional insurance coverage, you would find it difficult to match the low rates to which you are entitled as part of a group.

Critical Illness Insurance will pay you a tax-free, lump-sum benefit if you are diagnosed with one of the following 25 covered conditions: Alzheimer's disease, aortic surgery, aplastic anemia, bacterial meningitis, benign brain tumour, blindness, cancer (life-threatening), coma, coronary artery bypass surgery,

deafness, heart attack, heart valve replacement, kidney failure, loss of independent existence, loss of limbs, loss of speech, major organ failure on waiting list, major organ transplant, motor neuron disease, multiple sclerosis, occupational HIV infection, paralysis, Parkinson's disease, severe burns, and stroke.

Your Critical Illness Insurance benefit is not dependent on whether or not you are able to work while you are ill or whether or not a full recovery is made. Plus, how you use the money is entirely up to you.

Some examples of how a Critical Illness benefit can be used are home adaptation, lifestyle change, vacation, paying off debts, supplementing future pension, investment for future income, and child care.

Both you and your spouse can apply for up to \$500,000 of Critical Illness Insurance under the ALPA Insurance Plan. You can also apply for up to \$10,000 in coverage for your dependent children. Children are covered for the same 25 conditions as adults, plus 6 childhood specific illnesses: Cerebral Palsy, Congenital Heart Condition, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, and Type 1 Diabetes.