

Plan enhancements and new carrier for ALPA life and disability insurance

The carrier for the Air Line Pilots Association's life and disability insurance is now MetLife, one of the nation's most trusted insurers. In addition, you'll see the plan enhancements described below and these two new enrollment opportunities are available.

For life insurance, ALPA members who already have more than \$500,000 in guaranteed issue coverage can apply for an additional \$50,000 in guaranteed issue life insurance.¹

For disability insurance, ALPA members who do not already participate may apply for up to \$1,200 per month in disability insurance without providing evidence of insurability.²

Plan Enhancements

Life plan enhancements

- \$500,000 guaranteed issue for Pilots performing normal activities, regardless of age³
 - Current is \$200K < age 60, \$300K < age 50 and \$500K < age 40
- \$50,000 guaranteed issue¹ for spouse coverage³
 - No current guaranteed issue for spouse coverage
- The aggregate plan maximum has increased to \$1,750,000 for both members and spouses³
 - Current max is \$1,500,000
- Children covered to age 26
 - Current is to age 21 (23 if a full-time student)
- Accelerated Benefit Option⁴ will be 80% to \$500,000
 - Current is 50% to \$100,000
- \$50,000 life insurance buy-up offer¹
- No lifestyle/aviation avocation questions during evidence of insurability process

Voluntary accidental death and dismemberment (VAD&D) plan enhancements

- Maximum of \$500,000 for members and \$350,000 for retirees
- Coverage does not end at a certain age, but enrollment limited to age 70
 - Current coverage terminates at age 70
- Spouse education benefit maximum is \$5,000
 - Current benefit maximum is \$2,500
- Child education benefit maximum is \$10,000 per academic year with an overall maximum of 20%
 - Current benefit maximum is \$2,500
- Arm and leg covered losses set at 75%
 - Currently not covered
- New hospital confinement benefit
- New felonious assault benefit



In collaboration with



**Air Line Pilots
Association, Int'l**

Disability plan enhancements

- Added survivor benefit, up to 6x your monthly benefit
- Added 60-day return-to-work allowance prior to meeting waiting period
- Removed laser vision correction surgery from the disability exclusions
- \$1,200 buy-up offer²

New services available with life insurance

- **Will Preparation Services:**⁵ Helping to ensure your final wishes are clear. Get help preparing or updating a will, living will or power of attorney.
- **Estate Resolution Services:**⁵ Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations.
- **Funeral Planning Assistance:**⁶ Honoring a loved one's life. Work with compassionate counselors that assist with customizing funeral arrangements with personalized one-on-one service.
- **Dignity Memorial®:**⁷ Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.

Enroll Today!

1. Go to alpa.org/insuranceportal and log in using your ALPA member credentials.
2. The next page is the Member Benefits Management Portal welcome page. If this is your first time using the portal, select **"Register"** and follow the prompts.
3. Once you register and log in, you will be able to apply for new coverage and manage your benefits.

1. You must be performing normal activities for coverage to become effective.
2. You must be actively at work for coverage to become effective. Benefits may be not be payable for a disability that results from a pre-existing condition.
3. Coverage reduces at age 65 to the lesser of 65% of the amount you elected or \$100,000, at age 70 to the lesser of 40% of the amount you elected or \$61,538, at age 75 to the lesser of 25% of the amount you elected or \$38,462, and at age 80 to the lesser of 15% of the amount you elected or \$23,077.
4. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.
5. Will preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York-situated cases, the will preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond will preparation. Tax planning and preparation of living trusts are not covered by the will preparation service. Certain services are not covered by estate resolution services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
6. Grief Counseling and Funeral Planning Assistance are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
7. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

metlife.com

Coverage may not be available in all states. Please contact your plan administrator for more information.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details



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