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Dear Colleague,

Congratulations on your retirement and on your successful career as a professional airline pilot.

It has been ALPA's privilege to be your representative and we thank you for your trust and commitment to the Association.

As you transition from being an active ALPA member to retirement, there are some changes to your ALPA benefits program you need to be aware of:

- The Co-operators Group Home and Auto plan is available to retired members. Please contact The Co-operators at 1-800-387-1963 to participate in this program.
- If you have purchased Critical Illness through Industrial Alliance, your policy will continue in force as long as your premiums are paid and you become an "Inactive Participant" with ALPA (please contact Member Services at 1-800-746-ALPA (2572) about how to become an "Inactive Participant"). Your coverage may remain in force until age 75. Please contact Industrial Alliance at 1-800-266-5667 for complete details.
- If you currently have ALPA optional life insurance coverage in force, your insurance will continue to age 65 provided you pay your premiums and maintain your "Inactive Participant" status with ALPA. If you choose not maintain your coverage via ALPA, you do have the option of converting your ALPA optional life insurance (including any spousal insurance) to an individual policy. You must do so within 30 days of your employment termination date. Please contact our Insurance Advisors, RBI Advisory Group at 1-888-724-1444 to discuss your conversion options.

Unfortunately, because you will no longer meet the requirements of a regular/active ALPA member, the \$20,000 life insurance benefit funded via dues and access to Best Doctors will end on your last day of active employment.

Once again, congratulations on your retirement.

Sincerely,

Captain David Peyton

Canada Board BOIT Chairman