



AIR LINE PILOTS ASSOCIATION INTERNATIONAL

THE WORLD'S LARGEST PILOTS UNION • [HTTP://MEMBER.INSURANCE.ALPA.ORG](http://MEMBER.INSURANCE.ALPA.ORG)

PLAN MEMBER ANNOUNCEMENT

Date: January 2018
To: All Plan Members of ALPA Canada
Re: Change of Insurance Provider

The ALPA Canada Board of Insurance Trustees are pleased to advise effective January 1st, 2018, **Special Markets Solutions** – a division of **Industrial Alliance Financial Services Inc. (iA Financial Group)** was selected as your new insurance provider for your ALPA Canada Voluntary Insurance program. iA Financial Group is Canada's fourth largest insurance company and has earned an **A+** (Superior rating) from A.M Best along with an **A+** rating (Strong) from Standard & Poor's rating services. iA Financial Group has earned a reputation in the marketplace for providing Associations and Affinity programs with flexible, innovative solutions to meet the on-going needs of their members.

ADDITIONAL IMPORTANT INFORMATION

All ALPA Canada members (including spouses) who were previously insured for voluntary/optional life insurance products, including Accidental Death/Dismemberment and Dependent Life, will see their sum of insurance grandfathered with iA Financial Group as of January 1st, 2018. In addition, there will be no change in cost or plan provisions as a result of this transition.

If I currently have voluntary/optional insurance with ALPA, what do I need to do?

All plan members insured as of January 1, 2018 will see their coverages grandfathered with iA Financial Group, therefore plan members are not required to do anything as a result of this transition.

If I currently do not have voluntary/optional life insurance with ALPA, how can I apply?

The ALPA Canada Voluntary Insurance program allows plan members to apply for up to **\$500,000** of term life insurance without a medical. Plan members are required at time of application to submit a copy of their CAT 1 or Class 1 Medical certificate as proof of insurability. The ALPA Canada Voluntary Insurance program provides ease of enrolment and is more competitively priced in comparison to typical mortgage/creditor life insurance programs provided by most Financial Institutions. Plan members wishing to purchase voluntary/optional life insurance may apply by completing the on-line application form available at <https://www.alpa.org/resources/alpa-insurance/canadian-coverage>. Please print and send your application including pre-authorized debit agreement to our plan administrator – RBI Advisory Group. Address and contact details may be found within the application.

What documents may I expect to receive once the transition is complete?

Plan members of ALPA Canada will have access to a new member booklet which outlines the terms and coverage provisions of the ALPA Canada Insurance program. These documents will be made available through the ALPA Canada web portal. In addition, if you would like to request a hard copy document for your records, please request a copy from ALPA Membership services or from your plan administrator – RBI Advisory Group at 1-888-724-1444 or email at alpaadmin@rbiadvisory.com.

I am currently insured for voluntary/optional life insurance and wish to change Financial Institutions for my premiums.

Please print and complete a new Pre-Authorized Debit Agreement with your new banking information and send it to our plan administrator – RBI Advisory Group. Alternatively, please call RBI Advisory Group at 1-888-724-1444 and request a PAD agreement to be sent to you.

Do I need to complete a new beneficiary designation form?

No, all beneficiary designations on file will be accepted by iA Financial Group. However, it is important to review your beneficiary designation from time to time if your family circumstances have changed. To obtain a beneficiary designation change form, please go to: <https://www.alpa.org/resources/alpa-insurance/canadian-coverage> or contact RBI Advisory Group at 1-888-724-1444.

What if I move or relocate?

Please be sure to keep your coordinates current with ALPA Membership Services. Specific provinces charge sales tax on insurance premiums therefore if you move to another province, it is important to notify membership services to ensure your premium deductions are accurate.

Who do I contact if I have further questions?

If you have any questions, please contact Membership Services at Membership@alpa.org or 1-888-359-2572, option 3 or contact your plan administrator – RBI Advisory Group at 1-888-724-1444 or email at alpaadmin@rbiadvisory.com.

Optional Life Insurance Rates (Member and Spouse)

MONTHLY PREMIUMS PER \$50,000 UNIT OF INSURANCE				
	Male		Female	
Age	Non-Smoker*	Smoker	Non-Smoker*	Smoker
Under 35	\$4.00	\$6.55	\$3.30	\$5.30
35-39	\$4.50	\$8.80	\$3.85	\$7.60
40-44	\$5.95	\$13.35	\$3.85	\$9.10
45-49	\$8.45	\$19.05	\$5.55	\$13.00
50-54	\$12.45	\$24.65	\$7.85	\$16.25
55-59	\$18.90	\$39.45	\$12.00	\$24.20
60-64	\$31.80	\$58.00	\$22.50	\$36.60

Accidental Death, Disease & Dismemberment Rates

MONTHLY PREMIUM	
Coverage	Monthly
\$50,000	\$2.50
\$100,000	\$5.00
\$150,000	\$7.50
\$200,000	\$10.00
\$250,000	\$12.50
\$300,000	\$15.00
\$350,000	\$17.50
\$400,000	\$20.00
\$450,000	\$22.50
\$500,000	\$25.00

Dependent Life Insurance (\$5,000 coverage per eligible dependent)

Monthly rate of \$1.91 for members with eligible dependents (spouse, dependent children)

Sincerely,



Captain David Peyton
Board of Insurance Trustees Chairman
ALPA Canada Board