



AIR LINE PILOTS ASSOCIATION, INTERNATIONAL

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THE WORLD'S LARGEST PILOTS UNION | WWW.ALPA.ORG

Dear Member:

Based on recent conditions caused by the COVID-19 virus, we realize that temporary capacity reductions announced by multiple airlines may have a potential affect on your membership classification with ALPA and your employment status at your airline. If you are moved to F1 ALPA membership status due to being furloughed, the following guidelines will apply to your ALPA Member Insurance plan(s). Please note that coverage terms vary based on product.

ALPA Member Insurance for Furloughed Pilots

Annual Renewable Term Life and Level Term Life

Coverage may continue if you continue ALPA membership, remain on the pilot seniority list with recall-from-furlough rights, and continue to pay premiums when due. Life programs may be purchased during the F1 period if you retain ALPA membership and remain on the seniority list.

Accidental Death and Dismemberment

Coverage terminates on the last day of the month in which the insured ceases to be an active or retired Association member.

Critical Illness and Accident

Coverage may be retained or purchased during the F1 term as long you continue ALPA membership and pay premiums when due.

ALPA National Long-Term Disability (Base, Extended, and Lump Sum Plans)

Coverage terminates 90 days after the end of the month in which the furlough began, so long as membership is maintained, and premium is paid when due. No new coverage may be purchased during the F1 period regardless of ALPA status. You may reapply for coverage upon return to active flying.

Dental

Coverage may continue, or new coverage may be purchased, during the F1 period if you continue ALPA membership and remain on the seniority list.

We realize that these may be difficult times but we hope that the availability of some our insurance products will provide security in the interim. ALPA has also established a special furlough resource website, accessible through www.alpa.org home page. If you have any questions regarding your insurance product(s), please feel free to contact the Member Insurance team at insurance@alpa.org or 1-800-746-2572.

Respectfully,

Member Insurance Department