



# MyALPAInsurance USER RESOURCE GUIDE

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## Overview

Welcome to ALPA’s online enrollment portal, MyALPAInsurance. Follow this guide to confirm your enrollment elections. Some portal features include:

- Realtime integration to your insurance premium billing information. When you enroll, drop, or change your guaranteed-issue insurance, your billing records will be updated in real time (with discounts updated after the next billing cycle).
- Update your beneficiaries or dependents at any time.
- No requirement for qualifying life events. Make changes for any reason, at any time, throughout the year.
- 100 percent in-house application with access through MyALPA; we are no longer using a third-party vendor.

## How to Log In

1. Visit [memberinsurance.alpa.org](https://memberinsurance.alpa.org)
2. Under “U.S. Members: Manage Your Coverage,” select the button “LOG IN NOW”
3. Log in with your MyALPA credentials

The screenshot shows the ALPA website's Member Insurance page. At the top, there is a navigation bar with the ALPA logo, the text 'AIR LINE PILOTS ASSOCIATION, INT'L', and a search icon. Below the navigation bar, there are links for 'About ALPA', 'Advocacy', 'News & Events', and 'Pilot Resources'. The main content area features a heading 'Member Insurance' followed by a paragraph: 'ALPA offers voluntary supplemental insurance to all members in good standing in both the United States and Canada. Our plans are designed by pilots, for pilots. Browse product pages below and make sure ALPA insurance is part of your flight plan.' Below this is another heading 'U.S. Members: Manage Your Coverage' with a paragraph: 'The Member Insurance portal is your one-stop shop for enrollment and plan management. Look for an enhanced system to launch in the second half of 2022.' At the bottom of the content area, there is a blue button labeled 'LOG IN NOW'. A small note at the very bottom of the page states: 'At this time, the enrollment portal is only available for U.S. insurance plans.'

# The Home Screen

1. The home screen provides an easy-to-use menu where you can make new elections, update your current benefits, add, or modify dependents and beneficiaries, and access a library of Resources.

2. The tool bar enables you to view your:

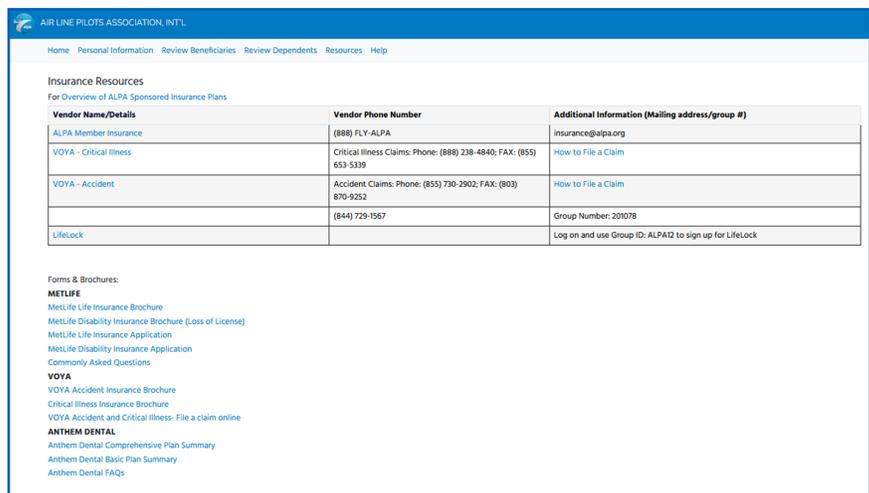
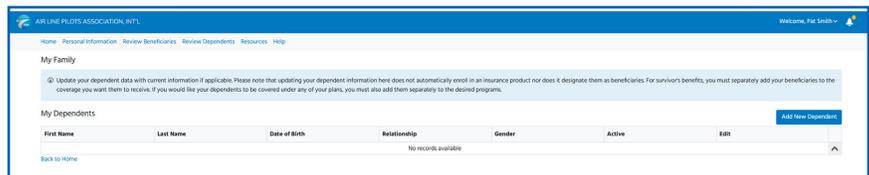
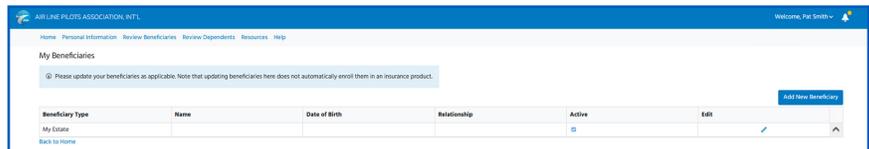
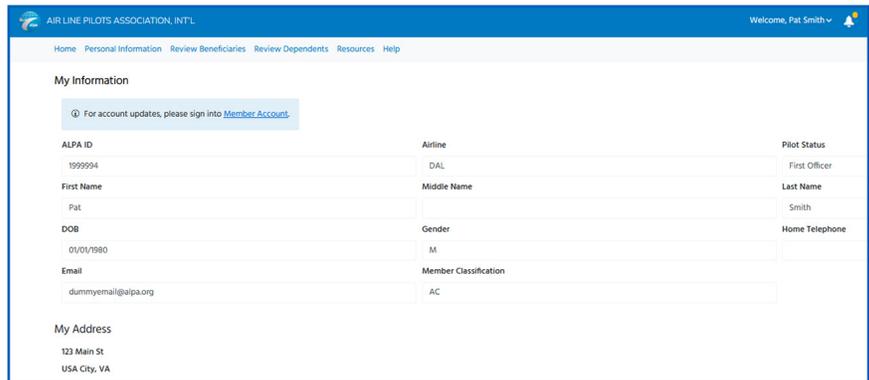
a. **Personal Information:** Basic demographic information will display based on the most current information in ALPA's Membership database (your member account). Any changes or adjustments to your personal information can be done in your member account or by contacting [Membership@alpa.org](mailto:Membership@alpa.org).

b. **Review Your Beneficiaries:** Add new or update existing beneficiaries. Please note that adding or changing beneficiaries does not enroll those beneficiaries in any plan, it only updates the beneficiary information.

c. **Review your Dependents:** Update your dependent information (add or change dependents). Please note that adding or changing this information does not enroll those dependents in any plan, it only updates the dependent information.

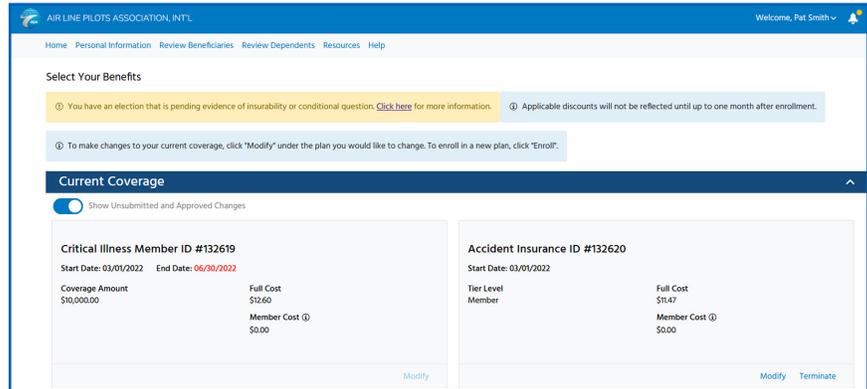
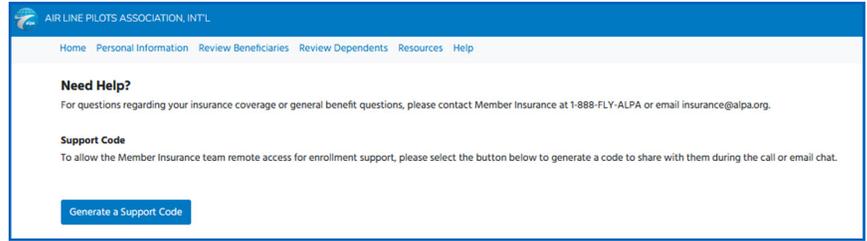
d. **Access to Resources:** Access forms and brochures as well as insurance company links to their ALPA resource page. Conveniently access resources and information for filing claims and accessing plan summaries.

e. **Help:** Find contact information for ALPA Member Insurance and generate a support code, as may be required for "live" help while you are online. Tip: When generating a support code, write it down or copy and paste it to an e-mail request ([Insurance@alpa.org](mailto:Insurance@alpa.org)) for support.



### 3. Select Your Benefits

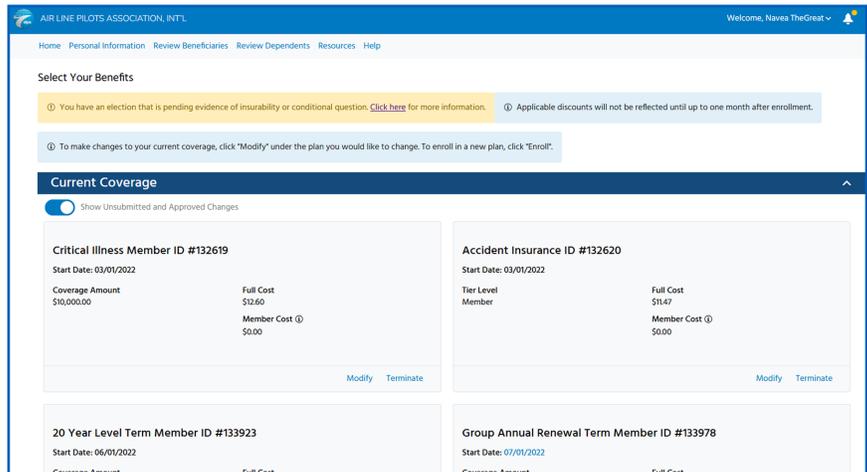
- a. Messaging will display on your dashboard with information such as pending evidence of insurability (EOI) or other announcements.
- b. The dashboard has two components: Current Coverage and Enroll for New Plans.



## Current Coverage

The current coverage tile cards contain all the relevant information to the plans that you are currently enrolled in and the different actions that can be taken.

- **The name of the plan.** When the plan benefits began (start date). Note: All benefit elections are effective the first of the month following the date submitted or the first of the month following date of final underwriting approval for elections requiring evidence of insurability (EOI). You must be actively at work on the date the coverage is issued. The coverage amount (if applicable the face amount of the policy).
- **Full cost.** This is the full monthly premium (without any applicable discounts).
- **Member cost.** This is the member/participant contribution (less any applicable discounts; however, note that discounts will be applied when the billing cycle runs after the effective date).
- **Modify.** This selection enables you to change your coverage (add or increase).
- **Terminate:** This selection enables you to cancel your coverage.



# Enrolling in New Plans

In the “Enroll for New Plans” area, you can view and navigate through all the programs available to you. Elections can be made at any time without a qualifying event.

By highlighting and selecting “Enroll,” you can explore each individual benefit plan and estimate your premiums for that coverage (online quote), add beneficiaries, and otherwise enroll (or just browse) in the plans of your choice. Remember you must proceed all the way through the election steps and submit your elections. If you do not see a confirmation screen, the election has not been completed.

Scrolling down/navigate toward the dashboards with the menu of plans available to you for enrollment.

## STEP 1: Plan details (more info)

Selecting “more info” enables you to open a brochure in a different tab and review information about the plan(s) you are considering.

## STEP 2: Enroll

Selecting “Enroll” enables you to begin the process of exploring and enrolling in a benefit plan that may be of interest to you.

## STEP 3: Enter Coverage or Select Benefit

Enter the desired amount of coverage or select from the plan options available to you.

## STEP 4: Rate Estimator

Quickly provides estimated costs for various policies and coverage levels. You can use the rate calculator to get estimated premium without committing to an election.

*Please note:* To proceed to the next screen, you may be prompted to complete information that may be missing or required to move to the next step. In the example illustrated, the applicant is

The screenshot shows the 'Enroll for New Plans' interface. It features a grid of six plan options under the 'Life Insurance' category. Each option includes a title, a list of key details (such as 'Coverage only available when member is enrolled' and 'Coverage amount cannot exceed the members amount'), and an 'Enroll' button. The plans are: 10 Year Level Term Member, 10 Year Level Term Spouse, 20 Year Level Term Member, 20 Year Level Term Spouse, Accidental Death and Dismemberment, and Group Term Life Child.

This screenshot displays the 'Confirmation' screen. At the top, a green message states 'Congratulations, your benefits have been confirmed.' Below this is a 'Your Cost Summary as of 07/01/2022' table:

Policy ID	Approved Plan	Estimated Monthly Cost
113620	Accident Insurance	\$1147

Below the table, a note indicates: 'Additional verification is required for the following election(s). Coverage amount will be determined once you have been approved.' A 'Notifications' table is also visible at the bottom.

This screenshot shows the enrollment process for a '10 Year Level Term Member'. It features a progress bar with three steps: 1. Determine Coverage, 2. Affirmation, and 3. Plan Cost. The 'Determine Coverage' step is active, showing a 'Coverage Amount' dropdown set to '\$250,000' and a 'Rate Estimator' button. Below this is an 'Allocate Beneficiaries' section with a table for adding beneficiaries. The table currently shows 'No records available'.

This screenshot shows the enrollment process for a '20 Year Level Term Member'. A 'Rate Estimator' dialog box is open, displaying the following information:

- Age: 55
- Coverage Amount: \$250,000
- Smoker Status: Select Non-Smoker
- Estimate Cost: \$0.00

The background shows the 'Determine Coverage' step of the enrollment process.

required to designate a beneficiary from the drop-down list (it can be the estate, trust, or a person).

- Other required information will be prompted, for example review and acceptance of the requirements.
- Pending elections will be wiped out not properly “submitted.”

**STEP 5:** Save your elections once you have completed all the steps.

**STEP 6:** Lastly, submit your elections.

Once all your elections are completed and submitted, you will receive messaging for any required evidence of insurability (EOI). The enrollment is not complete until all EOI forms are completed and remitted to the insurance company.

**10 Year Level Term Member**

Progress: Determine Coverage (1) | Affirmation (2) | Plan Cost (3)

Please review and acknowledge:

- I am actively at work or physically/psychologically available for work in the capacity for which I hold an FAA license.
- My health status has not changed since my last FAA physical exam.
- I declare that I am able to perform the normal activities of a person of such age and sex with a like occupation or retired status on the date I am enrolling. I understand that if I am unable to perform such normal activities on the scheduled effective date of insurance, such insurance will not take effect until I am able to resume performing such activities.
- If I do not enroll for the maximum coverage for which I am eligible, evidence of insurability, satisfactory to Metropolitan Life Insurance Company, may be required to enroll for or increase such coverage. Coverage will not take effect, or it will be limited, until notice is received that Metropolitan Life Insurance Company has approved the coverage or increase.
- I have read the Beneficiary Designation section provided in this enrollment form and if applicable, I have made a designation if I so choose.

I agree with terms and conditions  
Hint: By checking this, you agree to our Terms & Conditions

Step 2 of 3 Cancel Previous Next

**10 Year Level Term Member**

Progress: Determine Coverage (1) | Affirmation (2) | Plan Cost (3)

Please review your selections.

This may not take effect until your information is submitted and approved. You will see the appropriate cost reflected in your invoice.

Coverage Amount: \$250,000.00  
 Effective Date: 07/01/2022  
 Estimated Monthly Cost: TBD

Step 3 of 3 Cancel Previous Save My Election

To make changes to your current coverage, click "Modify" under the plan you would like to change. To enroll in a new plan, click "Enroll".

**Current Coverage**

Show Unsubmitted and Approved Changes

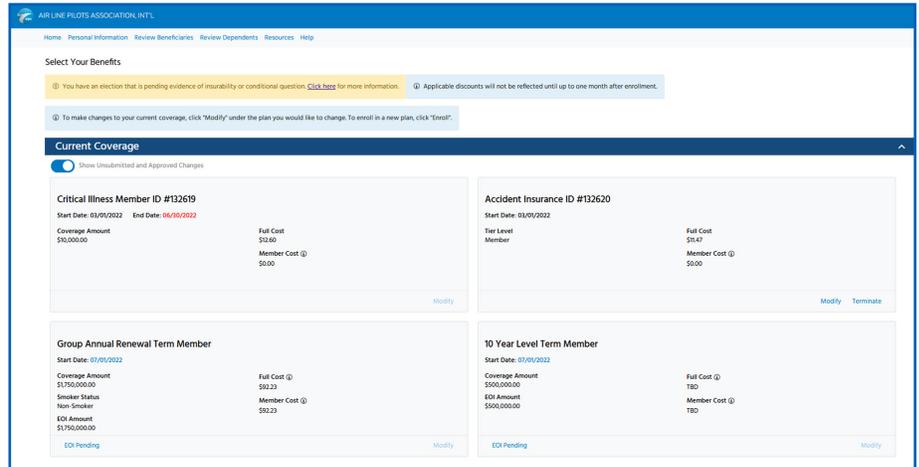
You have unsubmitted changes Continue to Submit Changes >

Plan Name	Start Date	Coverage Amount	Full Cost	Member Cost
10 Year Level Term Member	07/01/2022	\$250,000.00	TBD	TBD
Critical Illness Member ID #132619	03/01/2022 - 06/30/2022	\$10,000.00	\$12.60	\$0.00
Accident Insurance ID #132620	03/01/2022	Member	\$11.47	Member Cost
Group Annual Renewal Term Member	07/01/2022	\$1,750,000.00	\$92.23	Member Cost

# Evidence of Insurability “EOI”

When the benefit selection requires the applicant to provide information on health status on condition of the member or dependent to be considered for insurance, you will receive a message and “EOI links.” EOI links can be found in several places in the portal: the confirmation page, the home page messaging, the home page bell icon at the top, and the plan card tile.

The application process is not complete until the insurance company receives and processes the EOI information (electronic or PDF application).



## Member Insurance Contact Information

ALPA Member Insurance  
[Insurance@alpa.org](mailto:Insurance@alpa.org)  
888-FLY-ALPA  
[memberinsurance.alpa.org](http://memberinsurance.alpa.org)

