

## ALPA Disability Insurance: Income When You're Grounded

**By Scott Baker, Manager, ALPA Member Insurance**

It's easy, especially when you're young, to think you're invincible, that bad stuff—including your own body betraying you, stalling, or even ending your pilot career—is the kind of thing that only happens to other people. Heed what a couple of your fellow pilots learned about that. Neither ever imagined actually needing ALPA Loss of License (LOL) insurance, which each bought years ago as a new ALPA member.

F/O Martha Collins (United, Ret.), 58, reacted badly to an antibiotic while getting a dental implant in January 2008. Her doctor prescribed prednisone, a powerful oral steroid, to which she had an even worse reaction. Collins ended up with multiple food allergies and, indirectly, a shoulder injury. After three surgeries, she can lift only two pounds with her right arm and has been told she'll never fly again.

After paying the mortgage, Collins had \$300 per month for all other expenses. Making her situation more difficult was the costly and restrictive diet she needed to follow due to her now acute allergies. When her ALPA LOL insurance kicked in, providing a benefit every month, Collins was able to sleep at night again—and regained the weight she'd lost to worry and her food allergies.

For F/O Mike Eberling (Delta), 58, the situation was more straightforward. In 2004,

he noticed that he was losing his hearing, making his job as a line pilot much more difficult—especially while flying the B-767-400 internationally and trying to decipher ATC clearances from non-native speakers of English. In 2007, he removed himself from flying status and claimed a

ance, including short-term disability and LOL insurance for U.S. members. These policies replace some of your income if you're unable to work as a pilot.

Short-term disability benefits begin 14, 30, or 60 days after your disability begins, depending on which policy

**Here's a shocking statistic: Pilots are almost three times more likely than the general public to need disability insurance.**

you buy. The benefits extend to a maximum duration of 52 weeks minus the waiting period.

After that, ALPA LOL insurance kicks in (if you've been prudent enough to obtain it beforehand), providing as much as \$4,200 per month for as long as four years. Under the Loss of License Plus program, you'll continue to receive 50 percent of your LOL benefit if you're totally disabled when your LOL benefits end. Lump-Sum LOL insurance is another option. Approximately 90 percent of pilots who purchase ALPA's Lump-Sum LOL insurance also purchase monthly LOL or LOL Plus insurance.

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ALPA knows that pilots have unique needs. Virtually every other competing insurance product is an effort to fit a square peg into a round hole. Unlike our competitors, ALPA handles claims intake at the union's administrative offices. If a pilot does not fill

out the claims form properly, we help him or her to do so.

We offer a very high-quality product, backed by the Guardian Life Insurance Company of America, a superbly managed, AAA-rated insurance carrier. The plan reimburses its own claims up to a certain amount, but if a claim exceeds a certain threshold amount, our Guardian stop-loss insurance pays the amount that exceeded the threshold.

Collins notes, "ALPA has been beyond fabulous—the medical, legal, and insurance folks. And the people at Guardian were wonderful." She only regrets that she didn't think to increase her coverage as she progressed from B-727 flight engineer to captain and then B-777 international first officer. She urges all ALPA members, "Sign up for ALPA Loss of License insurance. Whenever you get a pay raise, increase your coverage. This is the [insurance] that gets you by when you're blindsided. This



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is the one that puts food on the table." The one message she would like every ALPA member to know is—"When you can't fly, it's too late to apply." 