



ALPA Canada Benefits Guide

See inside for important information about your benefits.



Welcome

Your ALPA benefits are an integral part of your membership. We are pleased to offer a comprehensive array of valuable programs and services to protect your health, family and way of life. This guide answers some of the basic questions you may have about your benefits. Please review it carefully.

Eligibility

The basic life insurance benefit (\$20,000) and Teladoc health services are issued for each regular active, executive active and executive inactive member and maintained for those on sick leave. Optional life insurance, optional AD&D and optional critical illness are available to all active, executive active, executive inactive and inactive participant members and their spouses. Members must be under age 65 and be a resident of Canada at the time of application in order to be eligible.

Eligible family members include:

- Your legally married spouse
- Your common-law partner
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- Disabled children who reach the age limit and meet certain criteria may continue on your health coverage

Enrollment and Beneficiary Designation

Upon becoming a dues-paying member, it is important to complete a beneficiary designation form for your basic life insurance. If you wish to enroll in optional life insurance and/or critical illness, you may do so by completing an application for insurance at specialmarkets.ia.ca/alpa/home.

When Coverage Begins

New Members: Members are automatically enrolled in basic life insurance and Teladoc health services upon becoming a dues-paying member. If you apply for any additional optional insurance, your coverage begins once your application has been approved by the insurer.

Making Changes

If you have a change in address or marital status or need to change your beneficiary, do not forget to update your ALPA Insurance. All contact information can be located on the last page of this summary.

Your Member Benefits

Life insurance provides your named beneficiary with a benefit following your death. Remember to be sure your beneficiary designation is accurate and up to date! You may download and print a beneficiary change form or designate your beneficiary electronically at alpa.org/en/resources/alpa-insurance/canadian-coverage. If you have not designated a beneficiary, your insurance proceeds will be paid to your estate which may result in payment delays.

Basic Life Benefit

Basic life insurance provided by ALPA protects your family’s future with reliable coverage when it is needed most.

Coverage	
Member	\$20,000
Termination Age	Age 70 or retirement (earlier of)



Optional Life and Accidental Death and Dismemberment Insurance

With ALPA's term life insurance, you can rest easy knowing that your loved ones will be cared for financially when you die. Optional accidental death and dismemberment (AD&D) is purchased separately and is ONLY available to the ALPA member (pilot only). AD&D insurance provides specified benefits to you following a covered accidental bodily injury that directly causes dismemberment or death.

Coverage		Medical Requirements
Member	Available in amounts from \$50,000 to \$500,000 in \$50,000 increments.	Members who hold a valid category 1 medical certificate can enroll in their selected optional life coverage level without providing medical evidence. Rates are distinguished by both gender and smoker status.
Spouse	Available in amounts from \$50,000 to \$500,000 in \$50,000 increments. Rates are distinguished by both gender and smoker status.	Subject to evidence of insurability
Child(ren)	\$5,000 dependent life (optional life insurance must be in place for the member prior to electing this benefit). You may select this coverage on the application form.	N/A
Termination Age	Age 70	N/A
Ready to Apply?	Members may apply and view pricing and product provisions at specialmarkets.ia.ca/alpa/home .	

Critical Illness

A serious illness can have life-changing consequences—not only for your health, but also for your finances. Critical illness insurance provides the comfort and security of a tax-free, lump-sum payment with no restrictions on how it is spent. Common uses include paying off debt, home adaptation, childcare, lifestyle changes or supplementing your retirement needs. Payment is not dependent on your ability to work. Other valuable provisions include multiple event coverage, cancer recurrence and benefits for certain non-life-threatening conditions.

Coverage		Medical Requirements
Member	Available in amounts from \$50,000 to \$500,000 in \$50,000 increments.	Subject to evidence of insurability
Spouse	Available in amounts from \$50,000 to \$500,000 in \$50,000 increments. Rates are distinguished by both gender and smoker status.	Subject to evidence of insurability
Child(ren)	Either \$5,000 or \$10,000	N/A
Termination Age	Age 75	N/A
How to Apply?	Members may apply and view pricing and product provisions at specialmarkets.ia.ca/alpa/home .	



Teladoc Health Medical Services

Included as part of your membership with ALPA, Teladoc Health's nationally recognized experts span more than 450 medical specialties and can provide you with a medical opinion on a wide range of conditions. Teladoc Health provides you and your dependents with deeper insight and guidance on obtaining a second opinion on a diagnosis or treatment plan, finding a local Canadian physician, locating specialists outside of Canada, navigating the health care system or simply connecting you to medical resources or information in your area. Find:

- Expert medical opinions
- Personal health navigator tools
- Doctor or care providers

When accessing services, please identify yourself as a member of the Air Line Pilots Association (Canada), not your employer airline.

To contact Teladoc Health, call 1-877-419-2378 or visit teladochealth.ca.

Post-Retirement Benefits

MyFuture Post-Retirement Benefits: Telus Health

If you lose access to your employer-sponsored medical and dental services due to termination of employment, retirement or layoffs, you now have an option! The MyFuture marketplace provides ALPA members with the option to purchase extended health and dental coverage to support your health and well-being in the event that you no longer have access to your employer-sponsored benefits program. The MyFuture program features a wide range of competitive medical, dental and travel insurance options with no medical questions asked if you apply within 60 days of termination from your employer-sponsored program. To request an access code, visit alpa.org/en/resources/alpa-insurance/canadian-coverage.

Please note, an access code is only provided if you are within 60 days of losing your employer-sponsored program.

If you have questions or would like to know more, please call 1-888-724-1444 or email rbi_pilot_insurance@hubinternational.com

Discount Home/Auto Insurance

The Cooperators and HUB Digital Marketplace

Finding competitive rates and comprehensive coverage for your home and personal assets can be difficult and time-consuming. As a member of ALPA, you now have access to a variety of group insurance programs that offer exceptional coverage at preferred rates.

Option 1: Cooperators Home and Auto program

ALPA members can buy insurance by phone, online and in person. In addition to receiving preferred rates, ALPA members can also enjoy added savings through CustomerPerks, which provides access to more than 3,000 discounts from leading brand-name companies and local shops through an easy-to-use mobile application and web portal.

When obtaining your quote or accessing your preferred rates, be sure to identify as a member of the Air Line Pilots Association (Canada), not your employer airline. To get a quote, visit cooperatorsgroupinsurance.ca or call 1-800-387-1963.

Option 2: HUB Digital Marketplace

The HUB Digital Marketplace provides ALPA members with access to a wide variety of products for their insurance needs. The platform is postal code responsive and will present a suite of products available in your province. For home and auto coverage, the HUB Digital Marketplace provides the member with quotes from multiple insurance companies in real-time. Once a quote has been generated, you can bind your insurance online and set up the policy within minutes or simply call HUB's contact center directly to discuss the quote with a licensed broker specialist. HUB Digital Marketplace also offers exclusive discounts and offers through BenefitHub on various brands you love on a mobile-friendly marketplace.

HUB's Digital Marketplace uses a multi-carrier panel approach to provide ALPA members with a real-time comparative quote. By quoting multiple insurance companies at the same time, the Digital Marketplace provides the best mix of price and product options for your insurance needs. To obtain pricing go to hubsmartcoverage.ca/alpa or call 1-888-881-8045. Please be sure to identify as a member of the Air Line Pilots Association (Canada), not your employer airline.

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage nor medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Plan Booklet for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.

Contacts

Coverage	Carrier	Policy #	Phone #	Email/Website
Basic Group Life	Industrial Alliance	100011822	1-888-359-2572	membership@alpa.org
Optional Life, Optional Critical Illness, AD&D	Industrial Alliance	100011822/ 100007365	1-888-724-1444	rbi_pilot_insurance@hubinternational.com specialmarkets.ia.ca/alpa/home
Teladoc Health	Teladoc	N/A	1-877-419-2378	teladochealth.ca
YourFuture Post-Retirement Options	Telus Health (formerly LifeWorks)	N/A	1-888-724-1444 1-844-336-3130	rbi_pilot_insurance@hubinternational.com myfuturesupport@lifeworks.com
Home and Auto Insurance	Cooperators	N/A	1-800-387-1963	cooperatorsgroupinsurance.ca
Home and Auto Insurance HUB Digital Marketplace	HUB International	N/A	1-888-881-8045	hubsmartcoverage.ca/alpa

WE HAVE GONE DIGITAL! DOWNLOADING THE APP IS EASY. SIMPLY:



Search "Benefit Spot" on the Apple App Store or Google Play or scan this QR code.



Download the app to your smartphone or other mobile device.



When you launch the app, enter company code: **ALPACAN** to access our plan information.

NOTE: The company code is case sensitive.



That's it—you're ready to go!