



**take care of
your ground crew.**

**Insurance Products
Exclusively for ALPA Members**

Plan Year 2024

ALPA Canada's Optional Life Insurance Plans

**Underwritten by
Industrial Alliance Insurance
and Financial Services Inc.**

Air Line Pilots Association Insurance Plan— Benefits Summary

Eligibility

- Available to members under age 65 who hold a valid Cat. 1 medical certificate (or with medical underwriting) and are residents of Canada.

Basic Life Insurance

- Compulsory coverage of \$20,000 for each ALPA(C) Active, Executive Active, and Executive Inactive member.
- Premium derived from dues or assessment.
- Coverage terminates at age 70 for active members.
- Coverage terminates at age 65 for inactive members.

Voluntary Term Life Insurance

- Available to Active, Executive Active, Executive Inactive, and Inactive Participant members.
- Available to both you and your spouse.
- Can be purchased in units of \$50,000 to a maximum amount of \$500,000.
- Premiums for optional life insurance are based on the gender, age, and smoker status of the person applying, and on the amount of insurance.
- Coverage is available to age 70.

Dependent Life Insurance (includes Prenatal benefit*)

- Dependent coverage is mandatory for voluntary term life members that have dependents.
- Covers your spouse and your dependent children for \$5,000 each in the event of death.
- Coverage for dependent children begins at birth.
- Prenatal coverage begins at 20 weeks gestation.

* *This benefit reimburses the cost of a funeral for a stillborn infant. The maximum benefit is the lesser of the actual cost of the funeral or the amount of the life insurance benefit for dependent children.*

Accidental Death, Disease, & Dismemberment Insurance

- Available to members only (spouse excluded).
- Coverage is “occupational” while the member is performing his/her duties of occupation as required by his/her employer to a maximum benefit of \$75,000.
- Pays an amount equal to the sum insured in the event of an accidental death.
- Pays a portion of the death benefit for dismemberment, loss of use, or paralysis due to an accident.
- Optional life must be elected prior to having AD&D coverage.
- Coverage is available to age 70.

Can my spouse apply for additional coverage?

- Yes, additional coverage is available for your spouse (optional life insurance only). Your spouse may apply for coverage at any time; however, the application for coverage is medically underwritten and must be approved by medical underwriting prior to being in effect (see attached application). If the application is approved, premiums will be due the 1st of the month following approval.

Who qualifies for Dependent Life Insurance coverage?

- The member’s legal spouse, common-law spouse, or former spouse. The same person must be insured for all spousal benefits, and only one spouse can be insured at a time.
- A 12-month co-habitation rule applies to the common-law spouse.
- Insurable children are unmarried dependent children (from birth to age 21, or age 25 for students), whether natural, adopted, or step-children of the member or spouse.
- A child under age 21 must not be working full-time (more than 30 hours per week), unless the child is a full-time student (registered in and attending an educational facility). A child over age 21 must be either a full-time student under age 25 (26 for Quebec residents) or incapacitated for a continuous

period beginning either before age 21 or before age 25 while a full-time student. Individuals who are paid (other than students receiving a scholarship) while attending a training program are not considered students.

Why do I need additional coverage?

- Statistics indicate that Canadian families require insurance coverage at a level of at least four to six times the annual household income. One of the most valuable assets that we as individuals possess is the ability to earn an income. Loss of income through untimely death can have a devastating effect on a family's lifestyle and dreams unless provisions are made for the replacement of lost income.

Is a medical exam required?

- No medical is required if the applicant holds a valid and current CAT. 1 medical certificate or equivalent Class 1 medical (members without a CAT. 1 or Class 1 are subject to medical underwriting).

When does my coverage reduce or terminate?

- Your coverage amount will reduce by 50% at age 60 to a maximum benefit amount of \$250,000. Coverage terminates at age 70.

Can we convert our coverage?

- If the Group Term Life Insurance of an Insured Pilot Member or Insured Spouse terminates as a result of such Insured Person ceasing to be eligible for insurance under the Policy, the Insured Person may, on or before his/her 65th birthday and without evidence of insurability, convert their terminated Group Term Life Insurance to an individual life policy, subject to conditions.

Is the Optional Plan portable?

- Yes, if you leave the employment of an ALPA airline you can continue your enrollment with your Optional Plan if you're classified as an Inactive Participant member of ALPA and continue your premium payments.

How do I apply?

- To apply, you can find information and applications here: <https://specialmarkets.ia.ca/alpa/home>

The preceding summary is intended to provide a brief description of the benefits available under the Air Line Pilots Association Insurance Plan. Note that life and accidental death & dismemberment insurance reduce by 50% at age 60 to a maximum benefit of \$250,000. This material does not create or confer any rights. The exact terms and conditions of your benefits are outlined in the applicable group benefits policy.

Member Plan Benefits for:

Group Name: Air Line Pilots Association
Insurance Plan

Questions and Inquiries

rbi_pilot_insurance@hubinternational.com

Phone: 1-888-724-1444

Fax: 403-938-0232

<http://memberinsurance.alpa.org>

How much does the plan cost?

Optional Life Insurance

- Units of \$50,000 to maximum of \$500,000
- Monthly rates per \$50,000 of insurance

Age	Smoker		*Nonsmoker	
	Male	Female	Male	Female
under 35	\$5.90	\$4.75	\$3.60	\$2.95
35-39	\$7.90	\$6.85	\$4.05	\$3.45
40-44	\$12.00	\$8.20	\$5.35	\$3.45
45-49	\$17.15	\$11.70	\$7.60	\$5.00
50-54	\$24.65	\$16.25	\$12.45	\$7.85
55-59	\$39.45	\$24.20	\$18.90	\$12.00
60-64	\$58.00	\$36.60	\$31.80	\$22.50
65-69	\$98.00	\$55.70	\$58.30	\$39.40

Maximum coverage available between ages 60 to 69 is \$250,000.

** Nonsmoker rates are available if you have not used tobacco products in the past 12 months.*

Revised rates as of 3/1/2019



Accidental Death, Disease, & Dismemberment (\$2.50 per \$50,000)

- Members only.
- The amount of ADD&D must be equal to the amount of life coverage selected.

ADD&D Rates	
Coverage	Monthly
50,000	\$2.50
75,000	\$3.75
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

Revised rates as of 3/1/2019

Dependent Life Insurance (includes Prenatal benefit)

- Dependent coverage is mandatory for voluntary term life members that have dependents.
- Provides \$5,000 of life insurance per eligible dependent.
- Monthly rate of \$1.91 per family.

Underwritten by:



Industrial Alliance
Insurance and Financial
Services Inc.