



Exclusive Disability Insurance Coverage for ALPA Members

- Disability Insurance Base
- Disability Insurance Plus
- Lump Sum Disability Insurance

NOVEMBER 1, 2022–OCTOBER 31, 2023

Plans by Pilots, for Pilots

Disability Insurance plans from ALPA are voluntary, member-paid programs designed to supplement your income in the event you are unable to exercise the privileges of your FAA certification.

These income-replacement programs have no offsets, but some employer-provided disability programs may reduce their benefits payout by offsetting benefits paid to you under other insurance programs, such as ALPA's Disability Insurance programs. Therefore, when considering purchasing this optional coverage through ALPA, we recommend that you review in detail your employer-provided short- and long-term disability programs for any offsets, exclusions, or other limitations.

What would a disability do to your financial well-being? Three out of 10 American adults indicate they can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow money from friends, family, or the bank.¹

What are your chances of becoming disabled?

Disability insurance can be a vital source of income if you are unable to work, and disabilities happen more often than you'd imagine. In fact, 1 in 4 of today's 20 year olds can expect to be out of work for at least a year because of a disability. If you are 35, you have a 50 percent chance of being disabled for 90 days or longer before you turn 65. Around 30% of working Americans between ages 35 - 65 will suffer a disability that will last for 90 days during

their career. A disability could happen to anyone, and the financial impact could be significant. Therefore, it is important to protect your income.

Eligibility

You are eligible to apply to start or increase the amount of your ALPA Disability Insurance (Base, Plus, or Lump Sum) coverage if you are:

- An apprentice, active, executive, or reactivated member of ALPA in good standing, holding a valid FAA medical certificate, and actively at work.
- An inactive participant flying in the capacity for which you hold a Federal Aviation Administration license for an acceptable non-ALPA carrier classified under Federal Aviation Regulations parts 119, 121, 129, or 135.

Benefits to Meet Your Needs

Three plan options are offered to meet your needs as an ALPA member.

Monthly Disability Insurance: Base

- **Benefit Amount:** Up to \$4,800 per month³ in \$600 increments
- **Waiting Period:** 12 months
- **Benefit Duration:** 48 months (reducing benefit duration begins at age 57)
- **Definition of Disability:** Own occupation

See page 6 for rates.

Monthly Disability Insurance: Plus

- **Coverage:** 50% of your Monthly Disability Insurance Base plan benefit up to \$2,400 per month⁴
- **Waiting Period:** 5 years
- **Benefit Duration:** To age 65 (reducing benefit duration begins at age 62)

¹ Federal Reserve, Update on the Economic Well-Being of U.S. Households: July 2020 Results. <https://www.federalreserve.gov/publications/2020-update-economic-well-being-of-us-households-over-all-financial-security.htm>

² <https://disabilitycanhappen.org/disability-statistic>

³ You are not eligible for an insurance amount greater than \$1,800 if your gross annual airline income is less than \$50,000.

⁴ You are not eligible for an insurance amount greater than \$900 if your gross annual airline income is less than \$50,000.

- **Definition of Disability:** Any gainful occupation

See page 7 for rates.

Lump Sum Disability Insurance

- **Benefit Amount:** Up to \$150,000⁵ in \$25,000 increments
- **Waiting Period:** 12 months
- **Benefit Duration:** Single payment

See chart below for more benefits information and page 5 for rates.

Valuable Built-in Features

Survivor Benefit

If the member dies while disabled and was entitled to receive monthly benefits for the month he or she died, a single sum payment equal to six times the lesser of the monthly benefit you receive for the calendar month immediately preceding your death or the monthly benefit you were entitled to receive for the month you die if you die during the first month the disability benefits are payable. The survivor benefit provision does not apply to the Lump Sum Plan.

Waiver of Premium (Base & Plus Plan Feature)

If you become disabled for 90 continuous days, ALPA will waive your premium payments for the cost of any monthly disability insurance defined as insurance for as long as you remain disabled. When you are no longer disabled, the premium must again be paid when due.

Cost of Living Adjustment (Plus Plan Only)

Helps benefits keep pace with inflation. After receiving monthly benefits for 60 months and while disability payments continue, the benefit amount may be increased by the lesser of one-half of the CPI-W from the prior December and 3 percent each year.

Seat Change Provision (Base Plan Feature)

If you work while disabled in a lesser capacity and status than which was held immediately prior to becoming

disabled and receiving monthly benefits, you may receive up to 100 percent of your average rate of monthly compensation during the 12 months immediately preceding your disability.

Accelerated Benefit Option (Base Plan Feature)

A lump-sum payment of monthly ALPA Disability Insurance plan benefits may be applied for after 24 consecutive months of disability. A lump sum will be granted if it is determined that you are permanently unable to perform every duty of your employment in the capacity for which you held a valid FAA medical certificate. The lump-sum payment shall be in an amount determined in accordance with the table shown in the Air Line Pilots Association, Int'l, Pilot Welfare Benefit Plan based on the amount of monthly benefits for which you are covered and the number of remaining months during which such benefit might otherwise be payable.

Coverage for Newly Hired Pilots (Base Plan Feature)

First-time apprentice members must opt in to be enrolled in the ALPA Disability Insurance plan at the \$1,200 benefit level. This coverage is provided at no cost to the member during the first 12 months of employment; thereafter, premiums are required to continue this coverage. ("Plus" benefits are not included in this noncontributory coverage.)

ALPA will contribute to the cost of contributory apprentice members and reactivated members during their first two years of employment:

- During the first 12 months of employment, the Association will contribute 75 percent of the cost of your coverage.
- During months 13–24 of employment, the Association will contribute 50 percent of the cost of your coverage.

- Following 24 months of employment, the Association will no longer contribute to the cost of your coverage. To continue coverage, you will need to pay 100 percent of the cost of your coverage.

Increasing Coverage (Base & Plus Plan Feature)

At any time throughout the year, you may increase coverage by one level without medical underwriting as long as you have been enrolled at your current level for at least 12 months. You must, however, carry a valid FAA medical certificate and affirm on the application for an increase that your health has not changed in the time since your original application or since your last FAA medical exam, whichever is shorter.

For example, if you have ALPA Disability Insurance coverage of \$1,200 a month effective November 1, 2018, you can increase it to \$1,800 with no medical underwriting effective November 1, 2019, or any time after.

This increase opportunity is also available for the Disability Plus plan and the Lump Sum Disability plan. Please note that preexisting condition limitations will apply to the level that has been increased. If you become disabled within 12 months of the increase, your benefit could revert to the previous level based upon a review of preexisting conditions limitations. If you qualify for an increase in coverage, please visit memberinsurance.alpa.org and click on "Manage Your Coverage" to access the enrollment portal. Once registered, you may run an Add/Drop/Change event to increase your disability coverage to the next level.

Contact ALPA Member Insurance at 1-888-FLY-ALPA or Insurance@alpa.org if you have any questions.

Benefits for Successive Disabilities

For the Base and Plus plans, successive periods of disability will be considered as one period of disability if they are due to the same or related causes and they are separated by less than six months of continuous active employment or if they are due to different causes and they are not separated by return to active employment. Employment means working in the capacity for which you hold a valid FAA medical certificate.

For Lump Sum Plans, if you return to active work before completing your elimination period for a period of 60 days or less, and then become disabled again due to the same or related sickness or accidental injury, you will not be required to complete a new elimination period. Those days will count toward the completion of your elimination period

if you return to active work for a period of more than 60 days, and then become disabled again, you will have to complete a new elimination period.

For purposes of this provision, the term "active work" only includes those days you actually work.

Frequently Asked Questions

How is disability defined under this plan?

Disability means that, due to a sickness or as a direct result of accidental injury, you are receiving appropriate care and treatment and complying with the requirements of such treatment; and

Under the **Lump Sum** or **Monthly Base** plans, "disabled" or "disability" means that, due to sickness or as a direct result of accidental injury:

- You are receiving appropriate care and treatment and complying with the requirements of such treatment, and
- You are unable to perform the material and substantial duties of your own occupation or unable to exercise the privileges of your Federal Aviation Administration (FAA) medical certificate.

Current standards set by the FAA are used to determine if you can perform your own occupation. You must provide documentation of the FAA denial of your medical certificate, unless the condition causing your disability has been identified by the FAA as disqualifying and you have not received a special issuance medical certification or a statement of demonstrated ability. A member will not be considered disabled during any period in which he or she continues employment with an airline as a flight deck operating crewmember holding a Class II medical certificate.

For purposes of determining whether a disability is the direct result of an accidental injury, the disability must have occurred within 90 days of the accidental injury and resulted from such injury independent of other causes.

If your occupation requires a license, the fact that you lose your license for any reason will not constitute disability.

Under the **Monthly Plus** plan, after the elimination period, you are considered disabled if you are unable to earn more than 60 percent of predisability earnings at any gainful occupation for which you are reasonably qualified.

Disability Insurance Benefits

PLAN	MINIMUM BENEFIT	MAXIMUM BENEFIT	INCREMENTS	WAITING PERIOD	BENEFIT DURATION	DEFINITION OF DISABILITY
Monthly Base	\$600 per month	up to \$4,800 per month ²	in \$600 increments	12 months	48 months (reduction begins at age 57)	Own occupation
Monthly Plus	\$300 per month	up to \$2,400 per month ³	50% of the Base plan increment	5 years	To age 65 (reduction begins at age 62)	Any gainful occupation
Lump Sum	\$25,000	up to \$150,000 ¹	in \$25,000 increments	12 months	Single payment ⁴	Own occupation

¹Coverage cannot exceed 2.5 times your yearly salary.

²If your gross annual airline income is less than \$50,000, the amount that can be issued is capped at \$1,800.

³If annual compensation from own occupation is \$50,000 or greater, otherwise \$900.

⁴Reduction begins at age 51.

⁵Coverage cannot exceed 2.5 times your yearly salary.

When does the coverage become effective?

Your coverage will begin on the 1st of the month following the date your enrollment form is approved and your premium has been paid. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work. Issuance of coverage or benefit payments may depend on the answers given in the enrollment form.

How long can my coverage continue?

Your coverage will end on the earliest of:

- The date this group plan ends or is discontinued for a class of members to which you belong;
- The day after the end of the period for which required premium payments were made on your behalf, except that coverage may be reinstated if past due premium is paid within 30 days of default;
- The date you resign from the Association;
- The end of month in which you are expelled from the Association;
- The date you cease to be eligible, except as provided under "Continuation of Coverage" below;
- The date you are no longer eligible to return to flying at your airline as a qualified flight deck operating crew member; or
- The date you die.

For the Base and Lump Sum plans: Date you are no longer eligible to return to flying at your airline as a qualified flight deck operating crewmember.

For the Plus plan: Cease to be in an eligible class on date you cease active work in eligible class.

Reinstatement of Disability Income Coverage

If your coverage ends, you may become covered again as follows:

1. If your coverage ends because you cease to be in an eligible class or your employment ends, and you become a member of an eligible class again within 3 months of the date your coverage ended, you will not have to complete a new waiting period or provide evidence of Your coverage eligibility.
2. If your coverage ends because you cease making the required contribution while on an approved Family and Medical Leave Act (FMLA) or other legally mandated leave of absence, and you become a member of an eligible class within 31 days of the earlier of the end of the period of leave you and the Association agreed upon or the end of the eligible leave period required under the FMLA or other similar legally mandated leave of absence law, you will not have to complete a new waiting period or provide evidence of your coverage eligibility.
3. In all other cases where your coverage ends because the required contribution for your coverage has ceased

to be paid, you will be required to provide evidence of your coverage eligibility.

Are there limited disability benefits for alcohol, drug, or substance abuse; addiction; or mental or nervous disorder or diseases?

Yes. For the Base plan, if you are disabled due to alcohol, drug, substance abuse, or addiction, no benefits are payable if your disability is caused by, contributed to, or resulting from chemical dependency, abuse, or addiction, unless you participate in an Approved Substance Abuse Rehabilitation Program.

Applicable to Plus plan only: If you are disabled due to a mental or nervous disorder or disease we will limit your Plus disability benefits to a lifetime maximum of the lesser of 24 months or the end of the extended benefit period. The limitation does not apply to a disability resulting from neurocognitive disorders, schizophrenia.

Are there any limitations for preexisting conditions?

Yes, there are limitations for preexisting conditions.

A preexisting condition means a sickness or accidental injury for which you (a) for the Plus plan, received medical treatment, consultation, care, or services or took prescribed medication or had medications prescribed in the 3 months before your effective date of insurance or (b) for the Base and Lump Sum plans received medical advice, diagnosis, care, or treatment from a doctor; took prescribed drugs; or received advice from a doctor to have medical treatment within (I) for the base plan 3 months or (II) for the lump sum plan 12 months of your effective date of insurance or increase in benefits. Under the Plus plan, benefits will not be paid for a disability resulting from a preexisting condition unless you have been insured and actively at work for at least 12 consecutive months. Under the Base plan, benefits will not be paid for a disability caused by, contributed to by, or resulting from a preexisting condition unless you have been insured and actively at work for at least 12 consecutive months. Under the Lump Sum plan, benefits will not be paid for a disability caused by, contributed to by, or resulting from a preexisting condition unless you have been insured and completes at least one full day of active work after being insured under this plan for 24 consecutive months.

Are there any exclusions to my coverage?

Yes. Disabilities will not be covered if caused or contributed to by

1. Intentionally self-inflicted injury or attempted suicide.
2. Commission of or attempt to commit or taking part in a felony.
3. War, whether declared or undeclared, or act of war, insurrection, rebellion or active participation in a riot.

4. For the Base and Lump Sum plans, military service in the armed forces of any state, province, country, or international authority, except if such service does not interrupt active full-time airline employment.
5. Attempted suicide.

For the Base and Lump Sum plans: This exclusion does not apply to disability incurred during active full-time airline employment if the aircraft in which you are traveling is unintentionally involved in any such hostile acts.

Do benefits reduce by age?

Yes. The benefit durations are modified according to the following charts.

Monthly Base Plan Reducing Benefit Duration

AGE ON DATE OF DISABILITY	BENEFIT DURATION
56 and under	48 months
57	39 months
58	36 months
59	30 months
60	27 months
61	24 months
62	21 months
63	18 months
64	18 months

Lump Sum Benefits Reduction Per \$25,000

AGE	BENEFIT AMOUNT
51	\$23,400
52	\$21,800
53	\$20,200
54	\$18,550
55	\$16,950
56	\$15,350
57	\$13,750
58	\$12,150
59	\$10,550
60	\$8,950
61	\$7,300
62	\$5,700
63	\$4,100
64	\$2,500

Monthly Plus Plan Reducing Benefit Duration

AGE ON DATE OF DISABILITY	BENEFIT DURATION
61 and under	The greater of "to age 65" or 6 months after the end of the Base Plan period
62-64	6 months after the end of the Base Plan period

Lump Sum Disability Insurance Plan Annual Rates

AGE	BENEFIT AMOUNT	ANNUAL PREMIUM
Under 30	\$25,000	\$26.50
30	\$25,000	\$38.00
31	\$25,000	\$42.00
32	\$25,000	\$46.00
33	\$25,000	\$49.50
34	\$25,000	\$52.50
35	\$25,000	\$55.00
36	\$25,000	\$58.00
37	\$25,000	\$61.00
38	\$25,000	\$64.00
39	\$25,000	\$66.50
40	\$25,000	\$69.50
41	\$25,000	\$72.00
42	\$25,000	\$75.00
43	\$25,000	\$78.00
44	\$25,000	\$81.00
45	\$25,000	\$83.50
46	\$25,000	\$86.50
47	\$25,000	\$89.50
48	\$25,000	\$92.50
49	\$25,000	\$95.00
50	\$25,000	\$98.00
51	\$23,400	\$97.50
52	\$21,800	\$96.50
53	\$20,200	\$96.00
54	\$18,550	\$95.00
55	\$16,950	\$94.50
56	\$15,350	\$93.50
57	\$13,750	\$93.00
58	\$12,150	\$92.50
59	\$10,550	\$91.50
60	\$8,950	\$90.50
61	\$7,300	\$90.00
62	\$5,700	\$89.50
63	\$4,100	\$88.50
64	\$2,500	\$88.00

Benefit reduces as member grows older starting at age 51. Rates are subject to change. Rates increase at each age.

Annual Base Premiums Plans

AGE	\$600 MONTH	\$1,200 MONTH	\$1,800 MONTH	\$2,400 MONTH	\$3,000 MONTH	\$3,600 MONTH	\$4,200 MONTH	\$4,800 MONTH
Under 28	\$20.29	\$40.58	\$60.87	\$81.16	\$101.45	\$121.74	\$142.03	\$162.32
28	\$21.83	\$43.66	\$65.49	\$87.32	\$109.15	\$130.98	\$152.81	\$174.64
29	\$23.13	\$46.26	\$69.39	\$92.52	\$115.65	\$138.78	\$161.91	\$185.04
30	\$24.81	\$49.62	\$74.43	\$99.24	\$124.05	\$148.86	\$173.67	\$198.48
31	\$26.82	\$53.64	\$80.46	\$107.28	\$134.10	\$160.92	\$187.74	\$214.56
32	\$29.13	\$58.26	\$87.39	\$116.52	\$145.65	\$174.78	\$203.91	\$233.04
33	\$31.71	\$63.42	\$95.13	\$126.84	\$158.55	\$190.26	\$221.97	\$253.68
34	\$34.55	\$69.10	\$103.65	\$138.20	\$172.75	\$207.30	\$241.85	\$276.40
35	\$37.63	\$75.26	\$112.89	\$150.52	\$188.15	\$225.78	\$263.41	\$301.04
36	\$40.98	\$81.96	\$122.94	\$163.92	\$204.90	\$245.88	\$286.86	\$327.84
37	\$44.61	\$89.22	\$133.83	\$178.44	\$223.05	\$267.66	\$312.27	\$356.88
38	\$48.53	\$97.06	\$145.59	\$194.12	\$242.65	\$291.18	\$339.71	\$388.24
39	\$52.80	\$105.60	\$158.40	\$211.20	\$264.00	\$316.80	\$369.60	\$422.40
40	\$57.47	\$114.94	\$172.41	\$229.88	\$287.35	\$344.82	\$402.29	\$459.76
41	\$62.59	\$125.18	\$187.77	\$250.36	\$312.95	\$375.54	\$438.13	\$500.72
42	\$68.24	\$136.48	\$204.72	\$272.96	\$341.20	\$409.44	\$477.68	\$545.92
43	\$74.49	\$148.98	\$223.47	\$297.96	\$372.45	\$446.94	\$521.43	\$595.92
44	\$81.45	\$162.90	\$244.35	\$325.80	\$407.25	\$488.70	\$570.15	\$651.60
45	\$89.22	\$178.44	\$267.66	\$356.88	\$446.10	\$535.32	\$624.54	\$713.76
46	\$97.91	\$195.82	\$293.73	\$391.64	\$489.55	\$587.46	\$685.37	\$783.28
47	\$107.65	\$215.30	\$322.95	\$430.60	\$538.25	\$645.90	\$753.55	\$861.20
48	\$118.57	\$237.14	\$355.71	\$474.28	\$592.85	\$711.42	\$829.99	\$948.56
49	\$130.83	\$261.66	\$392.49	\$523.32	\$654.15	\$784.98	\$915.81	\$1,046.64
50	\$144.59	\$289.18	\$433.77	\$578.36	\$722.95	\$867.54	\$1,012.13	\$1,156.72
51	\$160.00	\$320.00	\$480.00	\$640.00	\$800.00	\$960.00	\$1,120.00	\$1,280.00
52	\$177.26	\$354.52	\$531.78	\$709.04	\$886.30	\$1,063.56	\$1,240.82	\$1,418.08
53	\$196.56	\$393.12	\$589.68	\$786.24	\$982.80	\$1,179.36	\$1,375.92	\$1,572.48
54	\$218.10	\$436.20	\$654.30	\$872.40	\$1,090.50	\$1,308.60	\$1,526.70	\$1,744.80
55	\$242.09	\$484.18	\$726.27	\$968.36	\$1,210.45	\$1,452.54	\$1,694.63	\$1,936.72
56	\$268.75	\$537.50	\$806.25	\$1,075.00	\$1,343.75	\$1,612.50	\$1,881.25	\$2,150.00
57 and Up	\$298.33	\$596.66	\$894.99	\$1,193.32	\$1,491.65	\$1,789.98	\$2,088.31	\$2,386.64

Rates are subject to change. Rates increase at each age.

Annual Plus Plan Premiums

AGE	\$600/\$300 MONTH	\$1,200/\$600 MONTH	\$1,800/\$900 MONTH	\$2,400/\$1,200 MONTH	\$3,000/\$1,500 MONTH	\$3,600/\$1,800 MONTH	\$4,200/\$2,100 MONTH	\$4,800/\$2,400 MONTH
Under 28	\$41.29	\$82.58	\$123.87	\$165.16	\$206.45	\$247.74	\$289.03	\$330.32
28	\$42.83	\$85.66	\$128.49	\$171.32	\$214.15	\$256.98	\$299.81	\$342.64
29	\$44.63	\$89.26	\$133.89	\$178.52	\$223.15	\$267.78	\$312.41	\$357.04
30	\$52.31	\$104.62	\$156.93	\$209.24	\$261.55	\$313.86	\$366.17	\$418.48
31	\$56.32	\$112.64	\$168.96	\$225.28	\$281.60	\$337.92	\$394.24	\$450.56
32	\$60.13	\$120.26	\$180.39	\$240.52	\$300.65	\$360.78	\$420.91	\$481.04
33	\$67.21	\$134.42	\$201.63	\$268.84	\$336.05	\$403.26	\$470.47	\$537.68
34	\$72.05	\$144.10	\$216.15	\$288.20	\$360.25	\$432.30	\$504.35	\$576.40
35	\$77.63	\$155.26	\$232.89	\$310.52	\$388.15	\$465.78	\$543.41	\$621.04
36	\$83.98	\$167.96	\$251.94	\$335.92	\$419.90	\$503.88	\$587.86	\$671.84
37	\$92.61	\$185.22	\$277.83	\$370.44	\$463.05	\$555.66	\$648.27	\$740.88
38	\$105.53	\$211.06	\$316.59	\$422.12	\$527.65	\$633.18	\$738.71	\$844.24
39	\$117.80	\$235.60	\$353.40	\$471.20	\$589.00	\$706.80	\$824.60	\$942.40
40	\$124.52	\$249.04	\$373.56	\$498.08	\$622.60	\$747.12	\$871.64	\$996.16
41	\$138.64	\$277.28	\$415.92	\$554.56	\$693.20	\$831.84	\$970.48	\$1,109.12
42	\$155.54	\$311.08	\$466.62	\$622.16	\$777.70	\$933.24	\$1,088.78	\$1,244.32
43	\$165.84	\$331.68	\$497.52	\$663.36	\$829.20	\$995.04	\$1,160.88	\$1,326.72
44	\$174.60	\$349.20	\$523.80	\$698.40	\$873.00	\$1,047.60	\$1,222.20	\$1,396.80
45	\$193.13	\$386.27	\$579.40	\$772.53	\$965.67	\$1,158.80	\$1,351.93	\$1,545.06
46	\$212.59	\$425.17	\$637.76	\$850.34	\$1,062.93	\$1,275.52	\$1,488.10	\$1,700.69
47	\$225.84	\$451.69	\$677.53	\$903.38	\$1,129.22	\$1,355.06	\$1,580.91	\$1,806.75
48	\$243.63	\$487.26	\$730.90	\$974.53	\$1,218.16	\$1,461.79	\$1,705.42	\$1,949.06
49	\$263.10	\$526.20	\$789.30	\$1,052.40	\$1,315.50	\$1,578.60	\$1,841.70	\$2,104.80
50	\$279.59	\$559.18	\$838.77	\$1,118.36	\$1,397.95	\$1,677.54	\$1,957.13	\$2,236.72
51	\$287.51	\$575.02	\$862.54	\$1,150.05	\$1,437.56	\$1,725.07	\$2,012.58	\$2,300.10
52	\$291.60	\$583.20	\$874.80	\$1,166.40	\$1,458.00	\$1,749.60	\$2,041.20	\$2,332.80
53	\$305.62	\$611.24	\$916.86	\$1,222.48	\$1,528.10	\$1,833.72	\$2,139.34	\$2,444.96
54	\$321.88	\$643.76	\$965.64	\$1,287.52	\$1,609.40	\$1,931.28	\$2,253.16	\$2,575.04
55	\$373.03	\$746.06	\$1,119.08	\$1,492.11	\$1,865.14	\$2,238.17	\$2,611.20	\$2,984.22
56	\$428.13	\$856.26	\$1,284.39	\$1,712.52	\$2,140.64	\$2,568.77	\$2,996.90	\$3,425.03
57 and Up	\$471.83	\$943.66	\$1,415.50	\$1,887.33	\$2,359.16	\$2,830.99	\$3,302.82	\$3,774.66

Rates are subject to change. Rates increase at each age.

How to Enroll

Enrollment is easy with our online portal:

1. Visit memberinsurance.alpa.org.
2. Under "U.S. Members: Manage Your Coverage," select the button "LOG IN NOW."
3. Log in with your ALPA credentials.

Additional Information

In some cases, a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

Coverage may not be available in all states. Please contact the Air Line Pilots Association, Int'l at 1-888-FLY-ALPA for more information.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group plan documents. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and ALPA.

All insurance and insurance effective dates are subject to final underwriting approval.

The contents of this brochure are for informational purposes only and not intended to be a substitute for the Plan documents. Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact the Air Line Pilots Association, Int'l at 1-888-FLY-ALPA for costs and complete details.

The Monthly Base and Lump Sum are self-funded Disability Income Coverage: ALPA Disability Insurance Plan provided by the Association. Metropolitan Life Insurance Company ("MetLife") does not insure the benefits described in this booklet. The Plus plan is insured by MetLife and there is a MetLife certificate of insurance.

Claims are administered on behalf of this plan by MetLife as the Claim Administrator pursuant to the terms of an administrative service agreement.

Disabilities covered under the Lump Sum are anticipated to last at least 36 months. If your FAA medical certificate is restored in less than 36 months from your benefit payment date, you will be required to return a pro rata portion of the benefit payment.

A Steady Course with MetLife

The Air Line Pilots Association has contracted with Metropolitan Life Insurance Company to administer the ALPA disability plans and to underwrite the Extended Plan benefits for which they are the issuer and are financially responsible as obligated by the group policy.

With 153 years of experience, the MetLife companies are a leading innovator and a recognized leader in protection planning and retirement and savings solutions around the world. They have established a strong presence in more than 40 markets globally through organic growth, acquisitions, joint ventures and other partnerships. They are strengthening their global brand by extending core products and competencies to markets around the world—an important driver of growth for the enterprise.

Around the world, the MetLife companies offer life, accident, and health insurance; retirement and savings products through agents, third-party distributors such as banks and brokers, and direct marketing channels. They work with families, corporations, and governments to provide solutions that offer financial guarantees in their lives. The MetLife name is recognized and trusted by tens of millions of customers worldwide, and they do business with 96 of the top 100 FORTUNE 500® companies in the United States. MetLife has the experience, global resources, and vision to provide financial certainties for an uncertain world.

FORTUNE 500® data reflects 2020 business, which includes MetLife Auto & Home®, now acquired by The FarmersInsurance Group.®

Underwritten by:



Metropolitan Life Insurance Company

200 Park Avenue
New York, NY 10166

Administered by:



Air Line Pilots Association, Int'l

7950 Jones Branch Drive, Suite 400S
McLean, VA 22102

1-888-FLY-ALPA
memberinsurance.alpa.org
Insurance@alpa.org