



# Exclusive Life Insurance Coverage for ALPA Members

- Group Term
- 10-Year Level Term
- 20-Year Level Term
- Accidental Death and Dismemberment

PLAN YEAR: NOVEMBER 1, 2022–OCTOBER 31, 2023

## Plans by Pilots, for Pilots

You always have safety in mind while flying. ALPA offers life insurance products designed to provide a safety net for your loved ones because those you love on the ground need protection, too. As a pilot, you may put off getting life insurance because of the sensitivity of taking a health exam. Or you may think life insurance through your employer is enough. But when you total all the future needs of your dependents beyond final costs and expenses (think about college, mortgage, everyday living expenses), it can really add up. That's why ALPA offers a line of high-quality, affordable life insurance products designed to meet your specific needs as an airline pilot.

### Now's the Time to Act

There's never been a better time to add or increase coverage. Life insurance is not only a tool to help protect loved ones; it can also be a sound financial planning vehicle.

### Eligibility—Who Can Apply?

You are an "eligible member" and may apply for coverage if you are a member of Air Line Pilots Association, International in good standing and are considered in one of the following membership classes:

- Apprentice member
- Executive member
- Reactivated member
- Active member
- Inactive participant member

### Plans That Can Fit Your Needs

ALPA offers three "term" life insurance products, which provide life insurance coverage for a specified period of time—Group Term, 10-Year Level Term, and 20-Year Level Term. You or your spouse may enroll in each of these plans for a combined total amount of life insurance of up to \$1,750,000<sup>1</sup> in \$50,000 increments.

### Group Term Life

Purchase an amount of Group Term Life insurance coverage for an annual "term," at a group premium rate that increases as you age (the plan uses 5-year age bands). Beginning at age

65, a reduction formula will apply to you or your spouse's coverage amount.<sup>1</sup>

### Guaranteed-Issue Coverage for Active, Apprentice, and Reactivated Members

Active members may elect up to \$500,000 of annual renewable term coverage without medical evidence of insurability. Qualified applicants must meet the following criteria:

- Be a member in good standing and employed by an ALPA member airline.
- Hold a valid FAA medical certification to fly.
- Confirm, at time of enrollment, that your health status has not changed since your last FAA physical exam.
- Be able to perform normal activities at the time of the offer (and be performing your normal activities for coverage to become effective).

### Apprentice Members

If you are a first-time apprentice member, you may opt in to the Group Term Life plan at the \$50,000 benefit level. This coverage is provided at no cost to you during your first 12 months of employment. Additional coverage can be purchased.

### New-Hire Pilots (Apprentice or Reactivated Members)

During the first 12 months of new-hire status, ALPA will contribute 75 percent of the premium due for any amount of member coverage elected. During months 13–24 from date of hire, ALPA will contribute 50 percent of the premium due for any amount of member coverage elected. After 24 months from your date of hire, you will be responsible for 100 percent of the premium due. ALPA does not contribute to dependent coverage premium.

### Guaranteed-Issue Coverage for Active Member's Dependents

The spouse of any active ALPA member may elect up to \$50,000 of annual renewable term coverage without evidence of insurability. To qualify for guaranteed coverage,

<sup>1</sup> Coverage reduces at age 65 to the lesser of 65% of the face value amount or \$100,000; at age 70 to the lesser of 40% of the face value amount or \$61,535; at age 75 to the lesser of 25% of the face value amount or \$38,462; and at age 80 to the lesser of 15% of the face value amount or \$23,077.

your spouse must confirm at time of enrollment that he/she is not confined at home under physician's care, receiving or applying to receive disability benefits, or hospitalized.

You may also insure each of your eligible, dependent children<sup>2</sup> for either \$5,000 or \$10,000.

#### ANNUAL RATE PER \$50,000: MEMBER AND SPOUSE<sup>3</sup>

MEMBER'S AGE	NONSMOKER	SMOKER
<30	\$15.81	\$30.60
30-34	\$20.91	\$37.23
35-39	\$24.99	\$46.41
40-44	\$31.62	\$62.22
45-49	\$45.39	\$95.37
50-54	\$74.97	\$151.47
55-59	\$115.77	\$229.50
60-64	\$235.88	\$427.13

#### ANNUAL RATE PER \$1,000 OF BENEFITS

MEMBER'S AGE	NONSMOKER	SMOKER
65-69	\$12.43	\$20.33
70-74	\$20.10	\$32.86
75-79	\$37.39	\$61.13
80-84	\$64.50	\$99.11
85+	\$130.46	\$198.49

Child annual premium rates<sup>2</sup>:

- \$5,000 benefit: \$6
- \$10,000 benefit: \$12

### 10-Year or 20-Year Level Term Life

Purchase an amount of life insurance for either a 10- or 20-year period at a rate that is guaranteed to remain "level" through the level term period. Your premium rate is subject to your age at enrollment, your gender, the amount of coverage elected, and medical evidence of insurability. You may apply for the 10-Year Level Term plan if you are under age 65. You may apply for the 20-Year Level Term plan if you are under age 55. Minimum benefit is \$250,000.

Upon the end of your 10- or 20-year period, you may reenroll if your age allows. If your age does not allow you to reenroll in a Level Term plan, you may enroll into the Group Term Life plan, which reduces with age, or the Ultimate Term Life plan, which does not reduce but ends at age 75.

See rate charts on pages 4-7. *Smoker rates* are also available.

### Accidental Death and Dismemberment

Supplement your life insurance with voluntary, lower-cost Accidental Death and Dismemberment. Members under age 70 may elect up to \$500,000 in \$50,000 increments. Spouse amounts are 50% of member benefit. Child(ren) amounts are 10% of member benefit. All amounts are guaranteed issue, but inactive participant members must be performing normal activities before coverage may begin.

<sup>2</sup> Eligible children are between 14 days and 26 years old, unmarried, and supported by you and are not on active military duty. Elected amount applies to all eligible children in household.

<sup>3</sup> Spouse rate is based on member's age. Spouse amount cannot exceed member amount.

Coverage may continue into retirement, but the maximum is reduced to \$350,000.

Annual rates per \$50,000:

- Member Only: \$30
- Member + Family: \$60

### Additional Plan Benefits

Life insurance can be a critical first step in ensuring your family's financial wellbeing. With your term life insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring, at no additional cost to you.

#### Will Preparation Services<sup>4</sup>

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

#### Estate Resolution Services<sup>4</sup>

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse/domestic partner's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than over 18,000 participating attorneys, for general questions about the probate process.

#### Funeral Planning Assistance<sup>5</sup>

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists, and local support groups.

#### Accelerated Benefits Option<sup>6</sup>

You can receive up to 80 percent of your term life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

#### Dignity Memorial<sup>®7</sup>

Provides discounts of up to 10 percent off funeral, cremation, and cemetery services; expert assistance to help guide

<sup>4</sup> Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

<sup>5</sup> Funeral Planning Assistance is provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

<sup>6</sup> The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

<sup>7</sup> Services and discounts are provided through a member of the Dignity Memorial<sup>®</sup> Network, a brand

you and your family in making confident decisions; planning services to help make final wishes easier to manage; and bereavement travel services to assist with time-sensitive travel arrangements.

### Frequently Asked Questions

#### Is a medical exam required?

You must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

#### When does coverage end??

1. The date the group policy ends.
2. The date insurance ends for your class.
3. The last day of the calendar month you cease to be in an eligible class.
4. The end of the period for which the last premium has been paid for you.
5. The date you cease to be a member.
6. For apprentice members who enroll in the Basic Life Plan, the date one year after your Basic Life Insurance takes effect. If you are in an eligible class when your Basic Life Insurance ends, you may enroll in one of the other Group Life Insurance plans under the group policy pursuant to the terms and conditions set forth in this certificate.
7. For members who enroll in the 10-Year or 20-Year Level Term Life Plan, the end of your 10-year or 20-year term. If you are over age 64 and a retired member when your 10- or 20-year Level Term Life insurance ends, you may (i) enroll in the Annual Renewable Term Life insurance plan under the group policy pursuant to the terms and conditions set forth in this certificate, and the requirement that you are under age 65 at the time of enrollment will not apply, or (ii) enroll in the Ultimate Rate Term Life insurance plan under the group policy pursuant to the terms and conditions set forth in this certificate.
8. For members who have completed a 10- or 20-year Level Term Life Plan who are automatically enrolled in the Ultimate Rate Term Life Plan, the date you attain age 75.

#### Are there any exclusions to my life coverage?

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within two years from the date life insurance for you or your dependent takes effect.

#### Would I have the ability to continue coverage, should my insurance end?

Yes, in many instances. If your insurance ends for a reason other than nonpayment of your premiums, you may be able to convert your coverage into a whole life insurance policy from Metropolitan Life Insurance Company without providing evidence of insurability. Please see the certificate of in-

name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY, and WA.

urance for details, including eligibility for conversion and amount of coverage that may be converted.

#### Will my Group Term Life coverage reduce by age?

Beginning at age 65, life insurance coverage reduces as follows:

AGE OF MEMBER	REDUCED BENEFIT AMOUNT
65 but less than 70	The lesser of 65% of the amount you elected or \$100,000
70 but less than 75	The lesser of 40% of the amount you elected or \$61,535
75 but less than 80	The lesser of 25% of the amount you elected or \$38,462
80	The lesser of 15% of the amount you elected or \$23,077

\*Please refer to page 2 for rates beginning at age 65.

#### Are there any exclusions to my accidental death and dismemberment coverage?

Yes. For accidental death and dismemberment, the plan will not pay benefits for any loss caused or contributed by:

- Physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
- Infection, other than infection occurring in an external accidental wound or from food poisoning;
- Suicide or attempted suicide (if you reside in Missouri the exclusion for "suicide or attempted suicide" is as follows: "suicide or attempted suicide while sane")/In Missouri, such exclusion only applies while the person is sane;
- Intentional self-inflicted injury;
- Service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
- Committing or attempting to commit a felony;
- Operating a vehicle while intoxicated;
- The voluntary intake or use by any means of:
  - Any drug, medication or sedative, unless it is:
    - Taken or used as prescribed by a Physician, or
    - An "over the counter" drug, medication or sedative taken as directed; or
  - Alcohol in combination with any drug, medication, or sedative; or
- Poison, gas, or fumes;
- War, whether declared or undeclared; or
- Act of war, insurrection, rebellion, or active participation in a riot.

In addition, the plan will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. "Intoxicated" means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

**10-YEAR LEVEL TERM LIFE INSURANCE: MALE NONSMOKER**

Annual Rate per \$50,000 of Face Amount

ISSUE AGE	FACE AMOUNTS \$250,000-499,999			FACE AMOUNTS \$500,000-999,999			FACE AMOUNTS \$1,000,000-MAX		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
20-25	24.65	26.35	30.60	17.85	19.13	25.08	14.03	17.00	22.53
26	24.65	26.35	30.60	17.85	19.13	25.08	14.03	17.00	22.53
27	24.65	26.35	30.60	17.85	19.13	25.08	14.03	17.00	22.53
28	25.08	26.35	31.45	17.85	19.55	25.50	14.45	17.00	22.95
29	25.08	26.35	31.45	17.85	19.55	25.50	14.45	17.00	22.95
30	25.08	26.35	31.45	17.85	19.55	25.50	14.45	17.00	22.95
31	25.08	26.78	31.88	17.85	19.55	25.93	14.45	17.00	23.38
32	25.08	27.20	32.73	17.85	19.55	26.78	14.88	17.00	24.23
33	25.08	28.05	33.15	18.28	19.98	27.20	14.88	17.43	24.65
34	25.08	28.48	34.00	18.28	19.98	28.05	15.30	17.43	25.50
35	25.08	28.90	34.43	18.28	19.98	28.48	15.30	17.43	25.93
36	26.35	29.75	36.13	19.13	20.83	30.60	16.15	18.70	27.63
37	27.63	31.45	37.83	19.55	21.68	32.73	17.00	19.55	29.75
38	28.48	32.30	40.38	20.40	23.38	34.85	17.43	20.83	31.88
39	29.75	33.58	42.08	20.83	24.23	36.55	18.28	21.68	34.00
40	31.45	34.43	43.78	21.68	25.08	38.68	19.13	23.38	35.70
41	33.15	36.55	47.18	24.23	27.63	42.08	20.83	25.93	39.10
42	34.85	38.68	50.58	26.35	30.18	45.48	23.38	28.48	42.50
43	36.55	41.65	53.98	28.05	33.15	48.45	25.08	30.60	45.90
44	38.25	43.78	56.95	30.18	35.70	52.28	27.20	33.58	49.30
45	40.38	45.90	60.78	32.73	38.25	55.25	28.90	36.13	52.70
46	44.20	50.58	65.88	36.13	42.93	60.78	32.73	40.80	58.23
47	47.60	54.83	71.40	39.53	47.18	66.30	36.13	44.63	62.90
48	51.85	59.08	76.93	43.78	52.28	71.83	40.38	49.30	68.43
49	55.25	63.33	82.03	47.18	56.53	77.78	43.78	53.13	73.10
50	59.50	68.00	87.55	51.00	61.20	82.88	47.18	57.38	78.63
51	66.30	76.08	96.90	57.38	68.85	92.23	53.98	65.03	87.98
52	73.53	83.30	106.68	64.18	76.50	101.58	60.35	72.25	96.90
53	81.18	91.38	116.03	70.98	84.15	111.78	67.15	79.90	106.25
54	88.40	99.03	125.80	77.78	91.80	121.13	73.10	87.13	115.18
55	95.63	107.10	135.15	84.15	99.45	130.48	79.90	94.78	124.53
56	105.83	118.58	149.60	93.93	110.93	144.50	88.83	105.40	138.55
57	116.03	130.90	163.63	103.70	122.83	158.95	97.75	116.45	152.15
58	126.65	142.38	177.65	113.05	133.88	173.40	107.10	127.08	165.75
59	136.85	154.28	192.10	122.83	145.35	187.85	116.03	138.55	179.35
60	147.48	166.18	206.13	132.18	157.25	202.30	124.95	149.18	193.38
61	157.68	177.65	220.58	141.53	168.73	216.33	133.88	159.80	206.98
62	167.88	189.55	234.60	151.30	180.20	230.78	142.80	170.85	221.00
63	178.50	201.45	248.63	160.65	191.25	245.65	152.15	181.48	234.18
64	188.70	213.35	262.65	170.43	203.15	259.68	161.08	192.95	248.20

Smoker rates are available upon request.

**10-YEAR LEVEL TERM LIFE INSURANCE: FEMALE NONSMOKER**

Annual Rate per \$50,000 of Face Amount

ISSUE AGE	FACE AMOUNTS \$250,000-499,999			FACE AMOUNTS \$500,000-999,999			FACE AMOUNTS \$1,000,000-MAX		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
20-25	18.70	20.83	23.80	11.90	14.45	17.43	9.35	11.05	14.88
26	19.13	20.83	24.23	11.90	14.45	17.85	9.78	11.48	15.30
27	19.13	21.25	24.65	12.33	14.88	18.28	9.78	11.48	15.73
28	19.55	21.25	25.08	12.33	14.88	19.13	10.20	11.90	16.15
29	19.55	21.68	25.50	12.75	15.30	19.55	10.20	11.90	16.58
30	19.98	21.68	25.93	12.75	15.30	19.98	10.63	12.33	17.00
31	20.40	22.53	26.78	13.60	15.73	20.83	11.05	12.75	17.85
32	20.40	22.95	27.63	14.03	15.73	21.68	11.05	12.75	18.70
33	20.83	23.38	28.05	14.03	16.15	22.53	11.48	13.60	19.13
34	20.83	23.80	28.90	14.45	16.15	23.38	11.48	13.60	19.98
35	21.25	24.23	29.75	14.88	16.58	24.23	11.90	14.03	20.83
36	22.53	25.08	31.88	15.73	17.85	25.93	12.75	15.30	22.95
37	23.38	26.35	34.00	16.58	19.13	28.05	14.03	16.58	25.08
38	24.23	27.20	35.70	17.85	20.40	29.75	15.30	17.43	26.78
39	25.08	28.48	37.83	18.70	21.68	32.30	16.15	18.70	28.90
40	25.93	29.33	39.53	19.55	23.38	34.00	17.00	19.98	30.60
41	27.63	31.88	43.35	21.25	25.50	37.40	18.70	22.53	34.43
42	29.33	34.43	46.75	23.38	27.63	41.23	20.40	24.65	37.83
43	31.88	36.55	51.00	25.50	30.18	44.63	22.53	27.20	41.65
44	33.58	39.10	54.40	27.20	32.73	48.03	24.23	29.33	45.05
45	35.28	41.65	58.23	28.90	34.85	51.85	25.93	31.88	48.45
46	38.25	45.48	62.90	31.88	38.25	56.53	28.48	35.28	53.55
47	41.65	49.30	68.00	34.43	42.08	62.05	31.45	38.25	58.65
48	44.20	53.13	72.25	37.40	45.05	67.15	34.43	42.08	62.90
49	47.18	56.53	77.35	40.38	48.45	72.25	36.98	45.05	68.00
50	50.58	60.78	82.03	42.93	52.28	77.35	39.53	48.45	72.68
51	54.40	65.03	87.98	46.75	56.53	82.88	43.35	52.70	78.63
52	58.65	69.70	94.35	51.00	61.20	89.25	46.75	56.95	84.15
53	62.48	73.95	99.88	54.40	65.03	95.20	50.58	61.20	90.53
54	66.30	78.63	106.25	58.65	69.70	101.15	53.98	65.45	96.48
55	70.55	82.88	112.20	62.48	73.95	107.10	57.38	69.70	102.00
56	77.35	91.38	122.83	68.85	81.60	117.73	63.75	77.35	112.63
57	83.73	99.45	133.45	74.80	89.25	128.35	70.13	84.15	122.83
58	90.53	107.95	144.50	81.60	97.33	139.40	76.08	91.80	133.45
59	97.33	116.03	155.13	87.98	104.98	150.03	82.03	99.03	143.65
60	104.13	124.53	166.18	94.35	112.63	160.65	88.40	106.68	153.85
61	110.50	133.03	176.80	100.30	119.85	171.28	94.78	114.33	164.05
62	117.30	141.10	187.43	106.68	127.50	181.90	100.73	121.55	174.68
63	124.10	149.60	198.48	113.48	135.58	192.95	106.68	128.78	185.30
64	130.90	157.68	209.10	119.43	143.23	203.58	113.05	136.00	195.50

Smoker rates are available upon request.

**20-YEAR LEVEL TERM LIFE INSURANCE: MALE NONSMOKER**  
Annual Rate per \$50,000 of Face Amount

ISSUE AGE	FACE AMOUNTS \$250,000–499,999			FACE AMOUNTS \$500,000–999,999			FACE AMOUNTS \$1,000,000–MAX		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
20–30	32.73	34.85	45.48	25.08	28.48	39.95	21.68	25.93	37.40
31	33.15	36.13	47.18	25.93	29.33	41.65	22.53	26.78	39.10
32	34.00	37.83	48.88	26.78	29.75	43.35	23.38	27.20	40.80
33	34.43	39.10	50.15	27.20	30.60	45.05	24.65	28.05	42.50
34	34.85	40.38	51.85	28.05	31.03	46.75	25.50	28.48	44.20
35	35.28	42.08	53.55	28.48	31.88	48.45	26.35	29.33	45.90
36	37.83	43.78	56.95	30.18	33.58	51.85	27.63	31.03	49.30
37	40.80	45.90	60.35	31.45	35.28	55.25	29.33	33.15	52.70
38	43.35	48.03	63.75	33.15	36.98	59.08	31.03	34.85	55.68
39	45.90	50.15	67.15	34.43	38.68	62.48	32.30	36.55	59.08
40	48.45	52.28	70.55	36.13	40.38	65.88	34.00	38.68	62.48
41	51.85	56.53	77.35	39.95	45.05	72.25	37.83	43.35	68.85
42	54.83	60.78	83.73	43.78	50.15	78.63	41.23	48.03	75.23
43	58.23	65.03	90.10	47.18	55.25	85.43	45.05	52.70	81.60
44	61.20	69.28	96.48	51.00	60.35	91.80	48.45	57.80	87.55
45	64.60	73.53	103.28	54.83	65.45	98.18	52.28	62.48	93.93
46	71.83	82.45	114.33	62.05	74.38	109.65	59.08	70.98	104.98
47	79.48	91.38	125.80	69.28	83.30	121.13	66.30	79.48	116.03
48	87.13	99.88	136.85	76.50	92.23	132.60	73.10	87.98	127.08
49	94.78	108.80	148.33	83.73	101.15	143.65	79.90	96.90	138.13
50	102.43	117.30	159.38	90.95	110.08	155.13	87.13	105.40	149.18
51	116.45	133.03	178.50	104.13	124.95	174.25	99.45	119.85	167.45
52	130.48	148.33	197.63	117.30	140.25	193.38	112.20	134.30	186.15
53	144.50	163.63	216.75	130.48	155.13	212.50	124.95	148.75	204.43
54	158.95	178.93	235.45	143.65	170.00	231.20	137.70	163.20	222.70

Smoker rates are available upon request.

**20-YEAR LEVEL TERM LIFE INSURANCE: FEMALE NONSMOKER**  
Annual Rate per \$50,000 of Face Amount

ISSUE AGE	FACE AMOUNTS \$250,000–499,999			FACE AMOUNTS \$500,000–999,999			FACE AMOUNTS \$1,000,000–MAX		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
20–30	22.95	26.35	34.85	17.00	19.98	28.90	14.88	17.85	26.35
31	23.80	27.63	36.55	17.85	20.83	31.03	15.73	18.70	28.48
32	24.65	28.48	38.25	18.70	21.68	32.73	16.58	19.55	30.18
33	25.50	29.75	39.95	19.55	22.53	34.85	17.43	20.40	32.30
34	26.35	31.03	42.08	20.40	23.38	36.55	18.28	21.25	34.00
35	27.20	32.30	43.78	21.25	24.65	38.68	19.13	22.10	35.70
36	28.90	33.58	46.33	22.53	26.35	41.23	20.40	23.80	38.68
37	30.18	35.28	49.30	23.80	28.05	44.20	22.10	25.50	41.23
38	31.45	36.55	51.85	25.08	29.75	47.18	23.38	27.20	44.20
39	32.73	37.83	54.40	26.78	31.45	49.73	24.65	28.90	46.75
40	34.00	39.10	57.38	28.05	33.15	52.70	25.93	30.60	49.73
41	36.98	43.35	63.33	31.03	36.98	58.65	28.90	34.43	55.25
42	39.95	47.18	69.28	34.00	40.80	64.60	31.88	37.83	61.20
43	42.93	51.43	75.23	36.98	44.20	70.55	34.43	41.65	66.73
44	46.33	55.25	81.18	39.95	48.03	76.50	37.40	45.48	72.68
45	49.30	59.08	87.13	42.93	51.85	82.45	39.95	48.88	78.20
46	53.98	65.03	95.20	47.60	57.38	90.53	44.63	54.40	86.28
47	58.65	70.98	102.85	51.85	62.90	98.60	48.88	59.50	93.93
48	63.33	76.93	110.93	56.53	68.43	106.68	53.13	65.03	102.00
49	68.43	82.45	119.00	61.20	73.95	114.75	57.80	70.55	109.65
50	73.10	88.40	127.08	65.88	79.90	122.83	62.05	75.65	117.73
51	80.33	96.90	138.55	72.68	87.98	134.30	68.85	83.73	128.78
52	87.98	105.40	150.03	79.90	96.05	145.78	75.65	91.38	139.83
53	95.20	113.90	161.50	86.70	104.13	157.25	82.45	99.03	150.88
54	102.43	122.40	172.98	93.93	112.20	168.73	89.25	106.68	161.93

Smoker rates are available upon request.

## How to Enroll

Enrollment is easy with our online portal:

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 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 Air Line Pilots Association, International 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 exhibits. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.
- All insurance and insurance effective dates are subject to final underwriting approval.
- 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 Air Line Pilots Association, International at 1-888-FLY-ALPA for costs and complete details.

## 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 them with solutions that offer financial guarantees in their lives. The MetLife name is recognized and trusted by tens of millions of customers worldwide, and 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® companies in the United States. We have 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 Farmers Insurance Group.®

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Administered by:



**Air Line Pilots Association, Int'l**

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