

ALLIED PILOTS ASSOCIATION: SUPPLEMENTAL BENEFIT PLANS

One of the Many Advantages of APA Membership



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SUPPLEMENTAL BENEFIT PLANS

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Located just down the road from the American Airlines (AA) Flight Academy, the Allied Pilots Association (APA) is here to serve you.

Become an
APA Member Today!

Go to WWW.ALLIEDPILOTS.ORG and click on **Sign Up!** to fill out an APA membership application.

You will be asked to register on the site and provide your email address. After you register, you will be able to access the Membership Application.

Welcome to APA

SERVING AS THE PILOTS' ADVOCATE SINCE 1963

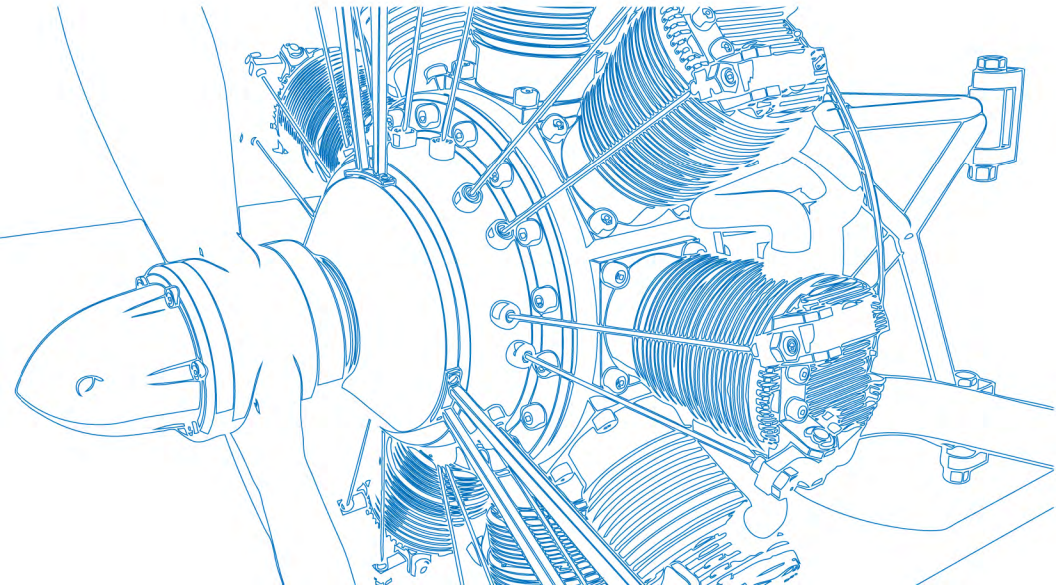


Map a Career Flight Plan with APA

SUPPLEMENTAL BENEFIT PLANS JUST ONE ADVANTAGE OF APA MEMBERSHIP

Congratulations and welcome to the pilot ranks of AA. As a pilot, you have the unique privilege of choosing to join APA. One of the many advantages of membership is access to voluntary benefit plans, including:

- ▶ Voluntary Supplemental Medical and Custodial Care Benefit Plan (SMP)
- ▶ Pilot Mutual Aid Plan (PMA)
- ▶ Pilot Occupational Disability Plan (POD)
- ▶ Group Term Life and Voluntary Accidental Death & Dismemberment (AD&D) Insurance Plan
- ▶ Survivor Benefit Plan (SBP), *effective Jan. 1, 2015*



Supplemental Medical Plan

APA WANTS TO ENSURE THAT YOU HAVE ACCESS TO MEDICAL CARE WHEN IT IS NEEDED. THE SUPPLEMENTAL MEDICAL PLAN (SMP) PROVIDES A SAFETY NET OF COVERAGE FOR YOU AND YOUR FAMILY AT VARIOUS STAGES IN YOUR LIFE AND CAREER.

SMP allows you to purchase an additional \$1,000,000 in medical protection for you and your eligible dependents. Some of the major reasons for joining SMP are:

- ▶ Upon your death, SMP coverage will continue for your dependents and/or spouse until your spouse remarries or obtains other group health coverage if they are enrolled at the time of your death.
- ▶ Upon early retirement, APA members may continue their SMP benefits, which will provide primary coverage until age 65, then convert to secondary coverage to Medicare.
- ▶ SMP offers vision coverage through VSP.
- ▶ The supplemental orthodontia benefit is a favorite among active APA members.
- ▶ Coverage may continue for a limited time for furlough or termination by AA.

To participate, you must pay monthly contributions (currently \$30/person for members who are active pilots and their spouses; \$30/family for dependent children). Retiree contribution amounts can be found on the APA website.

When to join: You must enroll yourself and all eligible dependents prior to reaching age 55 while Actively at Work or within six months of APA eligibility, if later.

If you are age 55 or older you must apply to join APA *and* submit a completed SMP enrollment within six months of the date that you are first eligible to join APA.

Once your APA application is approved, your enrollment will be processed and you must pay contributions back to age 55. You may contact WebTPA at 800.477.8957 for help in calculating your back contributions.

Supplemental Disability Plans

IF YOU DEVELOP A MEDICAL CONDITION OR SUFFER AN INJURY THAT GROUNDS YOU, HOW WOULD YOU REPLACE YOUR INCOME? APA OFFERS TWO TAX-FREE DISABILITY PLANS THAT SUPPLEMENT YOUR AA DISABILITY BENEFITS TO PROTECT YOU AND YOUR FAMILY FROM LOSS OF INCOME.

1. Pilot Mutual Aid (PMA) provides short-term monthly benefits to eligible PMA participants who are disabled and have exhausted both paid sick and vacation time. Here's an overview of PMA:

- ▶ Pays a monthly benefit for up to 12 months or to age 65, whichever comes first.
- ▶ PMA pays a death benefit of up to \$5,000.
- ▶ Benefits will begin the later of: (A) completing 60 consecutive days following the Onset of Disability, or (B) the date that the PMA Participant exhausts: (i) the number of sick hours either designated by the PMA Participant or required by the working Agreement prior to receiving Company long term disability benefits; and (ii) all current and accrued vacation from the Company.

MONTHLY BENEFIT	MONTHLY CONTRIBUTION	LIMITS
\$1,980	\$45	Maximum coverage for pilots on first year pay
\$2,970	\$67.50	Maximum coverage for pilots on second year pay
\$3,960	\$90	Maximum coverage for pilots on third year pay or greater

When to join: Member must apply for coverage prior to completing five cumulative years of active service with the Company.



2. **Pilot Occupational Disability (POD)** is designed to supplement your AA Long Term Disability Plan by paying a Basic Benefit for up to 60 months or to age 65, whichever comes first. This chart shows how these disability plans work together.

MONTHLY BENEFIT PAID FROM	% OF MONTHLY CREW PAY		The AA benefit is based on 50% of your monthly crew pay (with no cap). The APA benefit will pay a monthly benefit between \$1,000 and \$10,000 in \$2,000 increments (not to exceed 40% of your monthly crew pay).
AA Long Term Disability Plan	50%	No Cap*	
APA POD Plan	+40%	(between \$1,000 and \$10,000 up to 40%)	
Total Monthly Benefits	90%		

Benefits will begin the later of: (A) the first day of the month coincident with or next following the day that is 12 months after the Onset of Disability, or (B) the date the Plan Participant exhausts: (i) the number of sick hours either designated by the Plan Participant or required by the working Agreement prior to receiving Company long term benefits; and (ii) all current and accrued vacation from the Company.

Covered Disabilities include those that occur while on (1) Active Flight Status, (2) paid or unpaid sick leave from AA, or (3) while Disabled under POD. POD has a lifetime maximum of 120 monthly payments for claims filed after 6/1/21 with the following limits on benefit durations:

BASIC BENEFIT TYPE	DURATION LIMITATION*
Chemical Dependency	24 months lifetime
Limited-Term Disabilities	24 months lifetime
Mental, Nervous and All other Disabilities	up to 60 months, return to active flight status or retirement

* With the exception of Chemical Dependencies, Extended Benefits may be paid for up to the lifetime maximum benefit if you are qualified for Social Security disability.

The cost of your benefit is based on your age as of Jan. 1 each year and the benefit amount selected. The monthly rates on the APA website are per \$100 of monthly benefit.

When to join: Active pilots may enroll in POD at any time.

About Both APA Disability Plans

- ▶ Pre-Existing Condition exclusions apply.
- ▶ During the first six months of plan participation, these plans cover only Disabilities due to Injuries.

Group Term Life and Voluntary AD&D Insurance

EVERY GOOD CAREER FLIGHT PLAN INCLUDES LIFE AND AD&D INSURANCE.

Group Term Life Insurance

APA's Group Term Life Insurance coverage offers benefit amounts ranging from \$50,000 to \$1.5 million.

- ▶ During the first 12 months from the date you are eligible to join APA, you may apply for up to \$150,000 of coverage without providing evidence of insurability.
- ▶ The Life Insurance Plan also offers spouse and dependent children coverage, which may be converted following the death of the APA member to an individual policy.
- ▶ Retired APA members may continue their life insurance coverage. Reduced coverage amounts may apply.
- ▶ Premium dividends of up to 30% have been paid over the past 14 years.
- ▶ You can find life insurance rates on the APA website.



Voluntary Accidental Death & Dismemberment (AD&D) Insurance

If you enroll in Group Term Life Insurance coverage, you may also add AD&D coverage for yourself and family members.

- ▶ AD&D pays a benefit in the event of your death or injury as a result of an accident.
- ▶ Exclusions apply as described in the plan booklet on the APA website.
- ▶ Available coverage amounts for you are \$250,000 or \$500,000.
- ▶ Monthly premiums range from \$7.50 to \$20, depending upon your family status and the coverage amount you select.
- ▶ AD&D coverage ends at retirement.

Value-Added Services

GROUP TERM LIFE INSURANCE

- ▶ Will Preparation Services
- ▶ Estate Resolution Services
- ▶ Financial Planning Assistance
- ▶ Beneficiary Assistance
- ▶ Planning for Dependents with Special Needs

VOLUNTARY AD&D INSURANCE

- ▶ Travel Assistance with medical, legal, transportation and financial issues 24 hours a day, 365 days a year when you are more than 100 miles from home
- ▶ Identity Theft Solutions

You can find details on these services on the APA website.

When to join: Active pilots may apply for or increase coverage at any time.

Survivor Benefit Plan

APA provides another way to protect your family. The Survivor Benefit Plan (SBP) will provide your beneficiary with a \$25,000 benefit if you die while an active APA member.

- ▶ SBP is provided at no cost to active APA members.
- ▶ To enroll, simply complete a beneficiary designation on the APA Enrollment Portal.

To Learn More

To learn more about SMP call WebTPA at 1.800.477.8957.

To learn more about PMA, POD, Group Term Life and AD&D Insurance, and SBP, call NGS Insurance Agency at 1.800.298.8793.

To view a plan overview or plan booklet for each benefit that APA offers, log on to:

www.AlliedPilots.org and click on Benefits

Or simply scan the QR Code below with your smart phone.

ALLIED PILOTS ASSOCIATION

Benefits



SCAN ME!

HAVE YOUR SMART PHONE READY

Scan the QR Code to view a plan overview for each benefit plan that APA offers.

This brochure provides a brief overview of the major provisions of the supplemental benefit plans available to APA members (the "Plans"). The official Plan documents and summary plan descriptions governing these Plans (the "Plan Documents") contain a complete description of the benefits offered, rights, and obligations that apply under these Plans. If there is any conflict between this overview and the Plan Documents, the terms of the Plan Documents will control. Benefits provided under each Plan, applicable member contribution amounts, and other Plan terms are subject to change at any time, in accordance with the terms of the Plans. Capitalized terms in this brochure are defined in the Plans.



ALLIED PILOTS ASSOCIATION
Representing the Pilots of American Airlines

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