



# Apprentice Members Benefit Program – No-Cost Coverage

## APA-Sponsored Member Benefit Plans

APA offers three benefit programs that are available at no cost or with discounts for first-time apprentice members. First-time apprentice members are eligible to participate in the programs listed below - provided that they elect to participate on their Membership Application. Members will have an opportunity to review their benefits and complete beneficiary information at a later date in the Benefit Elect benefits online portal.

The following benefits are available for the time periods referenced beginning from the first of the month following your Membership Date and subject to the terms of the plans:

- Group Term Life
  - APA's Group Term Life Insurance coverage offers benefit amounts ranging from \$50,000 to \$1.5 million.
- 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.
- Pilot Occupational Disability
  - POD is designed to supplement your AA Long Term Disability Plan by paying a basic benefit for up to 60 months (except as otherwise provided) or to age 65, whichever comes first.

### First-Year Pilots (Months 1-12) Would Receive:

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- Group Term Life
  - \$50,000 benefit level at no cost.
  - Additional coverage may be purchased at premiums discounted by 75%.
- Pilot Mutual Aid
  - \$1,980 monthly benefit level at no cost. (Note: Apprentice members eligible for only first-year-pay benefit level).
  - Pays a death benefit of up to \$5,000, except as otherwise provided.
- Pilot Occupational Disability
  - \$1,200 monthly benefit level at no cost.
  - Additional coverage may be purchased at premiums discounted by 75%. (After initial enrollment, you may increase your coverage once every 12 months by up to \$2,000).

### Second-Year Pilots (Months 13-24) Would Receive:

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- Group Term Life
  - Premiums discounted by 50%.
- Pilot Mutual Aid
  - Contributions discounted by 50%.
- Pilot Occupational Disability
  - Contributions discounted by 50%.

### **Third-Year Pilots (Month 24+):**

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- Members are responsible for all premiums and contributions (no discounts) on all three plans.

### **Premium Contributions**

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- During initial enrollment, members will have the option to provide banking information.
  - Members who provide banking information and later wish to opt out of participation in one or more plans will need to take steps to prevent automatic deduction of applicable premium contributions after their first year of participation in the apprentice program.
  - Members who choose not to provide banking information (or who have not provided current banking information) will need to do so in a timely manner to avoid a termination of coverage under the plan(s) once premium contributions become due.

## **Become an APA Member Today!**

Go to [AlliedPilots.org](https://AlliedPilots.org) and click on “Sign up!” to fill out an APA membership application. Members will also have access to Benefit Elect, the online portal for more detailed information on benefits offered through APA. Certain limitations and exclusions may apply to each of the plans described above. Each plan’s details and governing documents can be found at [AlliedPilots.org/Benefits](https://AlliedPilots.org/Benefits).

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