



Survivor Benefit Plan (SBP)

The Allied Pilots Association (“APA”) has developed the Allied Pilots Association Survivor Benefit Plan (“Plan”), a non-contributory plan for Eligible Members that provides a Death Benefit of \$25,000 to the Plan Participant’s Beneficiary.

Summary of Coverage

The Plan provides a \$25,000 death benefit effective January 1, 2015, to eligible members.

APA Members will be eligible for the Plan if they are on the pilot system seniority list with the following exceptions:

- Disabled Members will be eligible for as long as they are disabled or until they terminate their employment with the Company or retire,
- Furloughed Members will be eligible for the first 2 years following the date of furlough,
- Members who were terminated by the Company and who have filed a grievance for reinstatement (“TAG”) shall be covered during the period from their termination until the grievance is resolved but in no event more than 5 years following the date of such termination.

For more information about this coverage, please contact:

NGS Insurance Agency, Inc.,
P. O. Box 830846
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(800) 298-8793
info@ngsemail.com

January 2015

This summary provides a brief explanation of the major provisions of this benefit Plan. It is not a detailed description. The actual Plan document and summary plan description contain a complete description of the benefit Plans offered and rights under the Plan. If there is any conflict between this summary and the Plan document, the terms of the Plan document governs. Please note capitalized terms are defined in the Plan.