

## APA Benefits: At Your Service

A Conversation with Marcy and Joanne

*Marcy Scott serves as the Director of Benefits. Joanne Goldfarb serves as the Manager of Retirement and Disability Benefits. Both are highly knowledgeable and dedicated, going above and beyond to serve our pilot group.*

### Tell me about the APA Benefits Department.

*-APA Benefits supports both BRAB and R&B. We are here to answer plan questions, whether a member has questions or claims issues on the APA plans or the Company's plans. We support several committees, and we enjoy our jobs, so when in doubt – call APA Benefits and we'll be sure to address the concern or get you to the right area that can help. If we need to escalate the situation to the committee, we do not hesitate.*

### What are some things that pilots really aren't thinking about when it comes to Annual Enrollment that they need to be?

*-Beneficiaries! We have a really hard time with pilots not updating their beneficiary information, whether it's for our life insurance plan, the PMA, really, our plans in general, or plans for the company. That's such a critical part. I can't tell you how many times we take a phone call when there's been a catastrophic event where the person who thinks they are the beneficiary isn't the beneficiary. Our number one focus for this Annual Enrollment is making sure you're updating your beneficiaries, and that membership understands their newly negotiated benefits.*

### What are some resources available to our pilots to answer their questions when it comes to Annual Enrollment?

*-When it comes to Annual Enrollment, pilots can always contact the APA Benefits Department via email, which is [Benefits.Sec@alliedpilots.org](mailto:Benefits.Sec@alliedpilots.org), or they can call our main number, which is 817-302-2140. Our team is here to support them Monday through Friday, 0800 to 1700 Central. Whether it's questions about the APA benefits plans or the Company benefits plans, we support both.*

### Tell me about the Pilot Mutual Aid program.

#### **Pilot Mutual Aid (PMA)**

It's impossible to predict when you might develop a medical condition or suffer an injury that grounds you. But it's definitely possible to plan for the future. Pilot Mutual Aid provides short-term monthly benefits to eligible PMA participants who are disabled and have exhausted both paid sick and vacation time.

*-Make sure you enroll before you have five cumulative years of service. If you cancel it after that point, you can't get back in. As you consider the changes in the new contract, please keep in mind that PMA is a non-taxable benefit. A lot of pilots think with the new contract that they should drop PMA because of the addition of the Extended Sick Bank, but that may not be right for everyone. The pilots should be looking at the Company's LTD, extended sick bank, PMA, and POD as a*

*total package to make sure their financial needs are met.*

When it comes to Pilot Occupational Disability, what are some things that our pilots need to think about?

*-The thing that often gets overlooked is going back in and reviewing your salary and what you have elected. Make sure it's appropriate. Make sure you have the appropriate benefit level selected, so should you go out on disability, it's according to your current salary.*

**Pilot Occupational Disability (POD)**

Supplement your AA Long Term Disability Plan with a Pilot Occupational Disability Plan. POD pays a Basic Benefit for up to 60 months or to age 65, whichever comes first.

What's something about the Survivor Benefit Plan that our members need to know?

**Survivor Benefit Plan**

APA will protect your family. The Survivor Benefit Plan will provide your beneficiary with a \$25,000 benefit if you die while an active APA member. This is provided at no cost to active APA members.

*-The Survivor Benefit Plan is payable to a pilot's designated beneficiary. This is where having the appropriate beneficiary is important. It is paid by APA at 100%, so members do not make any contributions towards that plan.*

What are some things our pilots need to know about the Group Term Life Insurance plan?

*-So, we know that pilots are eligible for a \$750,000 life insurance benefit under the new contract. And we're seeing several pilots drop their APA life insurance. But one of the things they aren't thinking about is retirement. The APA Group Term Life Insurance continues after you retire, whereas the company's does not. Also, we have value-added benefits under MetLife, including free will preparation through the Group Term Life Insurance plan for pilots who don't have a will. That is huge, and it's at no cost to our pilots. Information about will preparation is on [AlliedPilots.org](http://AlliedPilots.org). Identity theft is another value-add benefit that we have through MetLife, should a pilot want to use that benefit through APA. We also have several other value-added programs like Dignity Memorial Funeral Planning, Estate Resolution, Grief Counseling, and more. If you're enrolled in APA's Group Term Life Insurance Policy, you can elect to enroll in the AD&D policy as well.*

**Group Term Life Insurance**

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

- 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.
- Thinking about retiring? 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.

## Can you expand a little bit more on the Accidental Death and Dismemberment Policy?

### **Accidental Death & Dismemberment (AD&D) Insurance**

Enrolled in Group Term Life Insurance Coverage? You might also want to think about adding AD&D coverage for yourself and your family members.

- Make the unexpected a little more manageable. AD&D pays a benefit in the event of your death or injury as a result of an accident.
- Available coverage amounts for you are \$250,000 or \$500,000. Monthly premiums range from \$7.50 to \$20 a month. For the price of a coffee, you can give your family security.
- More than 100 miles from home? You'll have travel assistance with medical, legal, transportation and financial issues 24 hours a day, 365 days a year.

*-- The BRAB worked with MetLife to get the private aviation exclusion removed. Recently, the APA Board of Directors approved a resolution removing the private aviation exclusion in the AD&D policy, which is an industry leading change. Now, if a pilot dies in a private aircraft, this claim is no longer denied and is now payable to the beneficiary listed.*

## What do pilots need to know about the Supplemental Medical Plan?

*- They need to enroll PRIOR to turning age 55. If hired over age 55, then they have six months from DOH to enroll. The plan provides vision and orthodontia coverage for active pilots enrolled in the plan. So, it's a great plan for those wanting or needing orthodontia. The plan also provides primary coverage should a pilot retire early, or if they have a younger spouse when THEY retire at age 65. This plan provides medical, dental, vision, and prescription drug benefits at retirement. It's also secondary to Medicare.*

### **Supplemental Medical Plan (SMP)**

You need to have access to Medical Care. This plan offers a safety net for you and your family.

- SMP continues even after your death. You won't have to worry if your family will be taken care of.
- Want to retire early? It doesn't matter. Your SMP becomes your primary coverage until age 65. After age 65 it is secondary to Medicare.
- Little Tommy needs braces? The supplemental orthodontia benefit is a favorite among active APA benefits.
- You'll still have coverage for a limited time if furloughed or terminated. You have enough stress to deal with then- let APA take that burden off your shoulders for a while.

## Any last things our pilots should know?

*As each pilot's situation is different and unique during Annual Enrollment, we strongly encourage you to call us. We can review your situation and guide you through the Annual Enrollment process. And please don't wait until 2359 on the last day to enroll!*