



Guardian Disability Insurance Conditional Issue Enrollment

You're moving on up! As an ALPA Loss of License customer for 12 or more months, you are eligible to take a step up to the next level of coverage with no medical underwriting. Loyalty pays with ALPA Insurance!

**Conditional issue period ends July 31, 2017,
and includes the following plans:**

- **Monthly Loss of License**
- **Loss of License-Plus**
- **Lump Sum Loss of License**



ALPA Disability Insurance Conditional Issue Enrollment: Daily Departures through July 31

Time to Step Up!

Loyalty pays with ALPA Member Insurance. All members who have been enrolled in Monthly Loss of License, Loss of License-Plus, and/or Lump Sum Loss of License plans for 12 or more months are eligible to participate in this step-up enrollment. You may increase your level of coverage by one step simply by answering one conditional issue health question. There's never been a better time to increase your coverage, so submit the enclosed application today and step up with ALPA.

Applications must be received no later than July 31, 2017, via one of these methods:

E-mail: Insurance@alpa.org
Fax: 703-464-2125
Mail: Air Line Pilots Association
535 Herndon Parkway
Herndon, VA 20170

Protect Your Income

What would a disability do to your financial wellbeing? Consider that 71% of Americans would find it somewhat or very difficult to meet their current financial obligations if their next paycheck were delayed for just one week, or that medical problems contribute to 62% of all personal bankruptcies filed in the United States.

Disability insurance can be a vital source of income if you are unable to work—and disabilities can happen more often than you'd imagine. In fact, over 18 million Americans in their working years (18–64) are classified as disabled.* A disability could happen to anyone—a sports injury, a car accident, or any number of chronic or sudden illnesses could cause a disability.

* Source: Council for Disability Awareness. Disability Statistics. http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp

A Steady Course With Guardian

Guardian is dedicated to helping customers provide the right group benefits by offering innovative plan designs, leading technology platforms, and more effective ways to engage employees.

Guardian's expert ability to deliver high-quality customer solutions is backed by over 150 years in the insurance industry, a strong mutual foundation, and exemplary financial ratings.

Today, Guardian serves over 123,000 groups and over 6.5 million members. From identifying needs to ongoing service, customers of all sizes rely on Guardian's comprehensive approach to meeting their benefits needs.

Financial information concerning the Guardian Life Insurance Company of America as of December 2015 on a statutory basis: admitted assets = \$48.1 billion; liabilities = \$42.0 billion (including \$37 billion of reserves); and surplus = \$6.1 billion.
Source: VitalSigns.

Loss of License & Loss of License-Plus Overview

Eligibility—Who Can Apply?

You are eligible to increase the amount of your Loss of License/Plus coverage if you are:

- An active, executive, or reactivated member of ALPA in good standing, holding a valid Airman Certificate with no Special Issuance or Statement of Demonstrated Ability, and actively at work.
- An inactive participant flying in the capacity for which you hold a Federal Aviation Administration license for an acceptable non-ALPA carrier classified under Federal Aviation Regulations Parts 119, 121, 129, or 135.

When Benefits Begin—Loss of License

This Loss of License coverage pays monthly benefits for loss of license due to covered physical or mental disabilities. Benefits commence 12 months after the date of disability and continue during disability for up to 48 months. Disabilities incurred at or after age 57 have the following maximum benefit duration:

| Age on Date of Disability | Maximum Benefit Duration |
|---------------------------|--------------------------|
| <57 | 48 months |
| 57 | 39 months |
| 58 | 36 months |
| 59 | 30 months |
| 60 | 27 months |
| 61 | 24 months |
| 62 | 21 months |
| 63 | 18 months |
| 64 | 18 months |
| 65 | 18 months |
| 66 | 15 months |
| 67 | 15 months |
| 68+ | 12 months |

When Benefits Begin—Loss of License-Plus

This Loss of License-Plus coverage pays monthly benefits for total disability, defined as the inability to perform major duties of any occupation for which you are reasonably suited by education, training, or experience, if that occupation might be expected to pay you, within 12 months of returning to work, at least 60 percent of your pre-disability earnings. You will not be eligible for monthly benefits if you are performing any work for wage or profit.

Your extended benefit under the “Plus” portion of this coverage will be 50% of the amount of your benefit under the Loss of License plan. At the end of the Loss of License benefit period, benefits for a qualifying disability will continue, based on your age on the date of your disability, under the following schedule:

| Age on Date of Disability | Maximum Benefit Duration— Loss of License-Plus |
|---------------------------|---|
| <61 | To the greater of age 65 or 6 months after the end of the own-occupation period |
| 62 through 66 | 6 months after the end of the own-occupation period |
| 67+ | 3 months after the end of the own-occupation period |

Accelerated Benefit Option

A lump-sum payment of monthly Loss of License benefits may be applied for after 24 consecutive months of disability. A lump sum will be granted if it is determined that you are permanently unable to perform every duty of your employment in the capacity for which you held a valid airman certificate. The lump-sum payment shall be in an amount determined in accordance with the table shown in the Air Line Pilots Association, Int'l, Pilot Welfare Benefit Plan based on the amount of monthly benefits for which you are covered and the number of remaining months during which such benefit might otherwise be payable.

Payment of your Loss of License benefit as a lump sum will not accelerate the start of any extended benefit that you carry under the Loss of License-Plus plan.

Cost of Living Increases—*Loss of License-Plus Only*

Loss of License-Plus offers a cost of living adjustment (COLA) each year following the first year after the Loss of License benefit ends and the extended benefit begins. Annually, the benefit will be increased by one-half of the CPI, to a max considered CPI of 6%.

“Seat Change” Benefit—*Loss of License Only*

This benefit is available if you held a Class 1 Medical Certificate immediately prior to becoming disabled and you return to flying before exhausting your benefits under this plan, but because of medical reasons you are required to fly in a lesser capacity and status than that held immediately prior to becoming disabled. Under this provision, you would be paid a reduced benefit for the balance of your original Loss of License benefit period, calculated so that your current airline aviation compensation and ALPA's Loss of License benefits do not exceed your average rate of monthly compensation during the 12 months immediately preceding your disability.

The total amount by which your benefits are reduced under this provision will be payable to you (subject to the terms of the contract) in monthly installments equal to the monthly benefit paid during your disability. Such payments would begin in the 61st month of your disability, provided your average monthly compensation during disability is not greater than your average monthly compensation during the 12 months immediately prior to your disability.

Premium Payments Waived While You're Disabled

The ALPA Loss of License and Loss of License-Plus plans do not require payment of premiums after 90 days of disability or the date you provide the Preliminary Notice of Claim Form to ALPA, whichever is later. This applies to Loss of License and Loss of License-Plus only.

Benefits for Successive Disabilities

Successive periods of disability will be considered as one period of disability if they are due to the same or related causes and they are separated by less than six months of continuous active employment or if they are due to different causes and they are not separated by return to active employment. Employment means working in the capacity for which you hold a valid Airman Certificate.

Use the charts on the following pages to determine your affordable annual premiums.

| Loss of License Annual Premiums by Age, Plan Type, and Benefit Amount | | | | | | | | |
|--|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Age | \$600/mo. | \$1,200/mo. | \$1,800/mo. | \$2,400/mo. | \$3,000/mo. | \$3,600/mo. | \$4,200/mo. | \$4,800/mo. |
| <28 | \$30.50 | \$61.00 | \$91.50 | \$122.00 | \$152.50 | \$183.00 | \$213.50 | \$244.00 |
| 28 | \$33.00 | \$66.00 | \$99.00 | \$132.00 | \$165.00 | \$198.00 | \$231.00 | \$264.00 |
| 29 | \$36.00 | \$72.00 | \$108.00 | \$144.00 | \$180.00 | \$216.00 | \$252.00 | \$288.00 |
| 30 | \$39.50 | \$79.00 | \$118.50 | \$158.00 | \$197.50 | \$237.00 | \$276.50 | \$316.00 |
| 31 | \$42.00 | \$84.00 | \$126.00 | \$168.00 | \$210.00 | \$252.00 | \$294.00 | \$336.00 |
| 32 | \$45.00 | \$90.00 | \$135.00 | \$180.00 | \$225.00 | \$270.00 | \$315.00 | \$360.00 |
| 33 | \$49.00 | \$98.00 | \$147.00 | \$196.00 | \$245.00 | \$294.00 | \$343.00 | \$392.00 |
| 34 | \$52.50 | \$105.00 | \$157.50 | \$210.00 | \$262.50 | \$315.00 | \$367.50 | \$420.00 |
| 35 | \$59.50 | \$119.00 | \$178.50 | \$238.00 | \$297.50 | \$357.00 | \$416.50 | \$476.00 |
| 36 | \$65.00 | \$130.00 | \$195.00 | \$260.00 | \$325.00 | \$390.00 | \$455.00 | \$520.00 |
| 37 | \$71.50 | \$143.00 | \$214.50 | \$286.00 | \$357.50 | \$429.00 | \$500.50 | \$572.00 |
| 38 | \$77.50 | \$155.00 | \$232.50 | \$310.00 | \$387.50 | \$465.00 | \$542.50 | \$620.00 |
| 39 | \$83.50 | \$167.00 | \$250.50 | \$334.00 | \$417.50 | \$501.00 | \$584.50 | \$668.00 |
| 40 | \$92.25 | \$184.50 | \$276.75 | \$369.00 | \$461.25 | \$553.50 | \$645.75 | \$738.00 |
| 41 | \$98.10 | \$196.20 | \$294.30 | \$392.40 | \$490.50 | \$588.60 | \$686.70 | \$784.80 |
| 42 | \$106.20 | \$212.40 | \$318.60 | \$424.80 | \$531.00 | \$637.20 | \$743.40 | \$849.60 |
| 43 | \$120.15 | \$240.30 | \$360.45 | \$480.60 | \$600.75 | \$720.90 | \$841.05 | \$961.20 |
| 44 | \$134.10 | \$268.20 | \$402.30 | \$536.40 | \$670.50 | \$804.60 | \$938.70 | \$1,072.80 |
| 45 | \$158.85 | \$317.70 | \$476.55 | \$635.40 | \$794.25 | \$953.10 | \$1,111.95 | \$1,270.80 |
| 46 | \$175.50 | \$351.00 | \$526.50 | \$702.00 | \$877.50 | \$1,053.00 | \$1,228.50 | \$1,404.00 |
| 47 | \$202.50 | \$405.00 | \$607.50 | \$810.00 | \$1,012.50 | \$1,215.00 | \$1,417.50 | \$1,620.00 |
| 48 | \$218.70 | \$437.40 | \$656.10 | \$874.80 | \$1,093.50 | \$1,312.20 | \$1,530.90 | \$1,749.60 |
| 49 | \$234.00 | \$468.00 | \$702.00 | \$936.00 | \$1,170.00 | \$1,404.00 | \$1,638.00 | \$1,872.00 |
| 50 | \$270.00 | \$540.00 | \$810.00 | \$1,080.00 | \$1,350.00 | \$1,620.00 | \$1,890.00 | \$2,160.00 |
| 51 | \$286.65 | \$573.30 | \$859.95 | \$1,146.60 | \$1,433.25 | \$1,719.90 | \$2,006.55 | \$2,293.20 |
| 52 | \$301.50 | \$603.00 | \$904.50 | \$1,206.00 | \$1,507.50 | \$1,809.00 | \$2,110.50 | \$2,412.00 |
| 53 | \$317.70 | \$635.40 | \$953.10 | \$1,270.80 | \$1,588.50 | \$1,906.20 | \$2,223.90 | \$2,541.60 |
| 54 | \$332.10 | \$664.20 | \$996.30 | \$1,328.40 | \$1,660.50 | \$1,992.60 | \$2,324.70 | \$2,656.80 |
| 55 | \$400.95 | \$801.90 | \$1,202.85 | \$1,603.80 | \$2,004.75 | \$2,405.70 | \$2,806.65 | \$3,207.60 |
| 56 | \$482.40 | \$964.80 | \$1,447.20 | \$1,929.60 | \$2,412.00 | \$2,894.40 | \$3,376.80 | \$3,859.20 |
| >56 | \$557.10 | \$1,114.20 | \$1,671.30 | \$2,228.40 | \$2,785.50 | \$3,342.60 | \$3,899.70 | \$4,456.80 |

Rates change as a member grows older, as indicated above.

| Loss of License-Plus Annual Premiums by Age, Plan Type, and Benefit Amount | | | | | | | | |
|---|---------------------|-----------------------|-----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Age | \$600/ \$300/mo. | \$1,200/ \$600/mo. | \$1,800/ \$900/mo. | \$2,400/ \$1,200/mo. | \$3,000/ \$1,500/mo. | \$3,600/ \$1,800/mo. | \$4,200/ \$2,100/mo. | \$4,800/ \$2,400/mo. |
| <28 | \$51.50 | \$103.00 | \$154.50 | \$206.00 | \$257.50 | \$309.00 | \$360.50 | \$412.00 |
| 28 | \$54.00 | \$108.00 | \$162.00 | \$216.00 | \$270.00 | \$324.00 | \$378.00 | \$432.00 |
| 29 | \$57.50 | \$115.00 | \$172.50 | \$230.00 | \$287.50 | \$345.00 | \$402.50 | \$460.00 |
| 30 | \$67.00 | \$134.00 | \$201.00 | \$268.00 | \$335.00 | \$402.00 | \$469.00 | \$536.00 |
| 31 | \$71.50 | \$143.00 | \$214.50 | \$286.00 | \$357.50 | \$429.00 | \$500.50 | \$572.00 |
| 32 | \$76.00 | \$152.00 | \$228.00 | \$304.00 | \$380.00 | \$456.00 | \$532.00 | \$608.00 |
| 33 | \$84.50 | \$169.00 | \$253.50 | \$338.00 | \$422.50 | \$507.00 | \$591.50 | \$676.00 |
| 34 | \$90.00 | \$180.00 | \$270.00 | \$360.00 | \$450.00 | \$540.00 | \$630.00 | \$720.00 |
| 35 | \$99.50 | \$199.00 | \$298.50 | \$398.00 | \$497.50 | \$597.00 | \$696.50 | \$796.00 |
| 36 | \$108.00 | \$216.00 | \$324.00 | \$432.00 | \$540.00 | \$648.00 | \$756.00 | \$864.00 |
| 37 | \$119.50 | \$239.00 | \$358.50 | \$478.00 | \$597.50 | \$717.00 | \$836.50 | \$956.00 |
| 38 | \$134.50 | \$269.00 | \$403.50 | \$538.00 | \$672.50 | \$807.00 | \$941.50 | \$1,076.00 |
| 39 | \$148.50 | \$297.00 | \$445.50 | \$594.00 | \$742.50 | \$891.00 | \$1,039.50 | \$1,188.00 |
| 40 | \$159.30 | \$318.60 | \$477.90 | \$637.20 | \$796.50 | \$955.80 | \$1,115.10 | \$1,274.40 |
| 41 | \$174.15 | \$348.30 | \$522.45 | \$696.60 | \$870.75 | \$1,044.90 | \$1,219.05 | \$1,393.20 |
| 42 | \$193.50 | \$387.00 | \$580.50 | \$774.00 | \$967.50 | \$1,161.00 | \$1,354.50 | \$1,548.00 |
| 43 | \$211.50 | \$423.00 | \$634.50 | \$846.00 | \$1,057.50 | \$1,269.00 | \$1,480.50 | \$1,692.00 |
| 44 | \$227.25 | \$454.50 | \$681.75 | \$909.00 | \$1,136.25 | \$1,363.50 | \$1,590.75 | \$1,818.00 |
| 45 | \$264.15 | \$528.30 | \$792.45 | \$1,056.60 | \$1,320.75 | \$1,584.90 | \$1,849.05 | \$2,113.20 |
| 46 | \$283.05 | \$566.10 | \$849.15 | \$1,132.20 | \$1,415.25 | \$1,698.30 | \$1,981.35 | \$2,264.40 |
| 47 | \$310.95 | \$621.90 | \$932.85 | \$1,243.80 | \$1,554.75 | \$1,865.70 | \$2,176.65 | \$2,487.60 |
| 48 | \$333.90 | \$667.80 | \$1,001.70 | \$1,335.60 | \$1,669.50 | \$2,003.40 | \$2,337.30 | \$2,671.20 |
| 49 | \$356.85 | \$713.70 | \$1,070.55 | \$1,427.40 | \$1,784.25 | \$2,141.10 | \$2,497.95 | \$2,854.80 |
| 50 | \$396.00 | \$792.00 | \$1,188.00 | \$1,584.00 | \$1,980.00 | \$2,376.00 | \$2,772.00 | \$3,168.00 |
| 51 | \$405.45 | \$810.90 | \$1,216.35 | \$1,621.80 | \$2,027.25 | \$2,432.70 | \$2,838.15 | \$3,243.60 |
| 52 | \$408.60 | \$817.20 | \$1,225.80 | \$1,634.40 | \$2,043.00 | \$2,451.60 | \$2,860.20 | \$3,268.80 |
| 53 | \$412.65 | \$825.30 | \$1,237.95 | \$1,650.60 | \$2,063.25 | \$2,475.90 | \$2,888.55 | \$3,301.20 |
| 54 | \$415.35 | \$830.70 | \$1,246.05 | \$1,661.40 | \$2,076.75 | \$2,492.10 | \$2,907.45 | \$3,322.80 |
| 55 | \$487.80 | \$975.60 | \$1,463.40 | \$1,951.20 | \$2,439.00 | \$2,926.80 | \$3,414.60 | \$3,902.40 |
| 56 | \$572.85 | \$1,145.70 | \$1,718.55 | \$2,291.40 | \$2,864.25 | \$3,437.10 | \$4,009.95 | \$4,582.80 |
| >56 | \$652.05 | \$1,304.10 | \$1,956.15 | \$2,608.20 | \$3,260.25 | \$3,912.30 | \$4,564.35 | \$5,216.40 |

Rates change as a member grows older, as indicated above.

Effective Date

You will become covered on the first day of the month immediately following the date of approval of your request for coverage, provided you are actively at work on such date. If you are not actively at work, coverage will be postponed until the first day of the month following the date you have been actively at work for 10 days. If you do not satisfy this requirement within three months of the originally scheduled effective date, current proof of insurability will be required.

Note: There are instances where coverage may be offered at the same premium by eliminating coverage for a specific impairment or disease. In the event that coverage would be issued to you only with an impairment rider, you will be so advised and asked to confirm your understanding of the limitation before coverage is issued.

When Benefits End

Benefits will cease on the earlier of the following: (1) the date benefits have been paid for the maximum benefit duration as outlined in the applicable charts, (2) the date the participant ceases to be disabled, (3) the date the participant fails to provide the plan administrator with any requested proof of continued disability, or (4) the end of the month in which the participant dies.

When Coverage Ends

Coverage may be continued until the earliest of the following: (1) the date when premiums are not paid when due, (2) the Loss of License/Plus plan is terminated, (3) you cease to be in a class of eligible persons, (4) the date of the participant's death, (5) the date the maximum payment period ends, (6) the date when membership in the Association ends, or (7) when you cease to be actively at work (except for reason of disability). If you cease to be actively at work because of furlough, cessation of operations, or an Association-supported work stoppage, coverage will end at the end of the month in which your active work ceases, plus 90 days.

Exclusions and Limitations You Need to Understand (Loss of License/Plus)

No benefits shall be payable for a disability resulting from any of the following:

- Intentional or self-inflicted injuries or attempted suicide.
- Commission of, or attempt to commit, a crime.
- Disability due to act of war, declared or undeclared, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, riots, civil commotions, rebellions, insurrection or military or usurped power; provided, however, that this exclusion does not apply to a disability incurred during active full-time airline employment if the aircraft in which the member is traveling is unintentionally involved in any such hostile acts.
- Military service in the armed forces of any state, province, country, or international authority, except if such duty does not involve the interruption of active full-time airline employment.
- Any injury or sickness that commences within the first 12 months after the effective date of initial or increased coverage, if such disability is caused or contributed to by an injury or sickness for which you received care or treatment during the 3 months prior to such effective date. A preexisting condition does not include conditions disclosed on your approved Proof of Insurability. For increased coverage, the previous benefit would still be payable if original effective date is 12 months in the past.
- For any period during which you continue employment with an airline as a flight deck operating crewmember holding either a Class I or Class II medical certificate, except as stated in the Seat Change Provision.
- Any impairment or disease specifically excluded from your coverage.
- Laser vision correction surgery.
- Elective surgery.

- In addition to the above, you will not be considered disabled or eligible to satisfy the waiting period during any period of disability that is caused by or contributed to by chemical dependency or chemical abuse such as, but not limited to, alcoholism, drug abuse (including the taking of a prescription or controlled drug in a manner not prescribed by a physician), or drug addiction (including the use of any hallucinogen) until (a) the date the disability starts, if entered in an Approved Rehabilitation Program within 90 days of such date or (b) the date entered in an Approved Rehabilitation Program, if entry in such program is more than 90 days after the date such disability starts. Thereafter, continued active cooperation and participation in all aspects of the program (or proof, satisfactory to the Loss of License plan administrator, that you cannot be rehabilitated after completion of the program) is required to continue to be eligible for benefits under the plan. (“Approved Rehabilitation Program” means a chemical abuse, chemical addiction, or chemical dependence rehabilitation program approved by the Joint Committee on Accreditation of Healthcare Organizations, or Medicare.) Such program must include provisions for professional evaluation, treatment, long-term aftercare and monitoring, and overall case management toward rehabilitation and Federal Aviation Administration recertification for return to active flying status.

Lump Sum Loss of License Overview

Eligibility—Who Can Apply?

ALPA active, executive, or reactivated members and inactive participants* are eligible to apply for the program. In underwriting your application, we rely on the medical information you provide, and on the information you authorize us to obtain.

* *If flying for an FAR part 119, 121, 129, or 135 carrier.*

Benefit Amount

You decide how much coverage you want. Lump Sum Loss of License coverage is available in \$25,000 increments up to a maximum of \$150,000. Coverage cannot exceed 2.5 times your yearly salary.

If you suffer a disabling accident or illness, you should notify ALPA immediately. If, at the end of the waiting period (12 months from your date of disability), you remain disabled as evidenced by loss of your medical certification, you will receive a benefit to use in any way you see fit. Premiums must be paid until the Lump Sum Benefits have been approved.

| Modified Benefit at Ages 46 and Older (for each \$25,000 in initial lump sum) | |
|--|-----------------|
| Age | Reduced Benefit |
| 46 | \$22,500 |
| 47 | \$20,125 |
| 48 | \$18,500 |
| 49 | \$16,875 |
| 50 | \$15,250 |
| 51 | \$13,750 |
| 52 | \$12,250 |
| 53 | \$10,750 |
| 54 | \$9,000 |
| 55 | \$7,500 |
| 56 | \$6,000 |
| 57 | \$5,000 |
| 58 | \$4,250 |
| 59 | \$3,750 |
| 60 | \$3,375 |
| 61 | \$3,125 |
| 62 | \$2,875 |
| 63 | \$2,625 |
| 64+ | \$2,500 |

| Lump Sum Loss of License Annual Premium Rates \$25,000 Initial Lump Sum | | |
|--|-------------|----------|
| Age on 11/1 | Benefit | Premium |
| 19-29 | \$25,000.00 | \$46.32 |
| 30 | \$25,000.00 | \$66.71 |
| 31 | \$25,000.00 | \$73.51 |
| 32 | \$25,000.00 | \$79.89 |
| 33 | \$25,000.00 | \$88.81 |
| 34 | \$25,000.00 | \$99.00 |
| 35 | \$25,000.00 | \$110.06 |
| 36 | \$25,000.00 | \$122.38 |
| 37 | \$25,000.00 | \$136.40 |
| 38 | \$25,000.00 | \$151.27 |
| 39 | \$25,000.00 | \$169.54 |
| 40 | \$25,000.00 | \$175.57 |
| 41 | \$25,000.00 | \$181.61 |
| 42 | \$25,000.00 | \$187.64 |
| 43 | \$25,000.00 | \$220.96 |
| 44 | \$25,000.00 | \$240.67 |
| 45 | \$25,000.00 | \$262.09 |
| 46 | \$25,000.00 | \$252.57 |
| 47 | \$20,125.00 | \$264.47 |
| 48 | \$18,500.00 | \$271.27 |
| 49 | \$16,875.00 | \$276.02 |
| 50 | \$15,250.00 | \$266.16 |
| 51 | \$13,750.00 | \$267.19 |
| 52 | \$12,250.00 | \$265.14 |
| 53 | \$10,750.00 | \$271.60 |
| 54 | \$9,000.00 | \$264.80 |
| 55 | \$7,500.00 | \$272.62 |
| 56 | \$6,000.00 | \$253.59 |
| 57 | \$5,000.00 | \$246.11 |
| 58 | \$4,250.00 | \$234.89 |
| 59 | \$3,750.00 | \$233.53 |
| 60 | \$3,375.00 | \$236.25 |
| 61 | \$3,125.00 | \$246.11 |
| 62 | \$2,875.00 | \$254.60 |
| 63 | \$2,625.00 | \$250.87 |
| 64 | \$2,500.00 | \$255.62 |
| 65+ | \$2,500.00 | \$272.28 |

Rates change as member grows older, as indicated above.

Effective Date

You will become covered on the first day of the month on or immediately following the date of approval, provided you are actively at work on such date. If you are not actively at work, coverage will be postponed until the first day of the month following the date you have been actively at work for 10 days. If you do not satisfy this requirement within three months of the original scheduled effective date, current proof of insurability will be required.

When Coverage Ends

Coverage may be continued until the earliest of the following: (1) the date when premiums are not paid when due, (2) the Lump Sum Loss of License plan is terminated, (3) you cease to be a in a class of eligible persons, (4) the date of the participant's death, (5) the date the maximum payment period ends, (6) the date when membership in the Association ends, or (7) when you cease to be actively at work (except for reason of disability). If you cease to be actively at work because of furlough, cessation of operations, or an Association-supported work stoppage, coverage will end at the end of the month in which your active work ceases, plus 90 days.

Exclusions and Limitations You Need to Understand (Lump Sum Loss of License)

A disability does not include an injury or sickness resulting from one or more of the following:

- Intentional self-inflicted injuries or attempted suicide.
- Any criminal act committed by you or your attempt to commit a crime.
- Disability due to act of war, declared or undeclared, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, riots, civil commotions, rebellions, insurrection or military or usurped power; provided, however, that this exclusion does not apply to a disability incurred during active full-time airline employment if the aircraft in which the member is traveling is unintentionally involved in any such hostile acts.
- Military service in the armed forces of any state, province, country, or international authority, except if such military service does not involve interruption of active full-time airline employment.
- Disability due to any injury or sickness that commences within the first two years after the effective date of your initial or increased coverage, if such disability is caused or contributed to by an injury, sickness, or condition for which you received care or treatment during the 12 months prior to such effective date; a preexisting condition does not include conditions disclosed on your approved Proof of Insurability. For increased coverage, the previous benefit would still be payable if the original effective date is two years in the past.
- A period during which you continue employment with an airline as a flight deck operating crewmember holding a Class I or Class II medical certificate.
- A period of disability that is caused or contributed to by chemical dependency or chemical abuse such as, but not limited to, alcoholism, drug abuse (including the taking of a prescribed or controlled drug in a manner not prescribed by a physician), or drug addiction (including the use of any hallucinogen). However, if you enter an Approved Rehabilitation Program within 90 days of the date disability begins, you will be considered disabled as of the date of the disability. If you enter an Approved Rehabilitation Program more than 90 days after the date of the disability, you will be considered disabled as of the date you enter an Approved Rehabilitation Program. In order to continue to be eligible for benefits under the plan, you must continue to actively cooperate and participate in all aspects of the Approved Rehabilitation Program, or provide the plan administrator with satisfactory proof that you cannot be rehabilitated after completion of the Approved Rehabilitation Program. *For qualifying disabilities subject to this limitation, the maximum benefit payable is 25% of the principal sum.*

- Laser vision correction surgery (does not apply if the surgery was performed to treat a disabling condition).
- *Mental and nervous disorders as a cause of loss are paid at 50% benefit.*
- Disabilities covered under this plan are anticipated to last at least 36 months. If your medical certificate is restored in less than 36 months from your benefit payment date, you will be required to return a pro rata portion of the benefit payment.
- A disability for which your FAA Medical Certificate has not been denied.

How Your Requests for Monthly Loss of License/Plus and/or Lump Sum Loss of License Coverage Are Reviewed by Guardian

Information regarding insurability will be treated as confidential.

Upon receipt of all requested information, we will make a determination as to whether your request for coverage can be approved.* Upon written request, you will be provided with nonmedical information; medical information, however, will be given only to a physician you designate. (Note: In certain jurisdictions you may choose to receive certain medical information directly.)

For U.S. residents, your request is handled in accordance with the Fair Credit Reporting Act procedures.

** If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files.*

ALPA Disability Insurance Plans

Administered by:



Air Line Pilots Association, Int'l
535 Herndon Parkway
Herndon, VA 20170
1-800-746-2572
<http://memberinsurance.alpa.org>
Insurance@alpa.org

Underwritten by:



The Guardian Life Insurance
Company of America
7 Hanover Square
Customer Service, H-6-D
New York, NY 10004
Main Number: 1-212-598-8000

Important Information

This brochure contains only a brief description of the principal provisions under the Plan. The complete terms and conditions are set forth in the Group Policy issued by Guardian to the Trustee of the Air Line Pilots Association, Int'l, Pilot Welfare Benefit Plan Trust. Please contact ALPA for more information. ALPA proudly offers products and services underwritten by The Guardian Life Insurance Company of America (Guardian) and is not a subsidiary or affiliate of Guardian.

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