



**IAMAW
DISTRICT
142**

Long-Term Disability (LTD) Income Plan

For members at Alaska Airlines

Long-Term Disability Benefits

IAMAW Air Transport District Lodge 142

As an IAMAW member and an employee at Alaska Airlines, you are automatically enrolled in a Long-Term Disability (LTD) insurance plan.

Plan Highlights

Elimination Period

This is the time you must wait until benefits are payable. The elimination period is 120 calendar days, or the end of your benefit accruals (excluding vacation), whichever is greater.

No offset for pension benefits

Your LTD benefit will not be reduced by any retirement or pension benefits you receive from Alaska Airlines or any other employer.

Minimum Benefit Period

As long as you remain disabled under the LTD plan, benefits are payable for a minimum of 36 months, regardless of your age.

Definition of Disability

Disability is defined as being unable to do your own job at Alaska Airlines during the first 36 months of your disability. Benefits are payable after this period if you remain totally disabled, as defined by the plan.

Benefit Percentage

The monthly benefit is equal to 60% of your basic monthly earnings, subject to reductions for other income such as social security benefits and workers compensation benefits.

Social Security Offset

Your monthly LTD benefit is reduced by social security benefits you (not your spouse or dependents) are entitled to receive.

24-Hour Coverage

Both on and off the job disabilities are covered.

Survivor Benefit

The LTD plan provides your eligible survivor with a benefit equal to 6 times your gross monthly LTD benefit.

Questions & Answers

Do I have to enroll?

No action is required on your part to enroll. All eligible IMAAW members will be automatically enrolled in the plan.

How much does this cost?

The bi-weekly cost of the LTD plan is \$14.00 for full-time members and \$7.00 for part-time members.

How are premiums paid?

Premiums are paid through the convenience of payroll deduction.

If I am disabled, how do I file a claim?

Please file a claim as soon as possible by calling **National Group Protection at (800) 344-9016** to obtain a claim form and for assistance in filing your claim.

How does the pre-existing condition limitation apply?

The pre-existing condition limitation applies to those members who have been covered by the LTD plan for less than 12 months. Members who have been covered under the LTD plan for 12 months or more are not subject to the pre-existing condition limitation.

How will I receive my benefit payments?

Benefit payments are sent directly to you.

If I am disabled, are my benefits taxable?

No. Since you are paying the premiums (on an after-tax basis) any benefits you receive are not taxable.

How can I obtain more information on this benefit plan?

You may call National Group Protection at 1-800-344-9016.

Member Services / Claims

Please contact National Group Protection (NGP) if you have any questions regarding your LTD coverage or if you need to file a claim. NGP can provide information on the features of your LTD plan and assist you throughout the entire claims process.

National Group Protection (NGP)

phone: 800-344-9016

fax: 434-978-4502

Designed and Administered by:



National Group Protection, Inc.

Phone: (800) 344-9016

Fax: (434) 978-4502

Underwritten by:



**Hartford Life & Accident
Insurance Company**