

APA Pilot Mutual Aid (PMA) Open Enrollment

August 1-15, 2024

Frequently Asked Questions (FAQs)

The APA Board of Directors recently approved R2024-21, “PMA 2024 Open Enrollment for Pilots with More than 5 – Years of Cumulative Service,” authorizing an open enrollment period for the APA Pilot Mutual Aid (PMA) plan.

1. What is Pilot Mutual Aid (PMA)?

- ▶ PMA is a custom-tailored tax-free disability benefit for APA members.
- ▶ PMA provides short-term monthly benefit payments to eligible PMA participants who have a qualifying disability and have exhausted both sick and vacation (both current and accrued).
- ▶ PMA pays before the Pilot Occupational Disability (POD – the long-term plan), and without PMA you are missing out on income that gets you closer to your pre-disability earnings.
- ▶ PMA pays up to 12-months or to age 65, whichever comes first.
- ▶ PMA pays a death benefit up to \$5,000 to your designated beneficiary.

Years of Service Maximum Coverage	Monthly Benefit Amount You Receive ¹	Monthly Contribution Pilot Pays ²	Annual Contribution Pilot Pays	Maximum Benefit the Pilot Receives (If pilot is disabled for full 12-month period)
1st Year Pay/ 2024 Open Enrollment	\$1,980.00	\$45.00	\$540.00	\$23,760.00
2nd Year Pay	\$2,970.00	\$67.50	\$810.00	\$35,640.00
3rd Year Pay +	\$3,960.00	\$90.00	\$1,080.00	\$47,520.00

2. When is the Open Enrollment Period?

- ▶ August 1 through August 15
- ▶ Coverage becomes effective September 1

¹ Please note these are the current Monthly Benefits Amounts. As with any plan, benefit amounts are subject to change.

² Please note these are the current contribution rates. As with any plan, contribution rates are subject to change.

3. I am an active pilot with less than five years of cumulative service, how does this open enrollment affect me?

- ▶ An active pilot can enroll at any time prior to reaching five years of cumulative service. If an active pilot enrolls in PMA prior to reaching five years of cumulative service, the back contributions referenced in Question 6 below do not have to be paid at the pilot's enrollment.

4. Who is eligible to enroll during this Open Enrollment Period?

- ▶ Pilots that have worked more than five years of cumulative service with the Company and who are not currently enrolled in the PMA plan.

5. What is the maximum coverage amount that I can elect during this open enrollment?

- ▶ Pilots with more than five years of cumulative service can only enroll at the \$1,980.00 benefit level.

6. Am I responsible for paying back contributions?

- ▶ Yes. During open enrollment, pilots must pay \$585.00, which is one year's worth of back contributions at the lowest level. **(This is not applicable for pilots with less than five years of cumulative service with the Company.)** These back contributions are in addition to the pilot's monthly contribution due for coverage.

7. When can I increase my monthly benefit amount from \$1,980.00?

- ▶ Benefit levels can only be increased once in any 12-month period and may only be increased by one benefit level at a time.
- ▶ The process to increase this amount can be done as early as August 2, 2025.
- ▶ If you log into Benefit Elect and request an increase in coverage on August 2, 2025, your coverage will be increased to \$2,970.00 (or current benefit level at the time) and your contribution rate will increase on September 1, 2025.
- ▶ If you elect your first increase in coverage any time after September 1, 2025, your new benefit level and contribution rate will become effective the first of the month following the requested increase. Any subsequent increase cannot take effect until at least 12 months have elapsed since your prior increase.

Contact Us:

For specific questions regarding **PMA** or any APA-sponsored plans, please review the Plan documents or contact the APA Benefits Department at 817-302-2140 or via email at Benefits.Sec@alliedpilots.org.

DISCLAIMER: *Please note that these Frequently Asked Questions provide a brief explanation of changes to the APA Sponsored Pilot Mutual Aid ("Plan") and are not a detailed description of the Plan. While the information provided expresses the intent of the Plan, the actual Plan document and*

summary plan description contain a complete description of the benefits offered and rights under the Plan If there is any conflict between this summary and the Plan document, the terms of the Plan document govern.