



Short-Term Disability Benefits

AFA / US Airways

AFA is pleased to announce a new voluntary Short-Term Disability (STD) insurance program for members at US Airways. The STD plan provides tax-free benefits to you in the event you are disabled due to an illness, injury, or pregnancy, and cannot perform your job at US Airways.

The open enrollment period is tentatively scheduled for early 2013. You will receive communication materials at your home regarding the new STD plan, and enrollment will take place on-line and over the phone. Note that premiums will be paid through bank draft, not payroll deduction.

Plan Highlights

Elimination Period

This is the time you must wait before benefits are payable. You will have the option of either 7, 14, or 30 calendar days.

Benefit Period

STD benefits will be paid for a maximum of 4 months.

Benefit Amounts

You select the amount of STD coverage you want, up to \$2,000 per month – not to exceed 60% of your salary. Note that any benefits received are tax-free.

Guaranteed Issue

Coverage is being offered on a guaranteed issue basis. There are no medical questions to apply for STD coverage.

Supplemental Coverage - No Offsets

The STD plan supplements any other disability benefits you might receive. There is no offset for benefits from other sources, such as sick leave or workers compensation or state disability plans.

24-Hour Coverage

The STD plan provides benefits for non-occupational disabilities, and also contains a \$500/month benefit for disabilities that are work-related.

Pre-Existing Condition Benefit

The plan contains a pre-existing condition benefit. If a disability is caused by a pre-existing condition, a partial benefit (50% of the benefit amount) will be paid for up to 6 weeks.

Check your mail and the MEC website for more information this fall!

Rates

Below are the rates, quoted in weekly amounts, for the new voluntary short-term disability plan. Note that premiums will be paid through bank draft (from a checking account) on a monthly basis.

When you enroll, you will need to provide your account information and routing information, which can be found on a check. Participation in the plan is completely voluntary, and members can cancel at any time.

Premiums are based on your age when you enroll, the amount of coverage you select, and the elimination period you choose – either 7, 14, or 30 days. Rates are level – they do not automatically increase as you get older.

7 Day Elimination Period - 4 Month Benefit Duration

Monthly Benefit Non-OJI / OJI	Ages 18-49 Weekly Rates	Ages 50-59 Weekly Rates	Ages 60-69 Weekly Rates
\$500 / \$500	\$8.10	\$9.22	\$11.50
\$800 / \$500	\$12.18	\$13.97	\$17.63
\$1,000 / \$500	\$14.90	\$17.14	\$21.71
\$1,200 / \$500	\$17.63	\$20.31	\$25.80
\$1,500 / \$500	\$21.71	\$25.07	\$31.92
\$2,000 / \$500	\$28.52	\$33.00	\$42.13

14 Day Elimination Period - 4 Month Benefit Duration

Monthly Benefit Non-OJI / OJI	Ages 18-49 Weekly Rates	Ages 50-59 Weekly Rates	Ages 60-69 Weekly Rates
\$500 / \$500	\$5.75	\$6.78	\$8.73
\$800 / \$500	\$8.69	\$10.34	\$13.45
\$1,000 / \$500	\$10.65	\$12.71	\$16.60
\$1,200 / \$500	\$12.61	\$15.08	\$19.74
\$1,500 / \$500	\$15.54	\$18.63	\$24.47
\$2,000 / \$500	\$20.44	\$24.56	\$32.34

30 Day Elimination Period - 3 Month Benefit Duration

Monthly Benefit Non-OJI / OJI	Ages 18-49 Weekly Rates	Ages 50-59 Weekly Rates	Ages 60-69 Weekly Rates
\$500 / \$500	\$4.39	\$5.09	\$6.40
\$800 / \$500	\$6.65	\$7.77	\$9.87
\$1,000 / \$500	\$8.15	\$9.56	\$12.18
\$1,200 / \$500	\$9.66	\$11.34	\$14.49
\$1,500 / \$500	\$11.92	\$14.02	\$17.96
\$2,000 / \$500	\$15.68	\$18.49	\$23.73

PRE-EXISTING CONDITION LIMITATION

"Pre-existing Condition" means a sickness or physical condition which, within the 3-month period prior to a Member's Effective Date resulted in his/her receiving medical advice or treatment.

During the first twelve months after the effective date of coverage, if a disability occurs due to a pre-existing condition, we will pay a limited benefit for that disability. The limited benefit amount paid for such disability will be equal to 50% of the total disability benefit shown in the Certificate schedule page and for a period of six weeks.

A claim for benefits for loss starting after 12-months from the a Member's Effective Date will not be reduced or denied on the grounds that it is caused by a Pre-existing Condition.

A condition will no longer be considered pre-existing at the end of 12 consecutive months starting and ending after a Member's Effective Date.

Pregnancy is a "Pre-existing Condition" if conception was before a Member's Effective Date.

"Treatment" means consultation, care or services provided by a physician including diagnostic measures and taking prescribed drugs and medicines.

EXCLUSIONS

We will not pay benefits for loss caused by Pre-existing Conditions (except as stated in the previous provision).

Benefits will not be paid for disability due to:

1. any act of war, declared or undeclared, insurrection, rebellion, or act of participation in a riot;
2. an intentionally self-inflicted injury;
3. a commission of, or attempt to commit, an assault, battery, or felony, or engagement in any illegal occupation;
4. travel in, jumping or descent from any aircraft, except when a fare-paying passenger in a licensed passenger aircraft, and except work time, pleasure travel, and travel to and from a job assignment.

The maximum combined lifetime limit for disability due to alcohol addiction, drug addiction or mental or emotional disorders without demonstrable organic disease is 12 months.