

N Voluntary Long Term Disability Benefit Cost Sheet

Transport Workers Union of America

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Underwritten by: United of Omaha Life Insurance Company

Group 1 Description: Full time members of AA except Flight Dispatchers who are *not* eligible for the Disability pension (“not eligible” means under age 50 or less than 15 years of credited experience)

Group 1 Rate: \$.64 per \$100 Monthly Covered Earnings for first \$1,250 of earnings plus \$1.33 per \$100 Monthly Covered Earnings above \$1,250

Group 1 Sample Costs

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$13.54	\$24.63	\$35.71	\$46.79	\$57.88
Weekly Cost	\$3.13	\$5.68	\$8.24	\$10.80	\$13.36

Group 2 Description: Full time members of AA except Flight Dispatchers who are eligible for the Disability pension (“eligible” means at least age 50 with at least 15 years of credited experience)

Group 2 Rate: \$4.05 per employee per month for first \$1,250 of earnings plus \$0.68 per \$100 Monthly Covered Earnings above \$1,250.

Group 2 Sample Costs

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$6.88	\$12.55	\$18.22	\$23.88	\$29.55
Weekly Cost	\$1.59	\$2.90	\$4.20	\$5.51	\$6.82

Group 3 Description: Full time AA Flight Dispatchers

Group 3 Rate: \$0.54 per \$100 Monthly Covered Earnings for employees under age 50, and \$0.44 per \$100 Monthly Covered Earnings for employees age 50 and above.

Group 3 Sample Costs – Under Age 50

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00
Weekly Cost	\$2.08	\$3.12	\$4.15	\$5.19	\$6.23

Group 3 Sample Costs – Over Age 50

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$7.33	\$11.00	\$14.67	\$18.33	\$22.00
Weekly Cost	\$1.69	\$2.54	\$3.38	\$4.23	\$5.08

Group 4 Description: Part time AA Members

Group 4 Rate: \$4.09 per employee per month

Group 4 Sample Costs

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$4.09	\$4.09	\$4.09	\$4.09	\$4.09
Weekly Cost	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94

Group 5 Description: Full time at Allied Fueling (not eligible for the deferred LTD payment benefit)

Group 5 Rate: \$.32 per \$100 Monthly Covered Earnings for first \$1,250 of earnings plus \$0.68 per \$100 Monthly Covered Earnings above \$1,250

Group 5 Sample Costs

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$6.83	\$12.50	\$18.17	\$23.83	\$29.50
Weekly Cost	\$1.58	\$2.88	\$4.19	\$5.50	\$6.81

Group 6 Description: Full Time American Eagle Members

Group 6 Rate: \$0.46 per \$100 Monthly Covered Earnings

Group 6 Sample Costs

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$7.67	\$11.50	\$15.33	\$19.17	\$23.00
Weekly Cost	\$1.77	\$2.65	\$3.54	\$4.42	\$5.31

Group 7 Description: Part Time American Eagle Flight Dispatchers

Group 7 Rate: \$3.42 per employee per month

Group 7 Sample Costs

Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Monthly Cost	\$3.42	\$3.42	\$3.42	\$3.42	\$3.42
Weekly Cost	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79