



Association of Flight Attendants

Northwest Airlines / Supplemental Benefits Q&A

National Group Protection is currently communicating a supplemental voluntary benefits program to AFA members who are employees of Northwest Airlines. Below is a brief Q&A section designed to answer some of your questions regarding these benefits.

Q - What benefit plans are being offered?

A - Accident, Critical Illness and Universal Life insurance are being offered. The Accident and Critical Illness plans are underwritten by Continental American Insurance Company and the Universal Life coverage is underwritten by ING.

Q- Who is eligible for coverage?

A - All active employees, their spouses and dependent children/grandchildren between the age of 15 days to 20 years (*or 23 years, if the child is unmarried and a full time student*) may be covered under the Accident, Critical Illness and Universal Life.

Q - Are there any Flight/Crew restrictions with these benefits?

A - No.

Q - Do I have to take a physical before I am approved for coverage?

A - No. In fact, for this initial enrollment benefit offering all plans are Guaranteed Issue (GI) for the eligible member.

- GI offering for Critical Illness is up to \$10,000 for the member.
- GI offering for Universal Life is based on age and benefit amount for the member.
- GI offering for Accident is at all levels for member, spouse and dependent children.

Q - How do I enroll for coverage?

A - Benefit counselors from National Group Protection will be visiting Inflight at each station. You can enroll at any location, not just your base location. We encourage you to meet with a benefit counselor and enroll in person if interested. If you missed an enrollment, please contact National Group Protection at (800) 344-9016.

Q - How are premiums paid?

A - Your premiums will be paid through the convenience of payroll deduction. Your employer will deduct and forward the premium to the insurance company.

Q - What happens if I leave Northwest Airlines?

A - All three programs are fully portable. You can take the Accident, Critical Illness and Universal Life plans with you at the same rates and benefits if you leave Northwest Airlines for any reason. Premiums can be paid by check or automatically through bank draft.

Q - Who do I contact for customer service needs?

A - We encourage AFA members to call National Group Protection at (800) 344-9016 for any needs. However, you can also call the insurance carriers.

Continental American Insurance Company / (800) 433-3036

- Accident & Critical Illness Insurance

ING / (800) 537-5024

- Universal Life Insurance

Q - How do I file a claim?

A - Simply complete the claim form you receive with your certificate and forward it to the appropriate insurance company. Please contact National Group Protection at (800) 344-9016 if you need a claim form.

Q - Are benefits paid in addition to all other insurance, including workers compensation?

A - Yes.

Q - How will I receive benefit payments?

A - Benefit payments are paid directly to you.

Q - Do my premiums increase as I age?

A - No.

Q - Can I cancel or decrease my coverage?

A - Yes. You can cancel and or decrease coverage at anytime by calling National Group Protection at (800) 344-9016. Increasing or adding coverage usually needs to be done during the open enrollment period.