



Dear Members:

AFA is pleased to announce a new supplemental insurance program for its members at Northwest Airlines. Members will have the opportunity during the upcoming on-site enrollment to participate in the following supplemental benefit plans, which are being offered this year for the first time.

Accident Insurance

- 24-hour coverage (on & off-job) with no health questions or offsets.
- Benefits for members, spouses and children.

Critical Illness Insurance

- Benefits paid directly to you, regardless of all other insurance including medical insurance.
- Wellness benefit pays \$50 per year for procedures such as mammograms and colonoscopies.

Universal Life Insurance

- Coverage for members, spouses, dependent children and grandchildren.
- A \$25,000 child or grandchild policy for as low as \$2.01 per week.

These programs are available through the convenience of payroll deduction and are **portable** should you leave Northwest Airlines for any reason. Additionally, coverage is available on a **guaranteed issue basis for members (no health/underwriting questions)**.

Benefit counselors from National Group Protection will be onsite to provide information and enroll interested members. You must see a representative in person during the enrollment period.

These plans are offered by National Group Protection (NGP). NGP is a union shop and has been a leader in the design and implementation of union-sponsored benefit plans for over 30 years.

If you have any questions regarding the upcoming enrollment, please contact National Group Protection at 1-800-344-9016.

In Solidarity,

Your AFA Leadership