



Pilot Occupational Disability Plan (POD)

Summary of Coverage

- Monthly benefit amounts are available from \$1,000 to \$10,000, in increments of \$200 depending on your monthly Crew Pay and are not taxable.
- The Maximum Benefit payment payable is equal to the selected benefit amount up to 40% of the Plan Participant's Average Monthly Crew Pay.
- You may increase your monthly benefit amount up to \$2,000 once every 12 months.
- Contributions are based on the Plan Participant's attained age and selected benefit amount. The age category is determined by the Plan Participant's attained age on January 1 of each year. The chart below shows the contribution rates effective April 1, 2025 per \$100 of monthly benefit.

CONTRIBUTION RATES

Attained Age	Monthly Rate per \$100 of Benefit	Attained Age	Monthly Rate per \$100 of Benefit
35 & Under	\$0.82	50	\$4.15
36	\$0.94	51	\$4.55
37	\$1.06	52	\$4.75
38	\$1.13	53	\$4.96
39	\$1.21	54	\$5.16
40	\$1.28	55	\$5.37
41	\$1.37	56	\$5.57
42	\$1.45	57	\$5.60
43	\$1.73	58	\$5.57
44	\$2.02	59	\$5.46
45	\$2.33	60	\$4.82
46	\$2.65	61	\$4.02
47	\$2.98	62	\$3.00
48	\$3.36	63	\$2.55
49	\$3.75	64	\$2.11

- Only disabilities that occur while 1) on Active Flight Status; 2) on paid or unpaid sick leave from the Company; or 3) Disabled under the POD, are covered Disabilities. See Plan booklet for the definition of Active Flight Status and for other General Exclusions, Limitations and Restrictions.
- The Plan has a Lifetime Maximum Benefit of 120 Monthly Payments for all Monthly Payments made on or after July 1, 2008.

- POD will not cover any Disability* for which the Onset of Disability is within six months following your Effective Date of Coverage unless the Disability is due to an Injury that occurs after the Effective Date.
- A Disability due to a Pre-Existing Condition will only be covered if the Plan Participant satisfies one of the following conditions:
 - 1) A treatment-free period of 12 consecutive months from the Effective Date of coverage, or
 - 2) A period of 24 consecutive months from the Effective Date of coverage regardless of treatment.
- For claims Filed during the Elimination Period, payments begin following the completion of the Elimination Period which is the later of:
 - (A) the first day of the month coincident with or next following the day that is 12 months from the Onset of Disability; or
 - (B) the date of the exhaustion of paid sick and vacation time from the Company.

Claims Filed after the Elimination Period will be payable from the first day of the month coincident with or next following the date the claim was Filed.

- Benefits for any or all Disabilities caused by or related to Chemical Dependency are limited to a Lifetime Maximum Benefit of 24 Monthly Payments.
- Benefits for any or all Disabilities due to Limited-Term Disabilities are limited to 24 combined Lifetime Monthly Payments unless you have been approved for Social Security Disability.
- Mental or Nervous Disabilities are limited to 60 months combined Lifetime Monthly Payments unless you have been approved for Social Security Disability.
- For all other Disabilities, the Plan pays a Basic Benefit of up to 5 years and an Extended Benefit (if approved for Social Security disability benefits and otherwise qualify for payment) up to an additional 36 Monthly Payments. For claims filed after June 1, 2021, if approved the Extended Benefit is up to an additional 60 Monthly Payments after the Basic Benefit.
- In no event will benefits be payable beyond the date the Disabled pilot attains age 65.

**If you increase your Monthly Benefit Amount, the exclusions will apply only to the increased amount.*

For more information about this coverage, please contact:

NGS Insurance
P. O. Box 830846
Richardson, Texas 75083-0846
800-298-8793

This summary provides a brief explanation of the major provisions of this benefit plan. It is not a detailed description. The actual plan document and summary plan description contain a complete description of the benefit plans offered and rights under the plan. If there is any conflict between this summary and the plan document, the terms of the plan document governs. Please note capitalized terms are defined in the Plan.

January 2026