



Voluntary Supplemental Medical Plan For Active Plan Participants

This is a summary of the key features of the Voluntary Supplemental Medical Plan (“SMP”) for you and your family at various stages in your life.

SUMMARY OF COVERAGE

Your Status ¹	Primary/Secondary Medical	Supplemental Orthodontia	Primary Retiree Dental	Primary Vision
Active APA Members	N/A	Yes	N/A	Yes
Furloughed/TAG²	Coverage is primary for a limited time	Yes	Yes	Yes
Member who retired on or after Nov. 1, 2012³	Primary coverage until age 65; then, secondary to Medicare.	N/A	Yes	Yes
Surviving Spouse⁴	Primary coverage until age 65; then, secondary to Medicare.			

¹ Spouses and Eligible Dependent Children (generally up to age 26) are eligible for the same benefits as the Member.

² If SMP coverage is in effect prior to Furlough/TAG status, coverage continues for up to 24 months for Furlough and up to 60 months for TAG.

³ If you are retired but have other unlimited primary coverage, then you will receive the same benefits and pay contributions as Active Members.

⁴ Coverage ends the day the Surviving Spouse remarries or dies, or when a Dependent Child no longer qualifies as an Eligible Dependent Child.

MEDICAL BENEFITS OVERVIEW

Annual Medical Deductible (Single/Family)	\$150/\$400 does not apply to some preventive/wellness, dental, or vision benefits
Annual Out-of-Pocket Maximum	\$10,000 per person
Coinsurance (the amount of Eligible Medical Expenses that the SMP and you pay)	<ul style="list-style-type: none"> • When primary (under age 65), SMP pays 80% of Eligible Medical Expenses; you pay 20%. • When secondary (age 65 or older), SMP pays Eligible Medical Expenses after Medicare.

In addition to the medical benefits outlined above, the SMP provides primary vision and primary retiree dental benefits as shown in the chart (unless the retiree has other primary dental coverage).

RETIREE DENTAL BENEFITS OVERVIEW

Annual Dental Deductible	\$50 per person
Annual Maximum Benefits	\$2,000
Preventive Care Coverage	100% <i>with no</i> Deductible
Basic Care Coverage	80% <i>after</i> Deductible
Major Care Coverage	50% <i>after</i> Deductible

WHO AND WHEN YOU MAY PARTICIPATE

In General

- APA Members (excluding Members in bad standing), their Spouses and eligible Dependent Children must join the SMP before the Member is age 55 (or within the first 6 months of active service with the Company, if hired after age 55).
- To enroll, a Member who initially becomes eligible for SMP coverage after age 55 must pay contributions for Member coverage back to the date he or she attained age 55 and to the date that dependents became a Spouse or Dependent Child.

If You Get Married After Joining SMP

You must enroll your new spouse within 30 days of marriage.

For Dependent Children

- A Dependent Child must be enrolled in AA Medical coverage/Other Group Health Coverage to be initially eligible for SMP enrollment or coverage. Medical and dental ID cards must be submitted.
- To maximize orthodontia benefits, you should enroll a Dependent Child by age 5 or within 12 months following the date the child becomes an Eligible Dependent.

For Furloughed/TAG Members

- If SMP coverage is in effect prior to Furlough/TAG status, Furloughed pilots are eligible for primary coverage for up to two years following the date of Furlough; TAG pilots are eligible for coverage for up to 5 years following the date of termination from the Company.

MONTHLY CONTRIBUTIONS

The monthly contribution rates are as follows:

Active Member	\$30.00 (per person)
Spouse	\$30.00 (per person)
Dependent Children	\$30.00 (per family)

For more information about the SMP, please contact:

APA Benefits Department
Benefits.Sec@alliedpilots.org
817-302-2140

DISCLAIMER: Please note that this summary provides an overview of the Voluntary Supplemental Medical Plan ("Plan"), and is not a detailed description of the Plan. While the information provided expresses the intent of the Plan, the actual Plan document and summary plan description contain a complete description of the benefits offered and rights under the Plan. If there is any conflict between this summary and the Plan document, the terms of the Plan document govern.