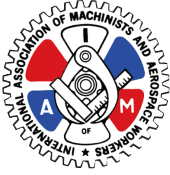


COVID-19/CORONAVIRUS UPDATE



IAMAW District 142

Air Wisconsin
Alaska Airlines
Allied Aviation
American Airlines
ExpressJet
Hawaiian Airlines
Southwest Airlines

SUPPLEMENTAL BENEFITS

Accident ▪ Critical Illness/Cancer ▪ Hospital Indemnity
▪ Short-Term Disability ▪ Universal/Whole Life Insurance

Members who are enrolled in the NGP/CAIC supplemental benefits program and take a Leave of Absence (LOA)

- Your coverage will continue without interruption during the LOA.
- Premiums are not due during the LOA.
- CAIC will honor claims during the LOA.
- No action is required on your part to maintain your coverage.

Customer Service | Claims Assistance | Questions?

Contact National Group Protection
at (800) 344-9016 or service@ngp-ins.com



National Group Protection, Inc. | www.ngp-ins.com | (800) 344-9016

Q&A

COVID-19/CORONAVIRUS Questions and Answers

I am taking an upcoming Leave of Absence (LOA) from my employer. Am I covered under my CAIC supplemental benefit plans during the LOA?

Yes, your CAIC supplemental benefits coverage will continue without interruption during the LOA for up to six months.

Do I owe premiums during the LOA?

No. You do not owe premiums for your CAIC coverage during the LOA, and you will not be billed for these premiums when you return to work.

What do I need to do in order to maintain my coverage during the LOA?

No action is required to maintain your coverage. You will receive correspondence from CAIC regarding your coverage, and you can always contact National Group Protection (NGP) at 800-344-9016 if you have questions.

Can I file claims during the LOA period, even if I'm not paying premiums?

Yes, claims will be honored during this time (subject to policy provisions/language and documentation requirements).

I enrolled earlier this year, and my payroll deductions have not yet started. I'm taking a LOA - am I covered?

Yes, even though you have not had payroll deductions taken, your coverage is in-force and will be continued throughout the LOA for up to six months.

If my supplemental benefit plan includes a health/wellness screening benefit, would this be payable if I receive a Coronavirus laboratory screening?

Yes, a Coronavirus laboratory screening test would qualify for a health screening benefit, subject to the normal terms and conditions of the certificate.

I have a life insurance policy underwritten by Voya (Reliastar Life Insurance Company). Do these provisions apply to me?

Voya is allowing a special 90-day grace period for late premiums due to the COVID-19 pandemic. Premiums are not being waived, but Voya is allowing extra time to pay premium before any lapse processes are initiated. Please contact NGP at 800-344-9016 for more information.

What do I need to do when I return to work?

Please contact NGP to have your payroll deductions restarted.