



Income Protection Benefits

Transport Workers Union of America Long Term Disability Benefit Cost Sheet

Instructions

- **Step 1:** Please locate your group description.
- **Step 2:** Use the rates and costs provided to estimate your Monthly or Weekly Long Term Disability cost.

GROUP 1 DESCRIPTION: Full time members at AA except Flight Dispatchers who are not eligible for the disability pension ("not eligible" means under age 50 or less than 15 years of credited experience)

GROUP 1 RATE: \$0.56 per \$100 Monthly Covered Earnings for first \$1,250 of earnings plus \$1.16 per \$100 Monthly Covered Earnings above \$1,250

GROUP 1 SAMPLE COSTS

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$11.83	\$21.50	\$31.17	\$40.83	\$50.50
WEEKLY COST	\$2.73	\$4.96	\$7.19	\$9.42	\$11.65

GROUP 2 DESCRIPTION: Full time members at AA except Flight Dispatchers who are eligible for the disability pension ("eligible" means at least age 50 with at least 15 years of credited experience)

GROUP 2 RATE: \$3.52 per employee per month for first \$1,250 of earnings plus \$0.59 per \$100 Monthly Covered Earnings above \$1,250

GROUP 2 SAMPLE COSTS

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$5.98	\$10.90	\$15.81	\$20.73	\$25.65
WEEKLY COST	\$1.38	\$2.51	\$3.65	\$4.78	\$5.92

GROUP 3 DESCRIPTION: Full time AA Flight Dispatchers

GROUP 3 RATE: \$0.47 per \$100 Monthly Covered Earnings for employees under age 50, and \$0.38 per \$100 Monthly Covered Earnings for employees age 50 and above

GROUP 3 SAMPLE COSTS – Under age 50

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$7.83	\$11.75	\$15.67	\$19.58	\$23.50
WEEKLY COST	\$1.81	\$2.71	\$3.62	\$4.52	\$5.42

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GROUP 3 SAMPLE COSTS – Age 50 and above

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$6.33	\$9.50	\$12.67	\$15.83	\$19.00
WEEKLY COST	\$1.46	\$2.19	\$2.92	\$3.65	\$4.38

GROUP 4 DESCRIPTION: All Part time AA Members

GROUP 4 RATE: \$3.56 per employee per month

GROUP 4 SAMPLE COSTS

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$3.56	\$3.56	\$3.56	\$3.56	\$3.56
WEEKLY COST	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82

GROUP 5 DESCRIPTION: Full time at Allied Fueling (not eligible for the deferred LTD payment benefit)

GROUP 5 RATE: \$0.28 per \$100 Monthly Covered Earnings for first \$1,250 of earnings plus \$0.59 per \$100 Monthly Covered Earnings above \$1,250

GROUP 5 SAMPLE COSTS

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$5.96	\$10.88	\$15.79	\$20.71	\$25.63
WEEKLY COST	\$1.38	\$2.51	\$3.64	\$4.78	\$5.91

GROUP 6 DESCRIPTION: Full time American Eagle Members

GROUP 6 RATE: \$0.40 per \$100 Monthly Covered Earnings

GROUP 6 SAMPLE COSTS

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$6.67	\$10.00	\$13.33	\$16.67	\$20.00
WEEKLY COST	\$1.54	\$2.31	\$3.08	\$3.85	\$4.62

GROUP 7 DESCRIPTION: Part time American Eagle Flight Dispatchers

GROUP 7 RATE: \$2.97 per employee per month

GROUP 7 SAMPLE COSTS

ANNUAL INCOME	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
MONTHLY COST	\$2.97	\$2.97	\$2.97	\$2.97	\$2.97
WEEKLY COST	\$0.69	\$0.69	\$0.69	\$0.69	\$0.69

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