

# Northwest AFA-CWA Long-Term Disability Insurance FAQ

## How to File a Claim

The claims process for long-term disability is telephonic. Members can call the following CIGNA intake number to report/file a claim:

**CIGNA Claims Intake Phone Number: 800-362-4462**

The CIGNA claims processing office is located in Pittsburgh, PA. Once a claim has been filed, members can call the following number for a claim status or to speak with their claim manager:

**CIGNA Pittsburgh Claims Office: 800-238-2125**

Members may also download a claim form and fax it to the CIGNA claims intake office, or start the claims process on-line:

**CIGNA Claims Intake Fax Number: 800-642-8553**  
**On-Line Claims Submission: [www.cigna.com](http://www.cigna.com)**

## Claim Contacts

Your Local AFA Officers can help with LTD questions. National Group Protection (NGP) is also assisting the MEC and the membership with claim questions and issues. NGP is acting as an advocate with CIGNA on behalf of the AFA. Paul Raymond and Robbie Whitestone are the primary contacts at NGP.

<b>Contact</b>	<b>Cell Phone</b>	<b>Email</b>
Paul Raymond	434-962-8147	<a href="mailto:Paul@ngp-ins.com">Paul@ngp-ins.com</a>
Robbie Whitestone	612-850-2844	<a href="mailto:Robbie@ngp-ins.com">Robbie@ngp-ins.com</a>

Members can also reach NGP toll-free at 1-800-344-9016.

## LTD – Frequently Asked Questions

**Q. What is Long-Term Disability (LTD) and what does it cover?**

A. LTD provides a monthly benefit to members if they are disabled and cannot work due to sickness, accident, illness or pregnancy. Coverage is for both on and off job disabilities (24-hour coverage).

**Q. Does this plan cover all AFA members at Northwest Airlines (NWA)?**

A. The plan covers members who are in an active, “regularly scheduled” status with NWA and have completed 12 calendar months of active service.

**Q. Do I need to do anything to enroll in the plan?**

A. No. There is no action required on your part to stay enrolled and you do not need to complete any forms or applications. All employees who are active, “regularly scheduled” flight attendants with 12 months of service at NWA are automatically enrolled.

**Q. Do I contribute to the cost of the plan? How much?**

A. Employees contribute 50% of the plan cost, and NWA contributes the other 50% of the cost. Premiums are deducted on an after-tax basis from your first paycheck each month.

The current employee cost is \$.51 per \$100 of covered monthly earnings. For every \$100 you earn each month, you contribute \$.51. NWA contributes the same amount.

**Q. How is my monthly benefit calculated?**

A. Your monthly benefit is 70% of your monthly covered earnings. Covered monthly earnings means your monthly base pay and does not include overrides or incentives. Please note that Other Income Benefits are subtracted from this total. The plan does have a \$50 minimum monthly benefit.

**Q. What amounts can be deducted from my monthly benefit?**

A Other income benefits, or benefit offsets, include social security retirement and/or disability benefits (payable to you, not spouse/dependent benefits), sick leave, mandatory state disability benefits (for members in California, Hawaii, New York, New Jersey and Rhode Island), workers compensation, and pension benefits.

**Q. How is my monthly deduction calculated?**

A. To calculate your portion of the monthly deduction, which is deducted from your first check each month, first determine your monthly covered earnings.

$$\begin{array}{l} \text{Monthly Covered Earnings} \\ \text{Divided by 100} \\ \times \quad .51 \text{ (employee's share of premium)} \\ = \quad \text{Employee's monthly premium deduction} \end{array}$$

Rates do not increase with age. They will only change as your salary increases/decreases.

**Q. *Can I cancel this coverage?***

A. No. Under the terms of the collective bargaining agreement, participation is mandatory after 12 months of service. Additionally, premiums for this valuable plan are shared equally between you and Northwest Airlines.

**Q. *What is the elimination period? If I have to file a claim, when will I start receiving disability benefits?***

A. The elimination period is 90 calendar days. This is the amount of time you must be disabled before benefits are payable for a covered loss.

**Q. *How do I file a claim?***

A. You can call the CIGNA claim intake office at 1-800-362-4462 to start the claim process. They will obtain information from you about your claim and also the names and contact information for your medical providers.

The claim process is telephonic, meaning that you don't have a traditional claim form to file. CIGNA will contact your providers to obtain medical information relating to your disability. At the same time, CIGNA will contact NWA to verify certain items regarding your pay and eligibility.

**Q. *How long are benefits payable under this plan?***

A. During your elimination period and the next 24 months, you are considered disabled if, due to a covered injury or sickness, you are unable to perform all of the material duties of your regular occupation or unable to earn more than 80% of your indexed covered earnings solely due to injury or sickness.

After 24 months, you are considered disabled under the plan, and benefits may be payable to age 65, if, due to injury or sickness, you are unable to perform all the material duties of any occupation for which you are qualified or could reasonably become qualified by education, training or experience, or you are unable to earn more than 80% of your indexed covered earnings solely due to injury or sickness.

**Q. *Does the plan contain a survivor benefit?***

A. Yes. If you die after receiving six months or more of LTD benefits, the plan will pay a special family survivor benefit. This benefit is equal to your gross monthly LTD benefit multiplied by 12. The benefit is payable to your lawful spouse, or if you have no spouse, to your children in equal shares. If you have no spouse or children, the benefit will be paid to your estate.

**Q. *Can I continue coverage if I am on an unpaid leave of absence?***

A. Yes. You can continue your LTD coverage for up to 12 months during an unpaid leave by paying the full cost of coverage. You must fill out a form to continue coverage – you'll receive this form and payment instructions automatically when your unpaid leave begins. When you return from your leave, your LTD coverage will be reinstated automatically.