

YOUR GUIDE TO

2025 Benefits

PILOTS



SALTCHUK AVIATION
FAMILY OF COMPANIES

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Important legal notices about your eligible benefits can be found on the benefits portal at c2mb.ajg.com/saltchukaviation (Alaska/mainland) or c2mb.ajg.com/aloha (Hawaii). Please refer directly to pilot benefits.

This overview has been prepared to briefly highlight key features of your plan and is not to replace your insurance contract or booklet. We have compiled information into summary form to answer common questions. Please refer to the insurance carriers' contracts and booklets for more detailed information and plan limitations. Actual claims paid are subject to the terms and conditions of the individual carriers' contracts.

Benefits are provided through the Teamsters. For information on medical, dental and vision coverage call **800-572-7687** or go to mctwfb.org. For 401(k) information call **833-569-2433** or go to empower.com/teamsters-national401k.



WELCOME

When you work for one of the Saltchuk Aviation Family of Companies, you give us your time, your energy, your enthusiasm, and all your other talents. We have a responsibility toward you, and every reason to invest in you. One way we do that is through our benefits, which help you stay healthy, happy and financially secure. Benefits are a significant part of your compensation; get the most out of them with this guide.

ENROLLING

Enroll when you first become eligible or during annual open enrollment. You can also enroll or change coverage if you have a qualified change in status, such as a marriage, birth, divorce or death. You must make your change within 60 days of the qualifying event.

- Review this guide and explore the benefits portal at c2mb.ajg.com/saltchukaviation (Alaska/mainland) or c2mb.ajg.com/aloha (Hawaii) to learn about your benefits.



This guide provides information on benefits that are provided in addition to the coverage you may be eligible to receive through the Michigan Conference of Teamsters Welfare Fund (MCTWF).

- **Enroll within 30 days of becoming eligible.** If you enroll as a new hire, these benefits will go into effect the first of the month following your date of hire. If you are hired on the first of the month, your coverage is effective on your hire date.

QUESTIONS? YOUR BENEFIT ADVOCATE CAN HELP.

You have access to a team of Benefit Advocates to help you and your covered family members:

- Call **833-535-9199**, weekdays 6 a.m. to 6 p.m. Pacific time
- Email bac.saltchukaviation@ajg.com



BENEFIT OVERVIEW

We offer a wide variety of benefits. For some, you share the cost and you need to enroll to be covered. Other benefits are provided automatically at no cost to you. Health insurance is provided through the Michigan Conference of Teamsters Welfare Fund (MCTWF).

Plan	Details	Enrolling
Flexible Spending Accounts (FSAs)	Health Care and Dependent Care accounts	Log in to UKG/Myself. Follow the prompts to make your benefit elections.
Disability coverage	Short- and long-term disability coverage if you are unable to work	You are automatically enrolled in basic coverage, which is provided at no cost to you. You may be eligible to enroll in and purchase buy-up coverage. To make this election follow the voluntary benefits enrollment instructions listed below.
Voluntary benefits	Additional life and accident insurance and other benefits to round out your coverage	Go to GallaghervChoiceEnroll.com and log in using your PIN: <ul style="list-style-type: none"> Your PIN is the last four digits of your Social Security number followed by the two-digit year of your birth Example: Someone with an SSN of xxx-xx-1234 and born in 1980 would have the PIN 123480
401(k) plan	Retirement benefits provided through the Teamsters-National 401(k) Savings Plan	Enroll online at empower.com/teamsters-national401k . Click <i>Register</i> , then complete the information under <i>I do not have a PIN</i> and follow the instructions. Enroll by phone at 833-569-2433 .
Basic life and AD&D insurance	Benefits in the event you are injured or die	You are automatically enrolled in these benefits, which are provided at no cost to you.
Employee Assistance Program	Free confidential support when you need it	
Business travel assistance	Support when you travel for business	

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) are a way to save tax-free dollars for health care expenses and for child- or elder-care costs.

HEALTH CARE FSA

You can enroll in a Health Care FSA unless you are contributing to an HSA. Contribute up to \$3,200 (this limit may increase in 2025). Use your FSA to pay for your and your tax dependents' out-of-pocket medical, dental and vision expenses, including deductibles, copays and coinsurance amounts.

DEPENDENT CARE FSA

Use a Dependent Care FSA to pay for your eligible child- or elder-care expenses. Contribute up to \$5,000 per year (\$2,500 if married but filing taxes separately).



FSAs are administered by Navia. To file a claim or manage your account, go to naviabenefits.com. Or download the MyNavia Benefits app.

PLAN CAREFULLY

Be careful when figuring how much to contribute. You can't change your contribution during the year unless you have a qualified change in status, such as a marriage, birth, divorce, etc. You cannot transfer funds between the accounts. And the funds you don't use during the year are forfeited.



BASIC LIFE AND AD&D INSURANCE

You are automatically enrolled in basic life and accidental death and dismemberment (AD&D) insurance through Symetra. This coverage is provided at no cost to you, and is effective the first of the month coincident with or following your date of hire.

In the event of your death, your basic life insurance coverage pays your beneficiary a benefit equal to your annual base salary, up to a maximum of \$250,000.

If you die as a result of an accident, your beneficiary will also receive benefits from basic AD&D insurance, equal to your basic life insurance amount. If you are seriously injured in an accident, you'll receive a portion of the coverage depending on the injury.

Basic life and AD&D insurance age reduction begins at age 65. For additional details, visit the benefits portal at c2mb.ajg.com/saltchukaviation (Alaska/mainland) or c2mb.ajg.com/aloha (Hawaii).



Be sure to elect your life insurance beneficiary by completing a Symetra Life Insurance Beneficiary Designation Form and uploading it to your UKG documents. Search your UKG home page for the Symetra Life Insurance Beneficiary Designation Form or contact Human Resources for more information.



DISABILITY COVERAGE

Short- and long-term disability replaces a portion of your income if you suffer an illness or injury and are unable to work. Your options are outlined below. You are automatically enrolled in basic short-term or temporary disability insurance and basic long-term disability insurance. This coverage is provided at no cost to you.

Additionally, you have the option to purchase buy-up short- and long-term disability insurance. You can enroll in this coverage at GallaghervChoiceEnroll.com.

Short-term Disability (STD)			
	Temporary Disability (TDI) – Hawaii domicile only	Basic STD	Buy-up STD
Waiting period	Seven days	Seven days	Seven days
Benefit	58% of your base weekly wages, up to \$798 per week (this amount may change in 2025)	60% of your base weekly wages, up to \$1,000 per week*	70% of your base weekly wages, up to \$2,000 per week (offset by any basic STD benefit you receive)*
Maximum duration	While disabled, up to 26 weeks	While disabled, up to 26 weeks	While disabled, up to 26 weeks
Cost	Company paid	Company paid	You pay the full cost
Enrollment	Automatic	Automatic	You must enroll at GallaghervChoiceEnroll.com

*STD payments for pilots domiciled in Hawaii will be offset by TDI payments received, resulting in a combined total benefit of either 60% of base wages (Basic STD and TDI) or 70% of base wages (Buy-up STD, if enrolled, and TDI).

Long-term Disability (LTD)		
	Basic LTD	Buy-up LTD
Waiting period	180 days	180 days
Benefit	60% of your usual monthly earnings, up to \$10,000 per month	70% of your usual monthly earnings, up to \$10,000 per month (offset by any basic LTD benefit you receive)
Maximum duration	While disabled, up to age 65 (depending on when your disability begins)	While disabled, up to age 65 (depending on when your disability begins)
Cost	Company paid	You pay the full cost
Enrollment	Automatic	You must enroll at GallaghervChoiceEnroll.com

To file a claim for disability benefits, contact our disability administrator Symetra by going to symetra.com/myGO or by calling **877-377-6773**. You'll need contact information for yourself and your doctor, your Social Security number, and the group policy number: **01-016857-00**.



To file a claim for Hawaii TDI benefits, contact John Mullen and Company at **808-531-9733**.

If your disability is planned, please contact the disability administrator ahead of time. If unplanned, begin the process as quickly as possible, or your first payment could be delayed.

VOLUNTARY BENEFITS

BUY-UP LIFE AND AD&D INSURANCE

In addition to short- and long-term disability insurance (outlined on [page 5](#)), you can also buy additional life and AD&D insurance coverage to supplement the basic coverage provided to you, as shown in the table below. You can purchase coverage for yourself, your spouse or domestic partner, and your children.

Plan	Coverage levels
Buy-up life	You: 1-5 times your annual salary, up to \$750,000 Spouse/domestic partner: 0.5-5 times your annual salary, up to \$750,000 or 100% of your coverage, whichever is less Child(ren): \$10,000 (\$1,000 until six months old)
Buy-up AD&D	You: Increments of \$100,000, up to \$500,000 or 10 times your annual salary, whichever is less Spouse/domestic partner: Increments of \$50,000, up to \$250,000 or 50% of your coverage, whichever is less Child(ren): \$10,000

Enroll at GallagherChoiceEnroll.com. Depending on the level of coverage you elect, you and/or your spouse may need to provide proof of good health.

ACCIDENT INSURANCE

Nobody plans to have an accident – and most people don't budget for one either. Accident insurance helps you pay for out-of-pocket expenses that medical insurance won't cover.

If you or a covered family member is injured in a covered accident, you'll receive benefits based on the accident and treatment. For more information on cost and coverage or to enroll, visit GallagherChoiceEnroll.com.





CRITICAL ILLNESS INSURANCE

Medical insurance alone can't stop a major diagnosis from draining your finances. Copays, deductibles, alternative treatments – these unexpected expenses can add up quickly. Critical illness insurance provides an affordable option for easing the financial burden that can come with a serious illness. This coverage is offered through Standard Insurance Company.

Critical illness insurance will pay a lump sum upon diagnosis of a covered critical illness. You may elect \$15,000 worth of coverage for yourself, as well as cover your spouse or domestic partner for the same amount. Children are automatically covered at \$3,750 at no extra cost. Certain additional illnesses are covered at 25% of the total coverage level, and the plan covers certain preventive screenings, up to \$50 per year. Learn more at GallaghervChoiceEnroll.com.

PET INSURANCE

Recent advances in veterinary medicine mean pets can live longer, healthier lives. Pet insurance can help ensure your pets get care when they need it. Pet insurance is offered through Pets Best Insurance, and the plans cover a wide variety of routine and emergency care.

To see full plan details, get a quote and enroll in coverage, go to petsbest.com/saltchuk. Or you can call **888-984-8700** and use the discount code: SALTCHUK.

METLIFE LEGAL PLAN

Most of us will need legal assistance at some point. Whether it is help with drafting a will or purchasing a home, a legal plan can give you the support you need. The legal service plan is offered through MetLife.

MetLife offers telephone and office consultations for a variety of legal matters. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action. This benefit can be used to assist you and your immediate family with many issues, including:

- Family and personal law
- Money matters
- Home and real estate
- Vehicle and driving issues
- Civil lawsuits

For more information, contact MetLife at **800-423-0300** or go to legalplans.com.

IDENTITY FRAUD PROTECTION

Identity fraud is one of the fastest growing crimes in the world and can strike anyone at any time. Identity fraud protection can help to proactively and effectively protect you and your family's personal information. Identity fraud protection is offered through Allstate Identity Protection. Features include:

- Identity monitoring
- Credit monitoring
- Identity reports
- Identity theft insurance
- Solicitation reduction

Learn more at infoarmor.com or call **800-789-2720**. Exclusions and limitations apply.

ADDITIONAL BENEFITS

BUSINESS TRAVEL ASSISTANCE PROGRAM

If you travel on business, you are automatically covered by our Business Travel Assistance Program and business travel accident insurance.

The Business Travel Assistance Program is provided through AIG, and offers a broad range of customer service and account support solutions worldwide, including:

- Travel medical assistance
- Security assistance services
- Worldwide travel assistance
- Identity theft assistance
- VIP concierge services

Contact AIG at assistance@AIG.com or call:

- Within the US: **877-244-6871**
- Outside the US: **715-346-0859**

MEDICARE CONSULTING SERVICES

Choosing the right Medicare plan can be confusing and stressful. That is why we have partnered with LIG Solutions to offer free consulting services for Medicare eligible employees and dependents.

Contact LIG to set up a free consultation at partner.ligsolutions.com/Saltchuk-Medicare or call **866-203-9831**.

EMPLOYEE ASSISTANCE PROGRAM

Everyone needs help at some point, and an Employee Assistance Program (EAP) is one easy way to get it. Our EAP is a free and confidential resource for you and your family to talk through problems or find resources. Use the EAP to:

- Arrange counseling sessions – receive up to six face-to-face meetings with a counselor
- Get parenting resources and referrals
- Talk with a financial counselor or lawyer
- Find elder care
- Search for housing, pet care, activities and more

To contact the EAP, follow the instructions below for your location.

CONNECTING TO THE EAP

SUPPORTLINC (Alaska/mainland)

PHONE: Call 888-881-LINC (5462) – available 24/7.

VIDEO AND LIVE CHAT: eConnect is a confidential resource for video counseling and web chat access. Sign in to supportlinc.com and click the camera icon in the top banner. First-time users accessing supportlinc.com should click on *Create Account* and use the code **nas** to set up a personal account.

TEXT: Textcoach is a message-based service. Sign in to supportlinc.com and click the text icon in the top banner to register to use this service, or access it via the **eConnect** app.

SHORT CODE: Text SUPPORT to 51230 to have a licensed counselor call you back at your convenience.

WORKLIFE HAWAII (Hawaii)

PHONE: Call toll-free 24/7 **800-994-3571** or local **808-543-8445**

ONLINE: Visit worklifehawaii.org

CONTACTS

Benefit plan	Administrator	Phone	Website or email
Benefit Advocates (for FSA, life, AD&D, disability and voluntary benefits)	Gallagher	Alaska/mainland 833-535-9199	c2mb.ajg.com/saltchukaviation bac.saltchukaviation@ajg.com
		Hawaii 833-535-9195	c2mb.ajg.com/aloha bac.alohaaircargo@ajg.com
Medical, dental and vision	Michigan Conference Teamsters Welfare Fund (MCTWF)	800-572-7687	mctwf.org
401(k) plan	Teamsters-National 401(k) Savings Plan	833-569-2433	empower.com/teamsters-national401k
Basic life, AD&D and disability	Symetra Group number: 01-016857-00	877-377-6773	symetra.com
TDI	John Mullen and Company	808-531-9733	claims@johnmullen.com
FSAs	Navia Group: NTA	800-669-3539	naviabenefits.com
EAP	SupportLinc	888-881-5462	supportlinc.com
	WorkLife Hawaii	Toll-free 24/7: 800-994-3571 Local: 808-543-8445	worklifehawaii.org
Voluntary benefits*	Gallagher	Alaska/mainland 833-535-9199	GallaghervChoiceEnroll.com
		Hawaii 833-535-9195	
Business Travel Assistance	AIG Group number: 913 33 49-N	US: 877-244-6871** Outside the US: 715-346-0859**	assistance@aig.com
Medicare Consulting	LIG Solutions	866-203-9831	partner.ligsolutions.com/Saltchuk-Medicare
Prepaid legal	MetLife	800-423-0300	legalplans.com
Identity fraud protection	Allstate	800-789-2720	infoarmor.com
Pet insurance	Pets Best Insurance	888-984-8700	petsbest.com/saltchuk

* Buy-up life and AD&D, accident and critical illness insurance

** When calling AIG reference Saltchuk



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