



AFA-CWA | Alaska Airlines

SUPPLEMENTAL BENEFITS

- Accident ▪ Critical Illness
▪ Hospital Indemnity ▪ 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



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).

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.

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

Please contact NGP to have your payroll deductions restarted.