

**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 American Airlines, excluding Flight Dispatchers/Flight Simulators, 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:** \$0.97 per \$100 Monthly Covered Earnings for first \$1,250 of earnings plus \$2.02 per \$100 Monthly Covered Earnings above \$1,250

**GROUP 1 SAMPLE COSTS**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$20.54	\$37.38	\$54.21	\$71.04	\$87.88
<b>WEEKLY COST</b>	\$4.74	\$8.63	\$12.51	\$16.39	\$20.28

**GROUP 2 DESCRIPTION:** Full time members at American Airlines, excluding Flight Dispatchers/Flight Simulators, who are eligible for the disability pension (“eligible” means at least age 50 with at least 15 years of credited experience)

**GROUP 2 RATE:** \$6.14 per employee per month for first \$1,250 of earnings plus \$1.03 per \$100 Monthly Covered Earnings above \$1,250

**GROUP 2 SAMPLE COSTS**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$10.43	\$19.02	\$27.60	\$36.18	\$44.77
<b>WEEKLY COST</b>	\$2.41	\$4.39	\$6.37	\$8.35	\$10.33

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**GROUP 3 DESCRIPTION:** Full time American Airlines and Envoy Air Flight Dispatchers/Flight Simulators

**GROUP 3 RATE:** \$0.82 per \$100 Monthly Covered Earnings for employees under age 50 and those not eligible for disability pension, and \$0.67 per \$100 Monthly Covered Earnings for employees age 50 and above that are eligible for disability pension

**GROUP 3 SAMPLE COSTS – Under age 50**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$13.67	\$20.50	\$27.33	\$34.17	\$41.00
<b>WEEKLY COST</b>	\$3.15	\$4.73	\$6.31	\$7.89	\$9.46

**GROUP 3 SAMPLE COSTS – Age 50 and above**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$11.17	\$16.75	\$22.33	\$27.92	\$33.50
<b>WEEKLY COST</b>	\$2.58	\$3.87	\$5.15	\$6.44	\$7.73

**GROUP 4 DESCRIPTION:** Part time American Airlines and Envoy Air Members

**GROUP 4 RATE:** \$6.20 per employee per month

**GROUP 4 SAMPLE COSTS**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20
<b>WEEKLY COST</b>	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43

**GROUP 5 DESCRIPTION:** Full time members at Allied Fueling

**GROUP 5 RATE:** \$0.485 per \$100 Monthly Covered Earnings for first \$1,250 of earnings plus \$1.03 per \$100 Monthly Covered Earnings above \$1,250

**GROUP 5 SAMPLE COSTS**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$10.35	\$18.94	\$27.52	\$36.10	\$44.69
<b>WEEKLY COST</b>	\$2.39	\$4.37	\$6.35	\$8.10	\$10.31

**GROUP 6 DESCRIPTION:** Full time Envoy Air Members

**GROUP 6 RATE:** \$0.70 per \$100 Monthly Covered Earnings

**GROUP 6 SAMPLE COSTS**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$11.67	\$17.50	\$23.33	\$29.17	\$35.00
<b>WEEKLY COST</b>	\$2.69	\$4.04	\$5.38	\$6.73	\$8.08

**GROUP 7 DESCRIPTION:** Part time American Airlines and Envoy Air Flight Dispatchers/Flight Simulators

**GROUP 7 RATE:** \$5.18 per employee per month

**GROUP 7 SAMPLE COSTS**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$5.18	\$5.18	\$5.18	\$5.18	\$5.18
<b>WEEKLY COST</b>	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20

**GROUP 8 DESCRIPTION:** Part time members of Allied Fueling

**GROUP 8 RATE:** \$5.18 per employee per month

**GROUP 8 SAMPLE COSTS**

<b>ANNUAL INCOME</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>	<b>\$60,000</b>
<b>MONTHLY COST</b>	\$5.18	\$5.18	\$5.18	\$5.18	\$5.18
<b>WEEKLY COST</b>	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20