

Frequently Asked Questions

Effective January 1, 2024, the Allstate supplemental benefits coverage for AFA-CWA members at United Airlines is transitioning to CAIC (Continental American Insurance Company). CAIC will be the sole provider of supplemental benefits for the membership going forward.

Below is some information regarding the upcoming transition.

- **Why are the Allstate plans being transitioned to CAIC?**

This change is being implemented as part of an overall effort to streamline member service, benefit offerings, communication and plan design and protect the integrity of the United AFA supplemental benefits programs. No action is required on your part to maintain your coverage. CAIC will provide you with new plan certificates shortly.

- **Are premiums/rates changing?**

The premiums/rates you are currently paying for your Allstate Benefit coverage will not change due to this transition.

- **How will my payroll deductions be affected?**

Your Allstate Benefits supplemental benefits coverage will continue to be paid through payroll deduction through January of 2024. Starting in February 2024, your accident, critical illness, hospital indemnity, and short-term disability payroll deductions will convert to a twice a month schedule, instead of monthly.

Your Allstate Benefits Whole Life and Cancer policies will continue monthly from the mid-month pay advice as has been done in the past.

Please note your rates aren't changing, just the frequency with which deductions are taken. Your accident, critical illness, hospital indemnity, and short-term disability deductions will be labeled 'CAIC' on your pay advice and there are individual deduction slots for each benefit plan.

- **Who do I call if I have questions? Which broker will handle these plans going forward?**

Please contact National Group Protection (NGP) at 800-344-9016, or via email at service@ngp-ins.com. Their representatives can explain the details of this rollover process and assist you with service and claim questions going forward.

You may also contact CAIC at 866-849-0011.

- **Will I receive additional certificates/policies from CAIC?**

Yes. CAIC will provide you with replacement certificates for each supplemental benefits plan in which you are enrolled. Your Whole Life and Cancer certificates will remain with Allstate Benefits.

- **Are my benefits changing at all?**

Your critical illness, hospital indemnity, and short-term disability plans are transitioning to CAIC and the benefit amounts and premiums will not change. However, if you have short-term disability coverage with both Allstate and CAIC, you will not be able to continue both plans after January 1, 2024. You will need to select one short-term disability plan that you want to continue going forward. (*Exception: if you are enrolled in the Allstate short-term disability plan, the monthly benefit for work-related/occupational claims will change to \$500/month with CAIC*).

If you are enrolled in the Allstate accident plan, your coverage is being moved into the CAIC plan design that has been offered to United AFA members for several years. Your premium will remain the same, but many of the benefits for fractures and dislocations are enhanced, and your CAIC accident plan will now contain an annual wellness benefit (\$60/insured, per calendar year).

- **What if I currently have coverage with both CAIC and Allstate? How will this be handled?**

If you have an accident, critical illness, or hospital indemnity plan with both Allstate and CAIC, you can continue to maintain two policies, however, both will be retained as CAIC plans. There will be no reduction in coverage.

As stated above, if you have short-term disability coverage with both Allstate and CAIC, you will be required to make a decision on which plan will continue after January 1, 2024. You will need to select one short-term disability plan that you want to continue going forward.

Please contact National Group Protection (NGP), the plan broker, to discuss these details. NGP can be reached at 800-344-9016 or by email: service@ngp-ins.com.

- **Will the Allstate cancer and whole life insurance plans transition to CAIC?**

The Allstate cancer and whole life insurance plans are not transitioning to CAIC. Payroll deductions will remain in place on a monthly basis and continue to be deducted from the mid-month pay advice.

- **What action is required on my part?**

Unless you have short-term disability coverage with both Allstate Benefits and CAIC, no action is required on your part. If you currently have short term disability coverage with both carriers, you must select one short-term disability plan going forward.

Please contact NGP at 800-344-9016 or by email: service@ngp-ins.com to discuss your options.