

A CONTRACT COMPARISON FOR THE PILOTS OF ATLAS AIR



PREPARED BY YOUR ATLAS AIR NEGOTIATING COMMITTEE – SEPTEMBER 2018

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Introduction

This *Contract Comparison* is designed to provide you with a factual comparison between the Atlas Air/Southern Air Collective Bargaining Agreements and the current collective bargaining agreements at selected airlines throughout the industry. It is important to note that this comparison is a generalized summary of substantially larger and more detailed documents. The *Contract Comparison* is not intended to be a primary source for interpretation of contract language. The data in this *Contract Comparison* is current through September 2018.

Substantial effort was placed on developing a peer group for comparison that focused on an objective based criteria rather than one based on opinion. In some cases, we selected the full spectrum of airlines in order to provide the broadest view of the entire industry. However, criteria used for selecting peer airlines in this *Contract Comparison* are the airlines that meet the following three criteria:

1) The peer airline has a U.S. based pilot group and is a U.S. based company. Although there are some foreign companies that are very similar to Atlas Air as competitors, it is challenging to draw a comparison of equals with a company that is regulated by a different standard of corporate law while also making a comparison with a labor group that falls under different labor laws. Furthermore, these companies do not generally compete with Atlas Air for pilots, as the majority of our pilots would not be eligible to work at these foreign companies.

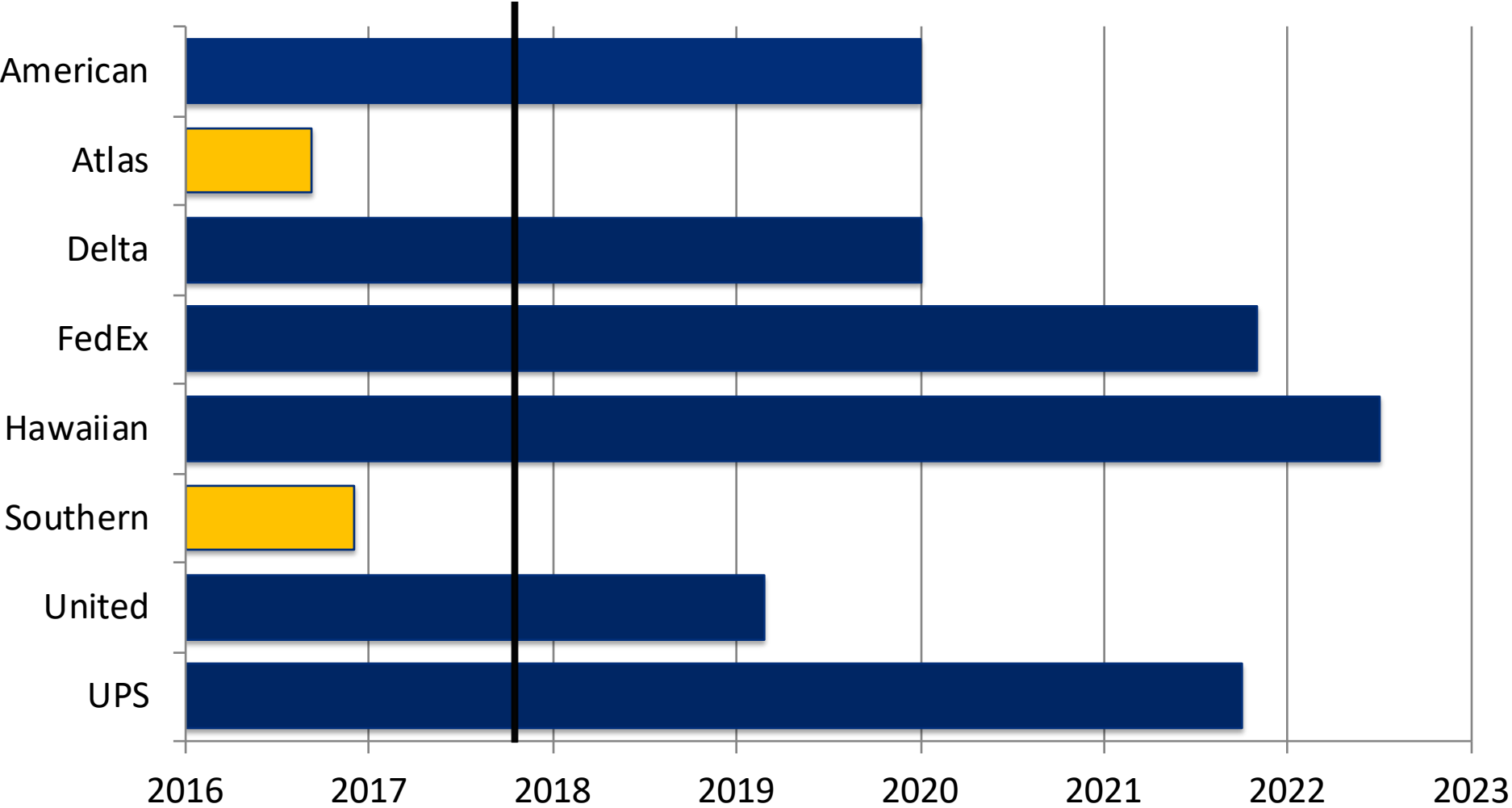
2) The peer airline operates a fleet of wide-body aircraft. In an industry where pilot compensation, revenue generation, and cost allocation are directly tied to the equipment we fly, companies that meet the widebody fleet benchmark provide for an accurate assessment of the compensation we will be able to command in a competitive job market where the demand for our flying skills and experience continues to strengthen.

3) The peer airline is a career destination (as determined by Atlas and Southern attrition). In the ever-tightening pilot labor market, competition for experienced pilots continues to grow. Atlas and Southern have been experiencing high attrition due to fierce competition from airlines offering industry standard compensation packages. Airlines selected in this Contract Comparison have been chosen by our former colleagues who have left Atlas/Southern and made the decision to work for a career destination airline.

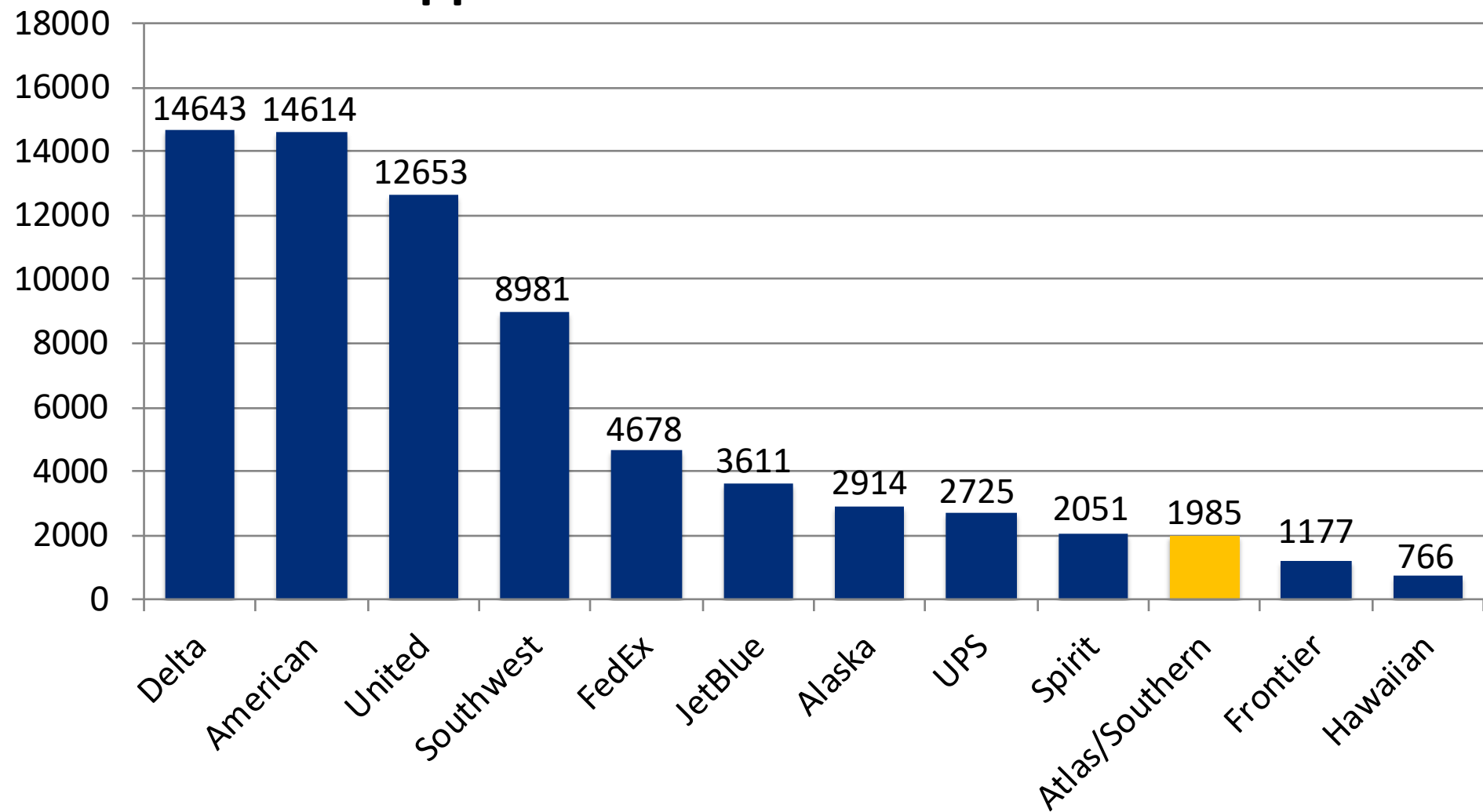
Listed below are the airlines used in this comparison with Atlas/Southern, all of which meet the aforementioned criteria:



Contract Amendable Dates

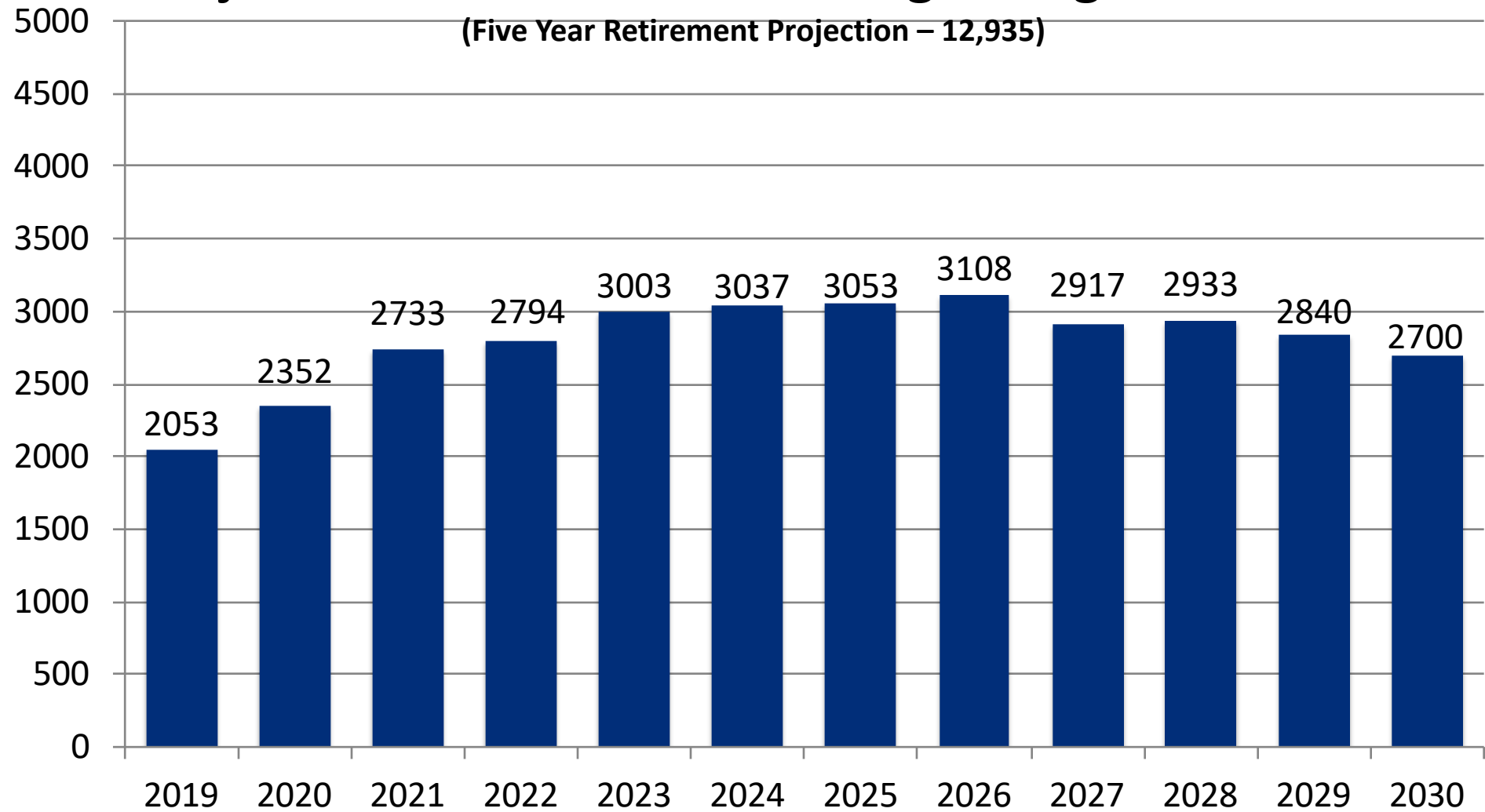


Approximate Number of Pilots

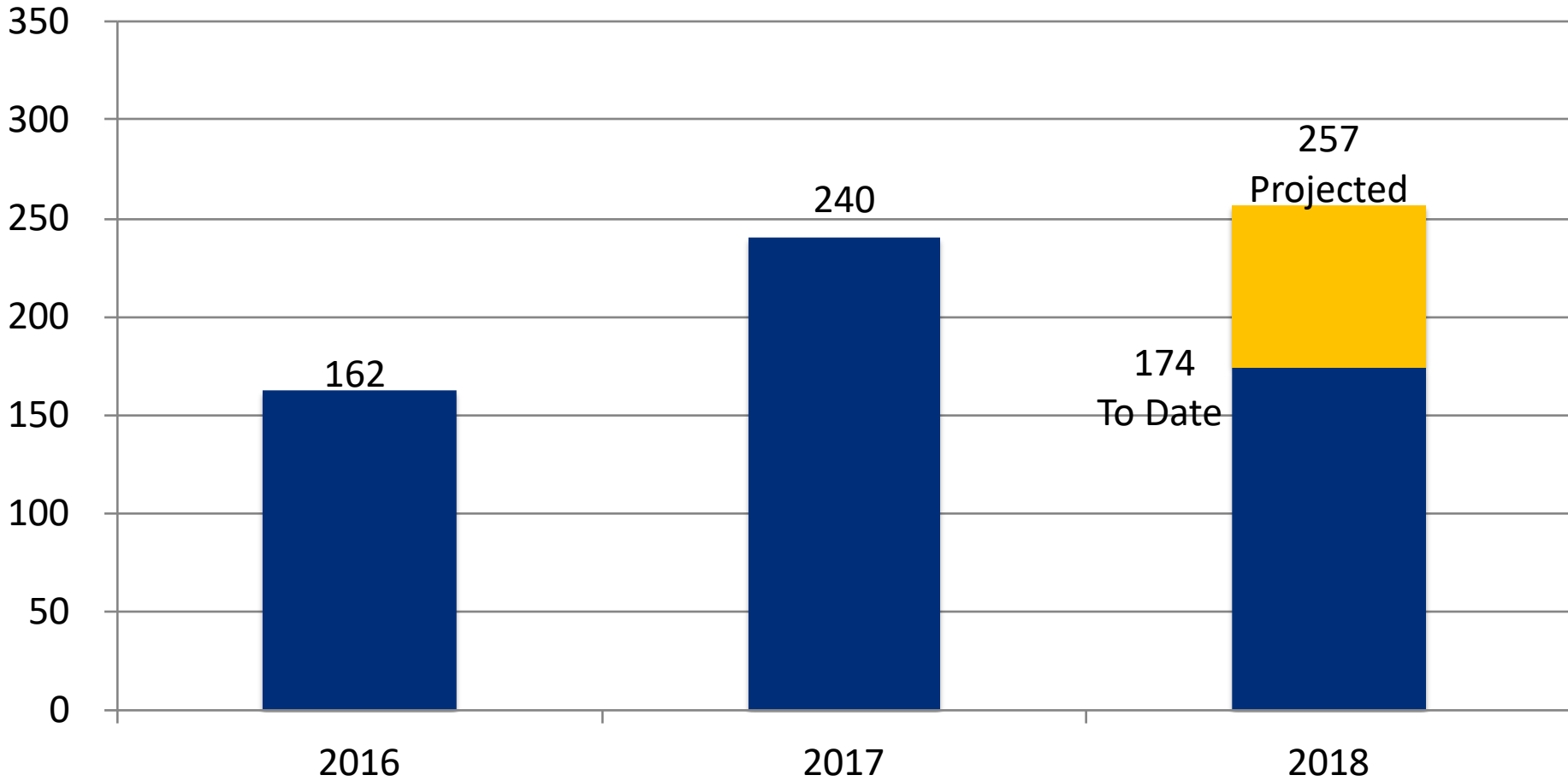


Projected Retirements At The Eight Largest Airlines

(Five Year Retirement Projection – 12,935)



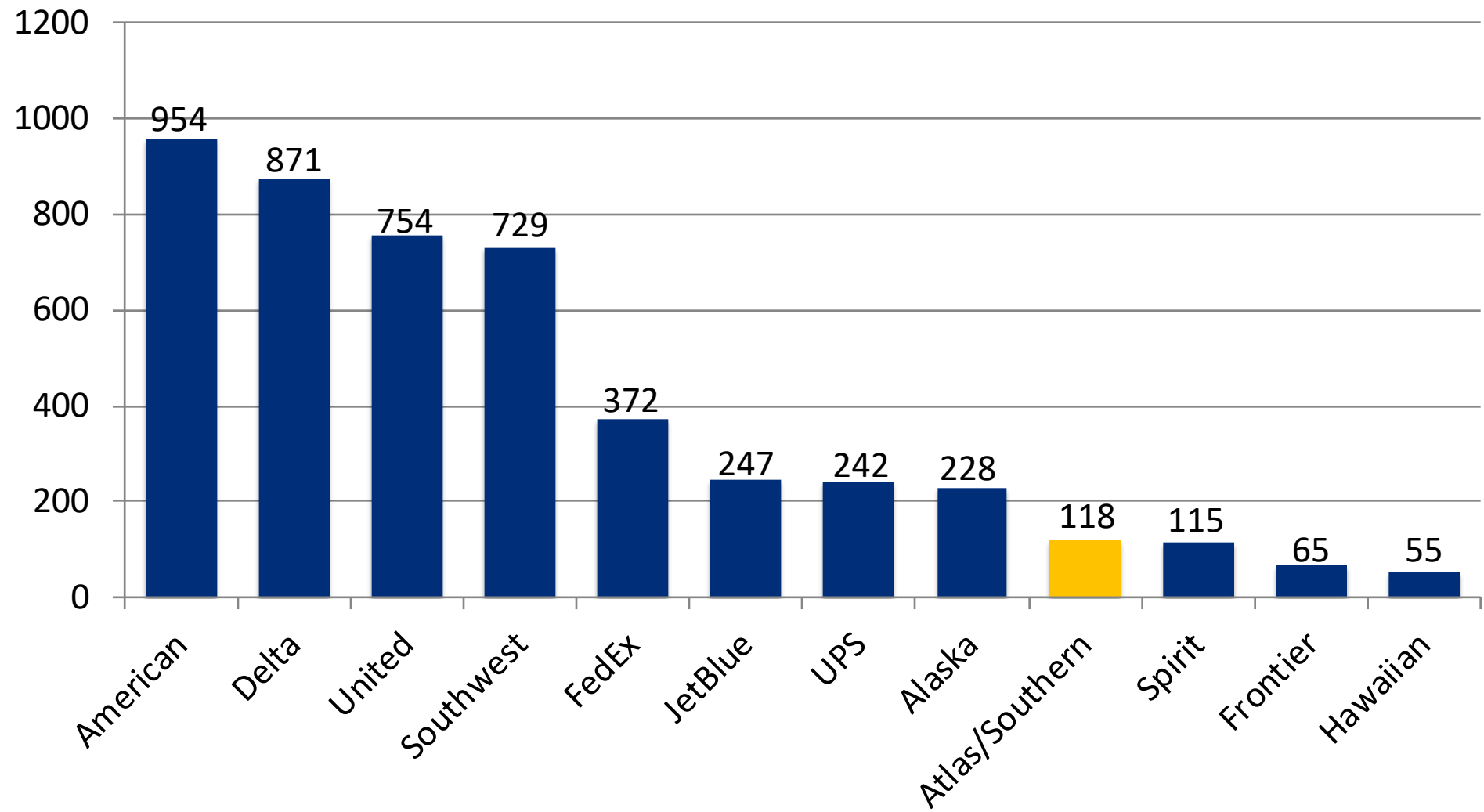
Atlas and Southern Pilot Attrition



Total Atlas/Southern Air Pilots: 1985



Total Fleet Count



Scope Definitions

Successorship / Merger - provides certain protections to pilots, e.g., continued employment, no change in contract until operations are merged, negotiated changes to contract for merged operations, and an equitable seniority list merger, if a substantial portion of the carrier is sold to, acquires, or is merged with another entity

Fragmentation / Transfer of Assets - provides pilots transfer with seniority integration rights if a certain amount of the carrier's assets are sold to another entity

Change in Control - provides union options for contract improvements / modifications if another entity gains control over the carrier

Cabotage - prohibits code sharing with foreign airline that transports goods or passengers between two points in the United States

Alter Ego - prohibits or restricts the carrier's ability to establish a new carrier using other than the carrier's pilots

Subcontracting - prohibits wet leasing, subcontracting, charter flying, etc., other than by pilots of the carrier, without the consent of the union

Board of Directors - provides that a pilot will be designated by the union to the Board of Directors, either as a voting or a nonvoting member

Bankruptcy 1113 Protections - provides that, if the carrier files for bankruptcy, it is either restricted or prohibited in filing an 1113 motion to reject the collective bargaining agreement

Scope Protections

	Successorship Merger Protections	Fragmentation Transfer of Assets	Change In Control	Cabotage	Alter Ego	Sub- Contracting	Board of Directors Seat	Bankruptcy 1113 Protections
American	X	X	X	X	X	X	---	X
Atlas	X	---	X	---	---	Permitted	---	---
Delta	X	X	X	X	X	X	Voting	---
FedEx	X	---	X	---	---	Permitted	---	---
Hawaiian	X	X	X	---	---	---	---	X
Southern	X	---	---	---	---	Permitted	---	---
United	X	X	X	X	---	---	Voting	---
UPS	X	---	X	---	---	Permitted	---	---

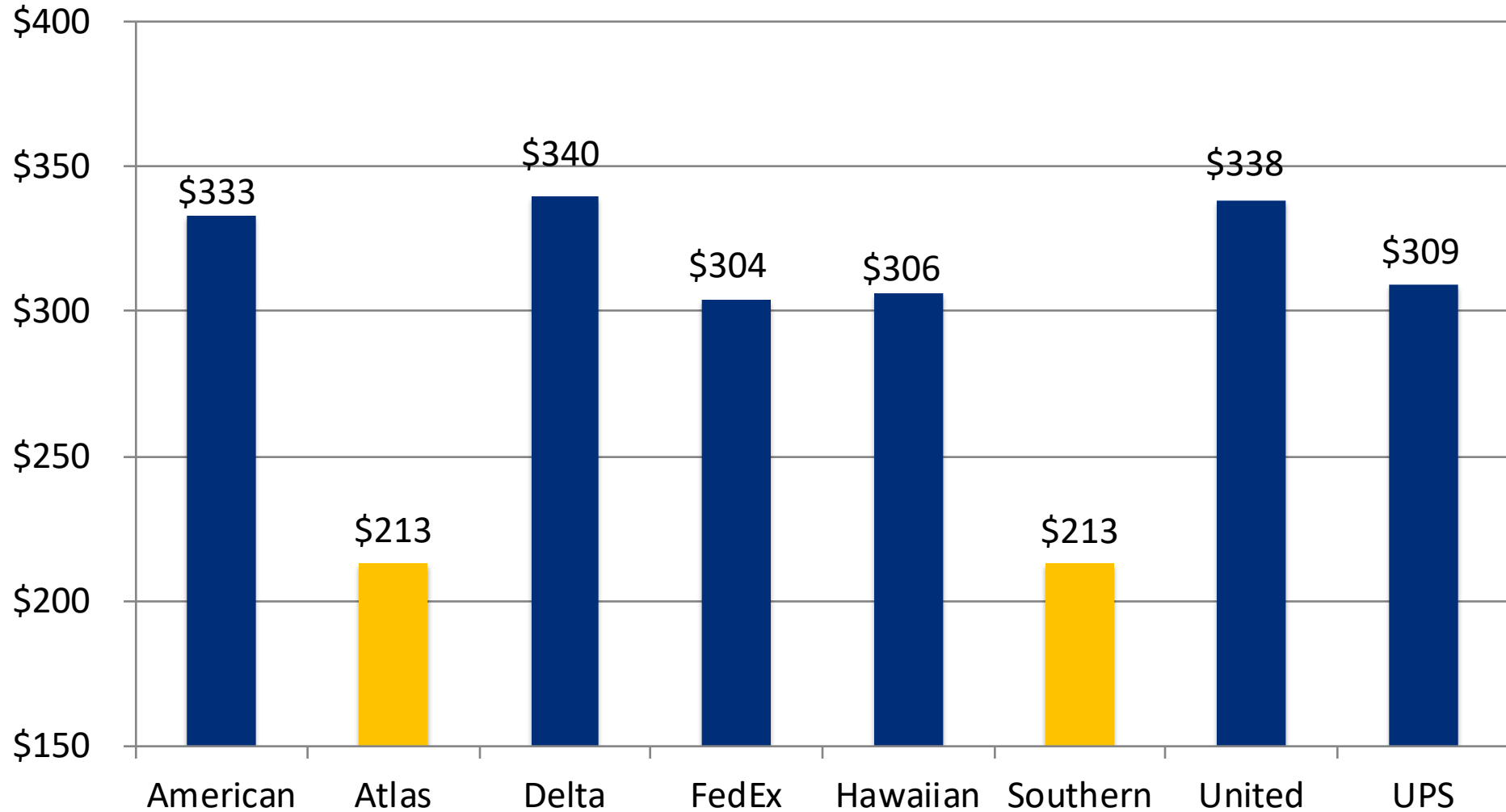
“X” indicates there is language present that is relevant to the subject.

Current Pay

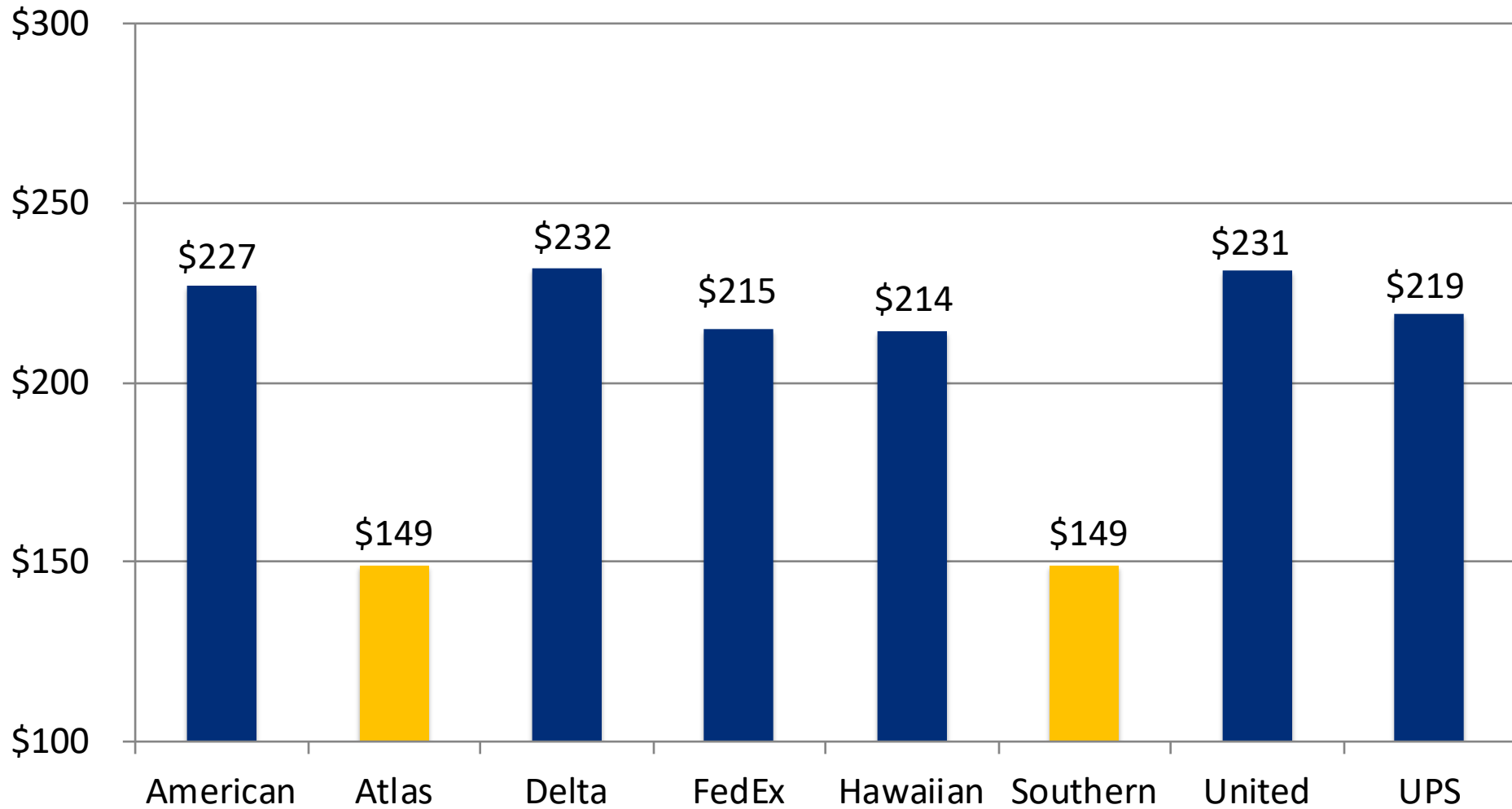
	B-747		B-777		B-767		B-737	
	Captain	First Officer	Captain	First Officer	Captain	First Officer	Captain	First Officer
12	213.32	149.33	196.19	137.34	179.06	125.35	161.93	113.36
11	207.11	144.98	190.48	133.34	173.85	121.70	157.22	110.05
10	201.08	140.75	184.93	129.45	168.79	118.15	152.64	106.84
9	195.22	136.65	179.54	125.68	163.87	114.70	148.19	103.73
8	189.54	132.67	174.32	122.02	159.10	111.36	143.88	100.71
7	184.01	128.81	169.23	118.47	154.46	108.12	139.68	97.78
6	178.66	123.27	164.31	113.37	149.97	103.47	135.62	93.57
5	173.45	117.08	159.52	107.68	145.59	98.28	131.67	88.88
4	168.40	111.14	154.88	102.22	141.35	93.29	127.83	84.37
3	163.49	105.45	150.36	96.98	137.23	88.51	124.11	80.05
2	158.73	100.00	145.98	91.97	133.24	83.94	120.49	79.60
1	154.11	79.60	141.73	79.60	129.36	79.60	116.98	79.60



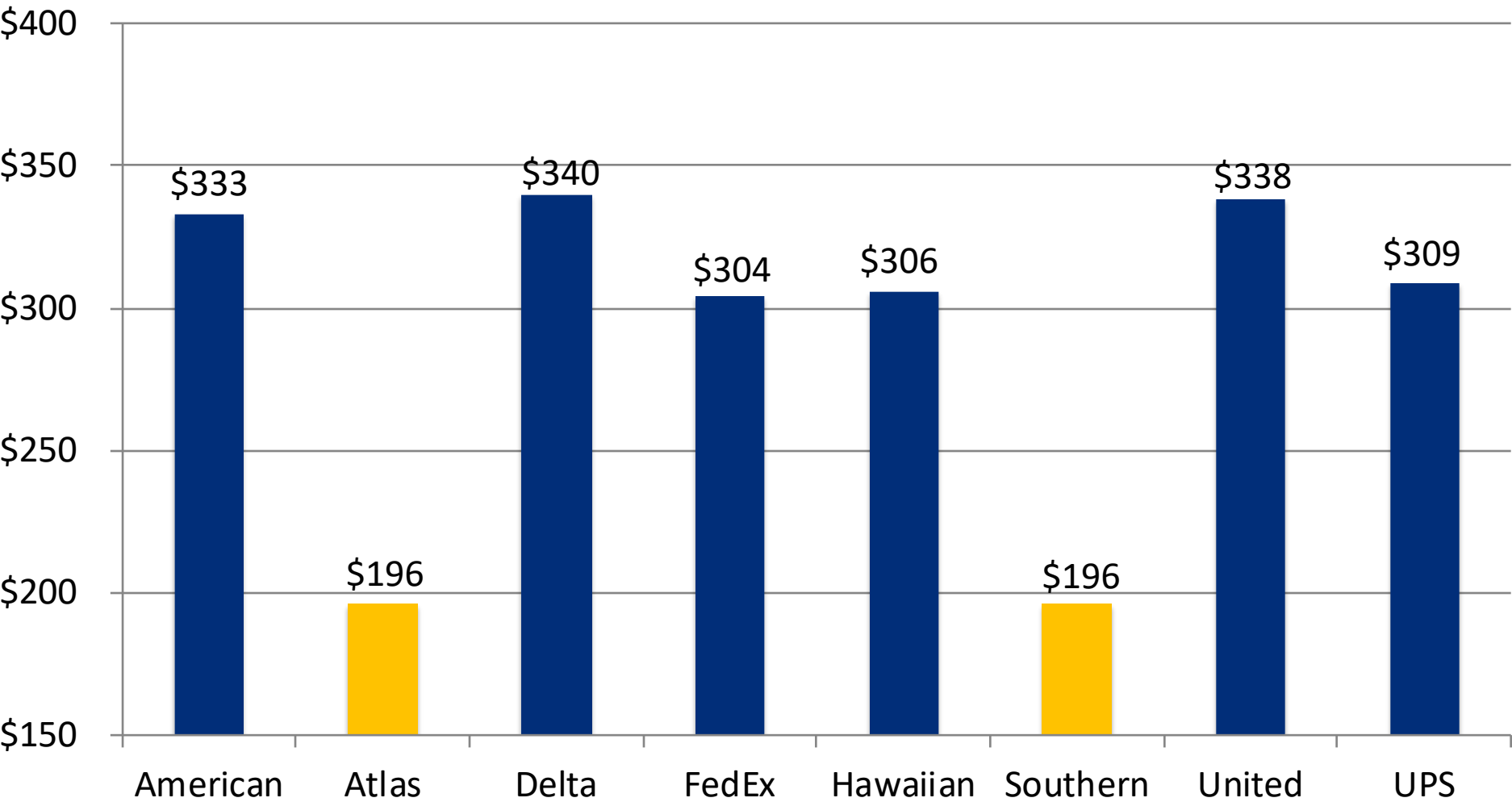
B-747 12-Year Captain Rates



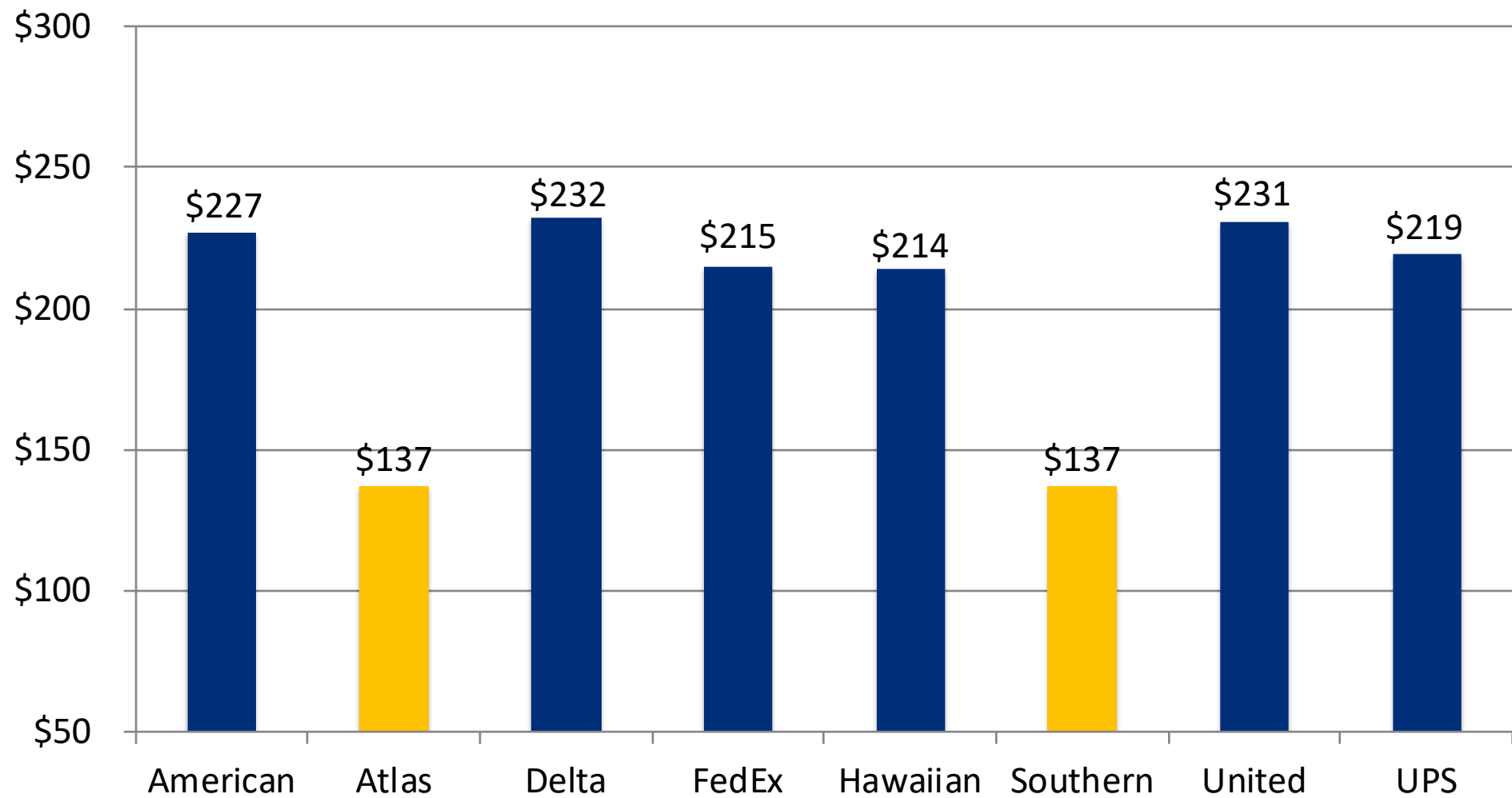
B-747 12-Year First Officer Rates



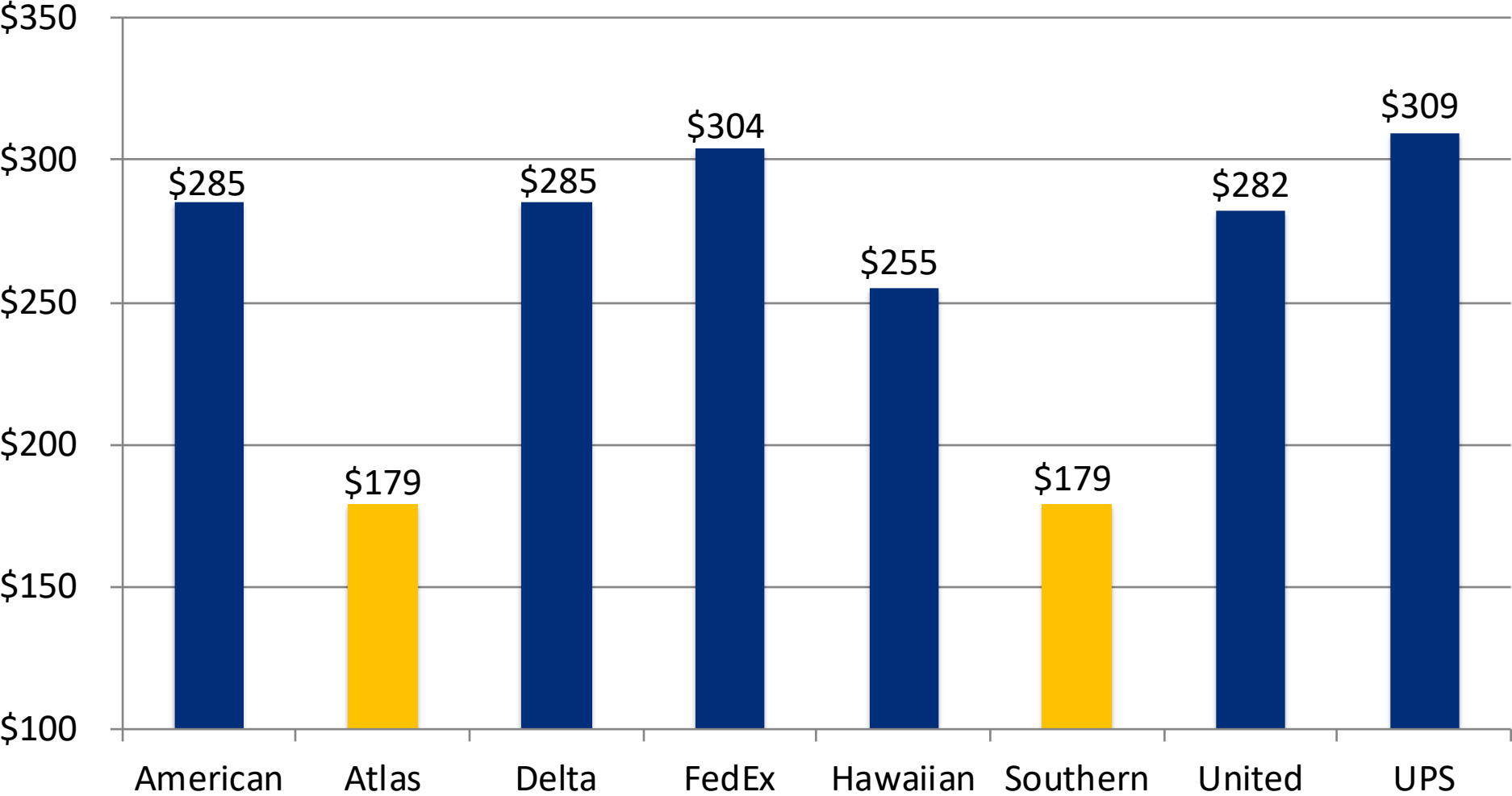
B-777 12-Year Captain Rates



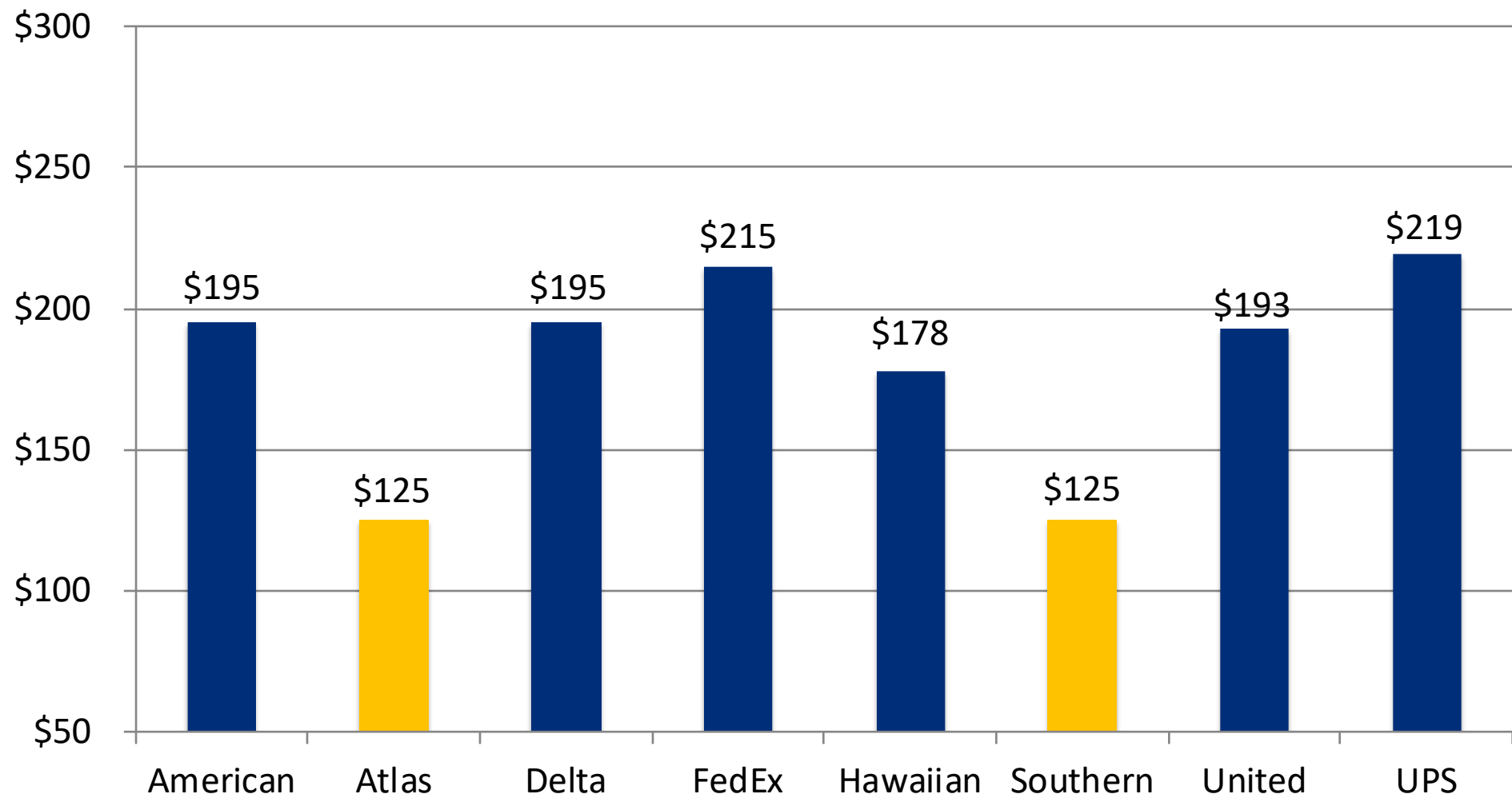
B-777 12-Year First Officer Rates



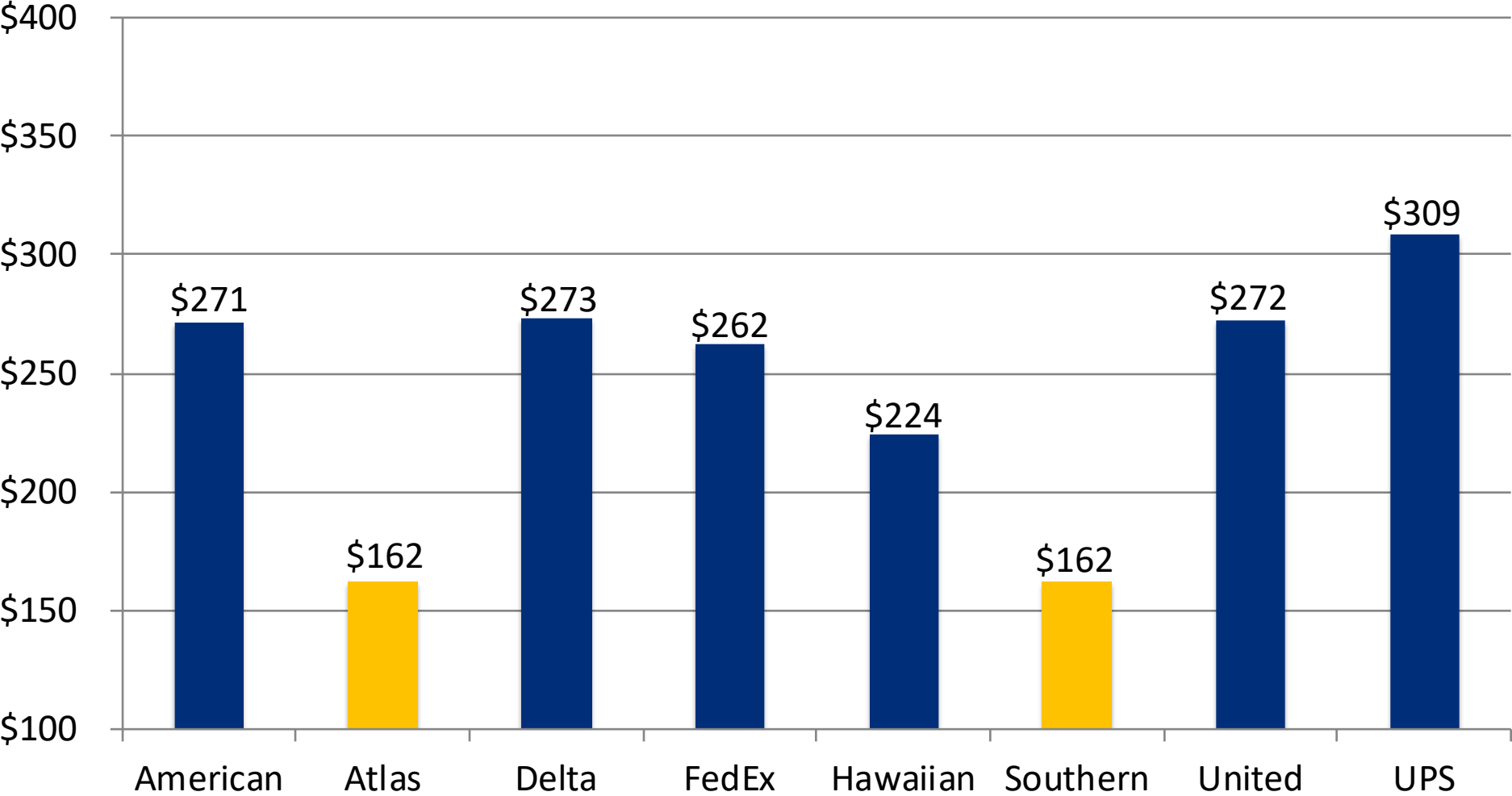
B-767 12-Year Captain Rates



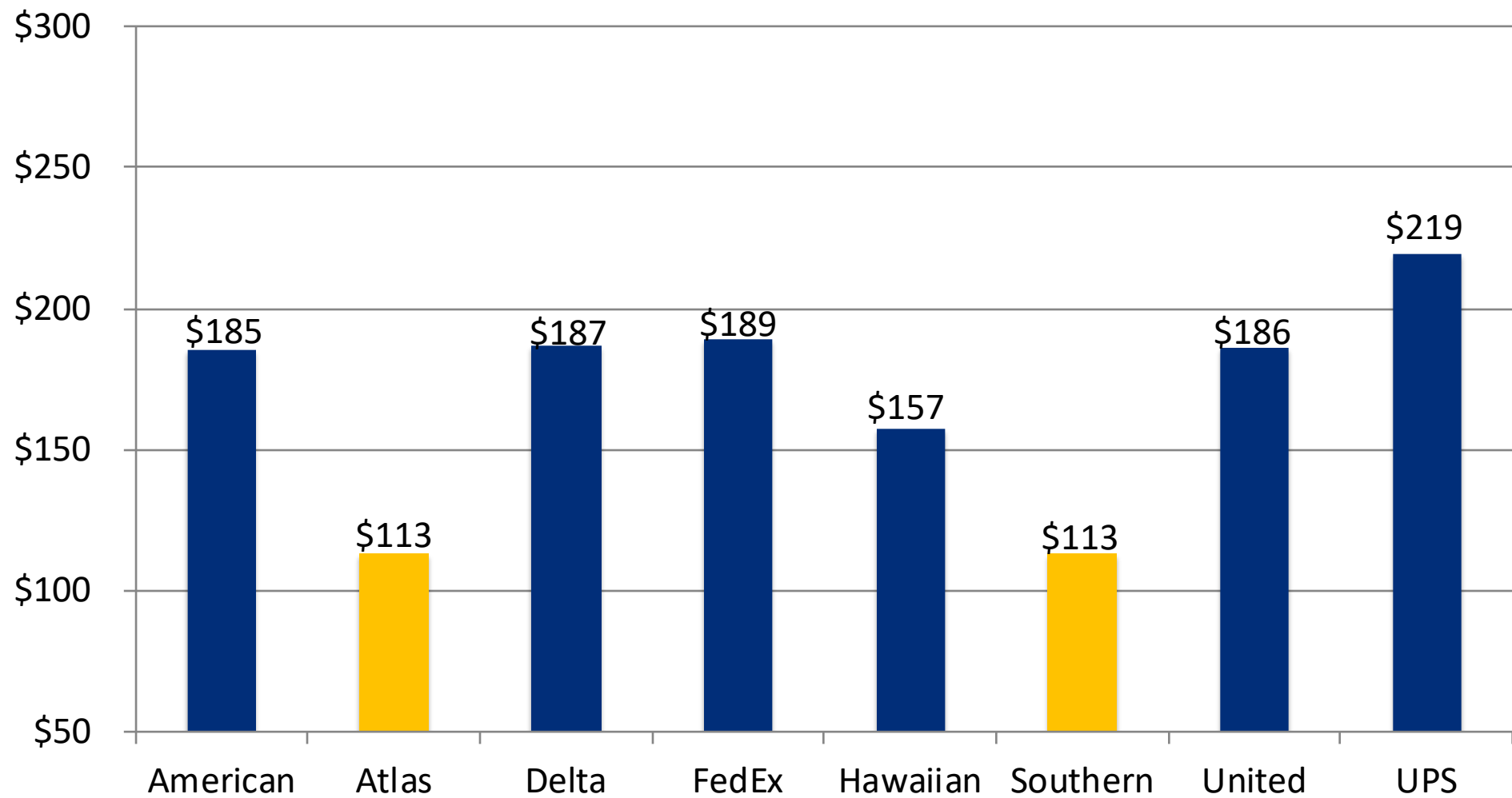
B-767 12-Year First Officer Rates



B-737 12-Year Captain Rates



B-737 12-Year First Officer Rates



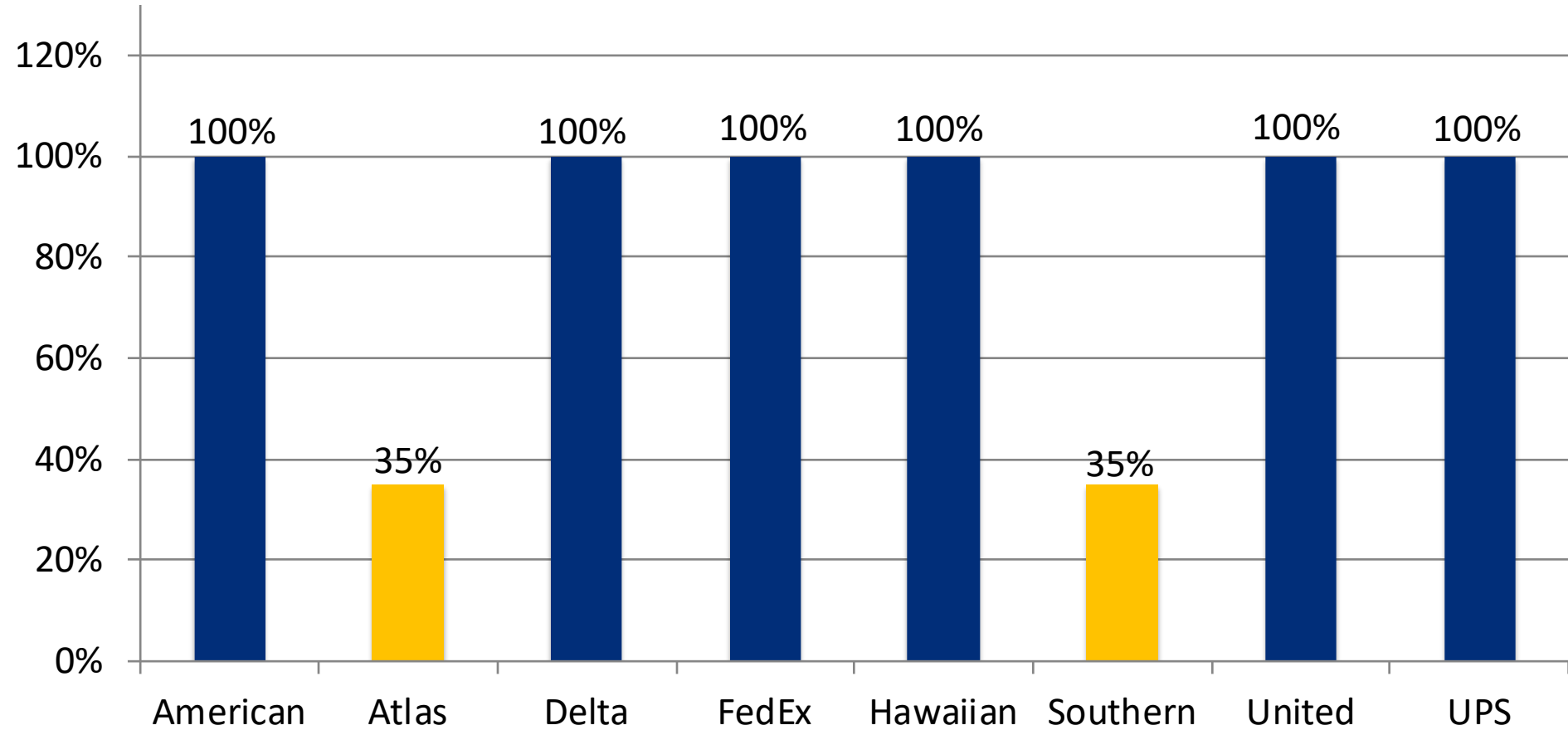


First Officer Pay as a Percentage of Captain Pay

Pay Step (Years)

	2	3	4	5	6	7	8	9	10	11	12	13	14	15
American	54%	62%	63%	64%	65%	67%	68%	68%	68%	68%	68%	---	---	---
Atlas	63%	65%	66%	68%	69%	70%	70%	70%	70%	70%	70%	---	---	---
Delta	54%	62%	63%	64%	65%	67%	68%	68%	68%	68%	68%	---	---	---
FedEx	62%	62%	63%	64%	65%	66%	67%	68%	69%	70%	72%	71%	71%	71%
Hawaiian	50%	57%	60%	62%	65%	67%	68%	69%	69%	69%	70%			
Southern	63%	65%	66%	68%	69%	70%	70%	70%	70%	70%	70%	---	---	---
United	54%	62%	63%	64%	65%	67%	68%	68%	68%	68%	68%	---	---	---
UPS	62%	62%	63%	64%	65%	66%	67%	68%	69%	70%	72%	71%	71%	71%

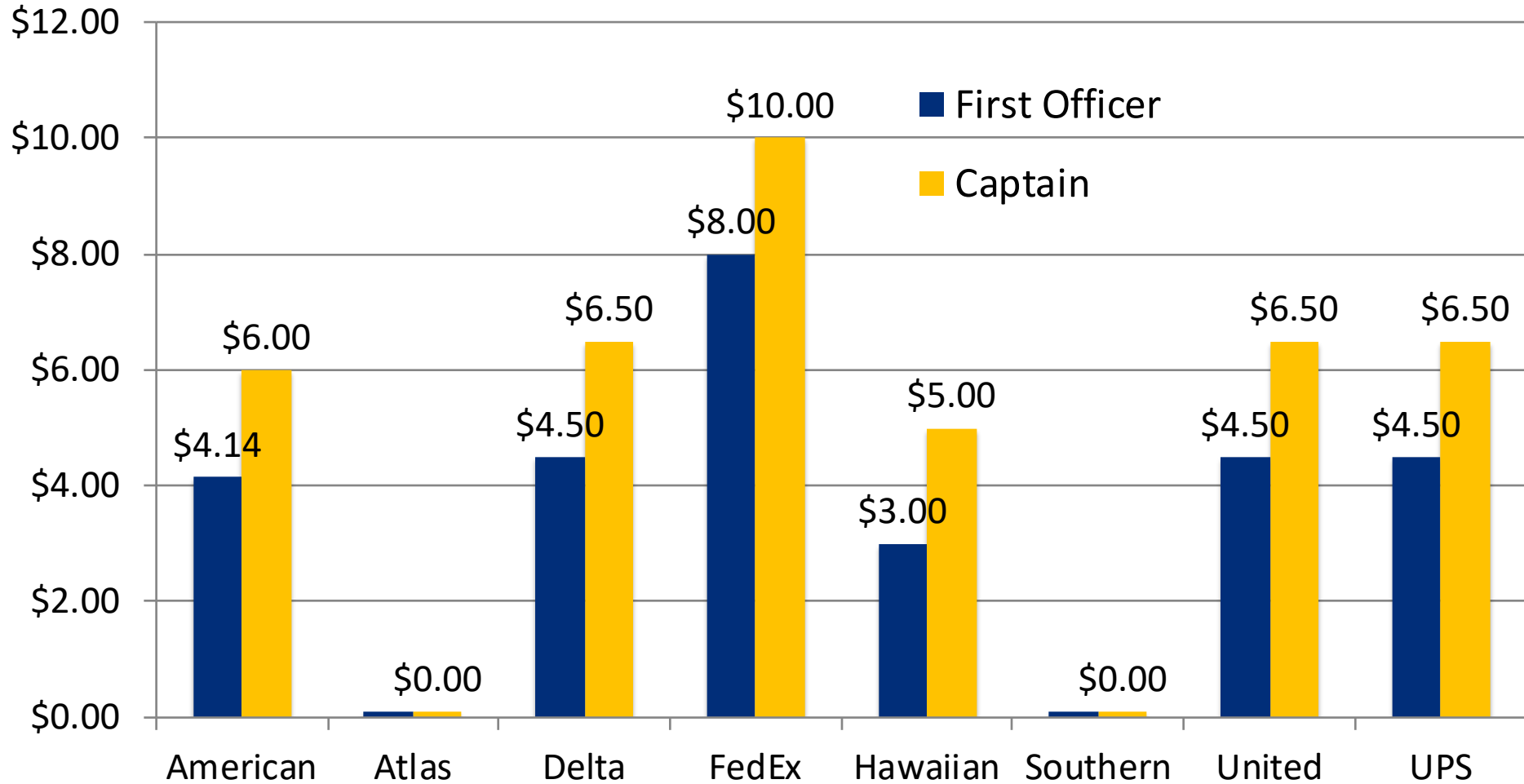
Deadhead as a Percentage of Hourly Credit and Pay



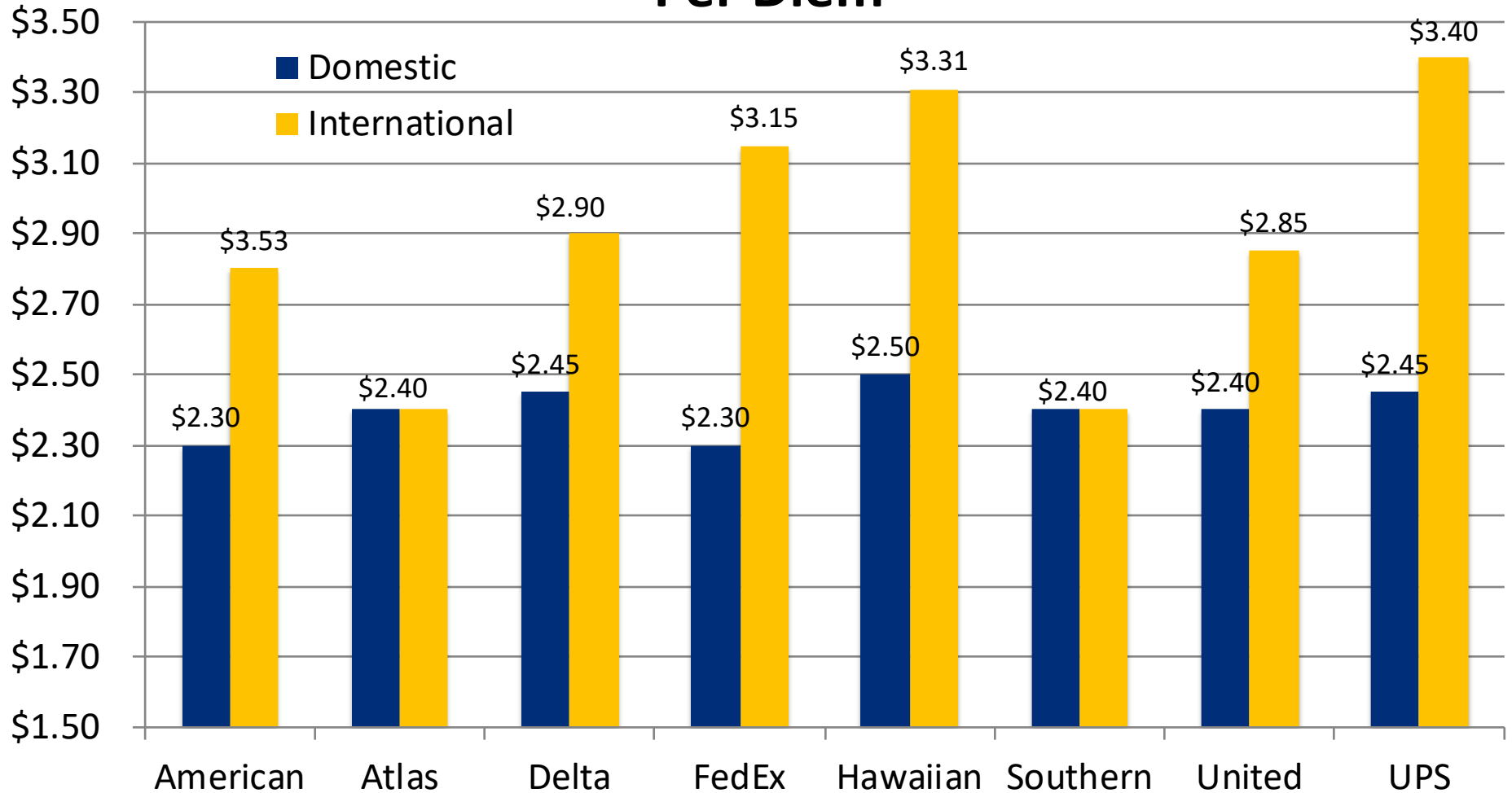
Deadhead Pay

	Pay	Credit	Pay : Deadhead Hours	Upgrade Language	Notes
American	100%	100%	1:1	Yes	Based on scheduled flight time.
Atlas	35%	35%	1:2.85	Yes	---
Delta	100%	100%	1:1	Yes	---
FedEx	100%	100%	1:1	Yes	---
Hawaiian	100%	100%	1:1	Yes	---
Southern	35%	35%	1:2.85	Yes	---
United	100%	100%	1:1	Yes	Internet on flight paid by company.
UPS	100%	100%	1:1	Yes	---

International Override - Hourly Pay



Per Diem



Premium Pay - Voluntary

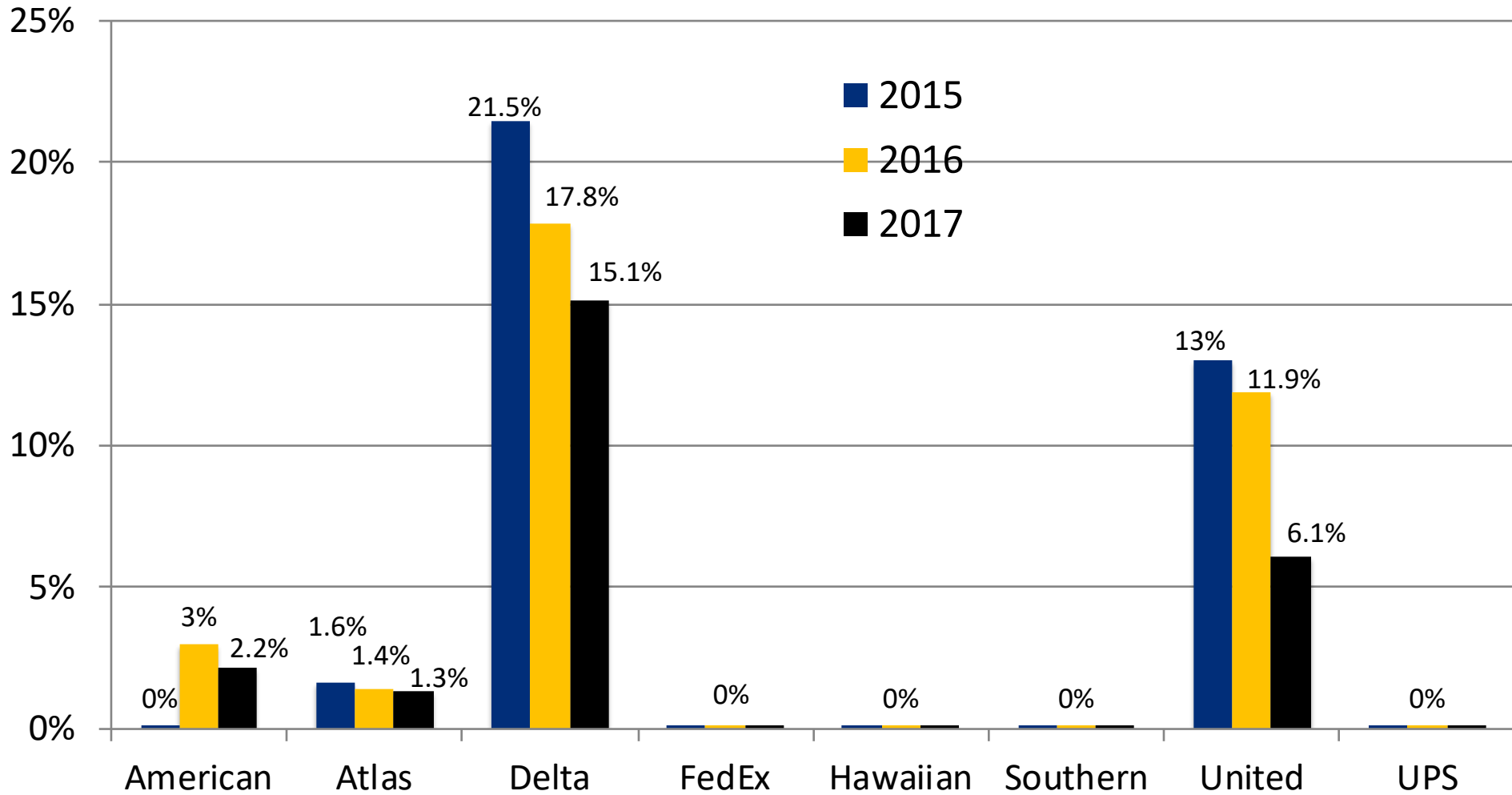
	Lineholder Pay	Reserve Pay	Rescheduling Pay	Notes
American	150%	150%	150%	Must offer flying at premium pay for volunteers before involuntarily assigning flying.
Atlas	100% + override*	100% + override*	---	*100% credit (150% CRAF) plus 2 hrs / day one. 4 hrs / day two. 6 hrs / day three. 6 hrs / day four.
Delta	200%*	100%**	200%***	*For flying above the lesser of average line value or 75 hrs. **Above guarantee for flying that interrupt X days (X days repaid). ***For duty periods extending into days off within company control.
FedEx	125%	125%	3.30*	*Reroute into additional duty period. Change of layover in rotation pays additional 1.5 hours of pay. Extra stops pay additional 0.5-1.5 hours.
Hawaiian	---	---	*	*Inter-island: One minute pay for each minute of duty over originally scheduled duty day. *International: 125% pay for greater of actual or scheduled reroute.
Southern	100% + override*	100% + override*	---	*Effective 09/01/2018 – Premium Pay same as Atlas except only after working 20 days in a month. *Effective 02/01/2019 – Same as Atlas Premium Pay listed above.
United	175%/200%*	150%	---	Pilot receives 5.0 hours of additional incentive pay for agreeing to min rest at layover to make on-time departure, working an unassigned holiday, or extending a duty day (in some cases). *At company discretion.
UPS	2:00 / day	2:00 / day	2.00*	*Reroute into additional duty period. Change of layover in rotation pays additional 2.0 hours. Extra stops pay additional 2.0 hours.

Premium Pay - Involuntary Extension

	Lineholder Pay	Reserve Pay	Notes
American	150%*	---	*Reassignments on days off for up to 5 hours over monthly scheduled maximum. Premium is only paid for time above monthly scheduled maximum.
Atlas	100% + override*	100% + override*	*100% credit (150% CRAF) plus 2 hrs / day one. 4 hrs / day two. 6 hrs / day three. 12 hrs / day four.
Delta	200%	100%*	*Above reserve guarantee for the portion of trip that interrupt X-days (violated X-days are repaid at the end of the trip).
FedEx	150%	150%	---
Hawaiian	200%	200%	---
Southern	100% + override*	100% + override*	*Effective 09/01/2018 – Premium Pay same as Atlas except only after working 20 days in a month. *Effective 02/01/2019 – Same as Atlas Premium Pay listed above.
United	150%	150%	Domestic reserve pilots involuntarily assigned more than seven short call periods in a month receive two hours pay. Senior manning pays 200%.
UPS	150%	150%	---



Profit Sharing As A Percentage of Annual Pay



Profit Sharing

American

- The profit sharing plan pays pilots 5% of American Airlines pretax income.
- Incentive program pays \$50 to \$150 per a month based on operational performance metrics.

Atlas

- The profit sharing plan pays pilots 10% of Atlas Air Incorporated's pretax income levels in excess of \$50 million, excluding one-time events. The new Southern Air bonus in lieu of profit sharing does not dilute the Atlas Air pilots' profit sharing and although the percentage calculated to be paid is the same, the funds are paid out independently of each plan.
- Allocation of funds based on individual pilot's annual compensation as a percentage of total annual compensation of all eligible Atlas pilots.
- No incentive program.

Delta

- The profit sharing plan pays all non-management employees 10% of pretax income levels up to \$2.5 billion and the plan pays all non-management employees 20% of pretax income levels over \$2.5 billion.
- Allocation of funds based on individual employee's annual compensation as a percentage of total annual compensation of all eligible employees.
- Incentive Program – pays \$25 to \$100 per a month based on operational performance metrics.

FedEx

- No profit sharing plan.
- No incentive program.

Profit Sharing

Hawaiian

- The profit sharing plan pays all non-management employees 5% Hawaiian Airlines pretax income.
- Incentive program pays up to \$150 each quarter based on performance metrics.

Southern

- The bonus in lieu of profit sharing plan pays pilots of Southern Air using the same resultant from the formula used to pay Atlas pilots profit sharing. The Southern Air bonus in lieu of profit sharing does not dilute the Atlas Air pilots' profit sharing and although the percentage calculated to be paid is the same, the funds are paid out independently of each plan.
- Allocation of funds based on individual pilot's annual compensation as a percentage of total annual compensation of all eligible Southern pilots.
- No incentive program.

United

- The profit sharing plan pays employees 10% of pre-tax profit up to a pre-tax margin of 6.9% and 20% of pre-tax profit in excess of a 6.9% pre-tax profit margin, less one-time events.
- Allocation of funds based on individual employee's annual compensation as a percentage of total annual compensation of all eligible employees.
- No incentive program.

UPS

- No profit sharing plan.
- No incentive program.

Training Pay

	Qualification Training (per day)	Recurrent Training (per day)	Distant Learning	Notes
American	4:00	4:00	50%*	*50% of hourly flight pay for each hour of distant learning performed.
Atlas	3:39*	3:39*	\$150**	*3.65 hours converted to hours and minutes. **\$150 for training up to four hours. \$50 for each additional hour.
Delta	Average Daily Line Value*	4:00	50%**	*For entire period of training ***50% of hourly flight pay for each hour of distant learning performed.
FedEx	4:30*	4.30*	50%**	*Any training completed on a scheduled day off pays above guarantee. **Paid above guarantee. 50% of hourly flight pay for each training hour.
Hawaiian	3:00	4:10	50%*	Full month of training pays 93.0 hours. *50% of hourly flight pay for each hour of distant learning performed.
Southern	3:39*	3:39*	\$150**	*3.65 hours converted to hours and minutes. **\$150 for training up to four hours. \$50 for each additional hour.
United	3:00*	3.45*	25%**	*Minimum pay or trip missed pay, whichever is greater *3.75 hours converted to hours and minutes. **Paid above guarantee. 25% of hourly flight pay for each training hour.
UPS	4:00*	4:00*	0% / 100%**	*Minimum pay or trip missed pay, whichever is greater **No pay for up to 12 hours of training a year. One hour of pay for every one hour of training above 12 hours of training a year.

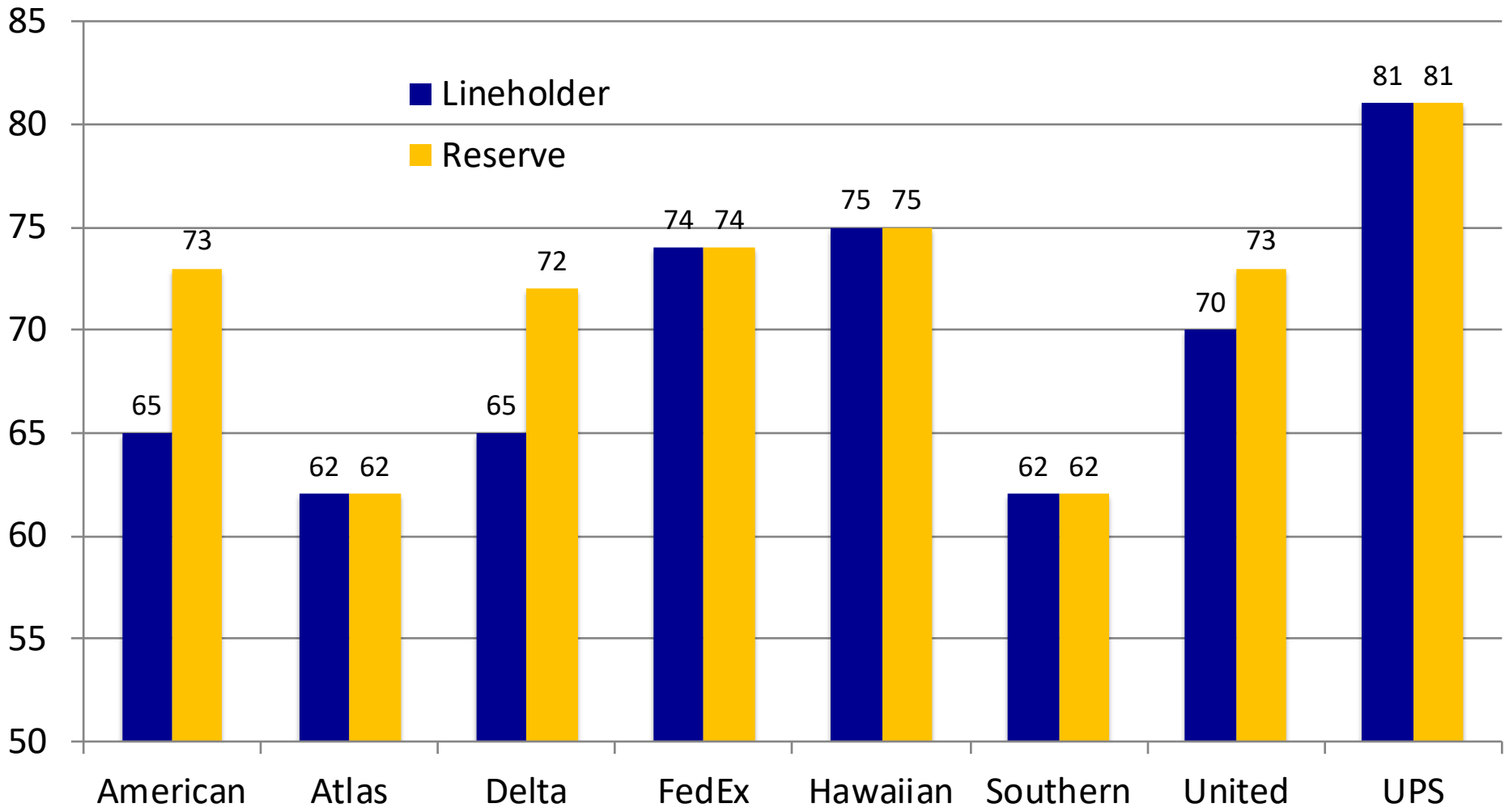
Hotels

	Hew Hire Training	Qualification Training in Base	Recurrent Training in Base >50 Miles from Home	Rooms Provided During Ground Time	Notes
American	Yes	Yes*	Yes	> 5 hours	*Provided pilot lives more than 50 miles from the training center.
Atlas	Yes	Yes	Yes	> 6.5 hours	
Delta	No*	Yes	Yes	> 5 hours	*Hotel is provided for new-hire indoctrination training.
FedEx	Yes	Yes	No	> 4 hours	
Hawaiian	No	No	No	> 4 hours	
Southern	Yes	Yes	Yes	> 6.5 hours	
United	Yes	Yes	Yes	> 4 hours	
UPS	Yes	Yes	Yes	> 5 hours	

Furlough Pay

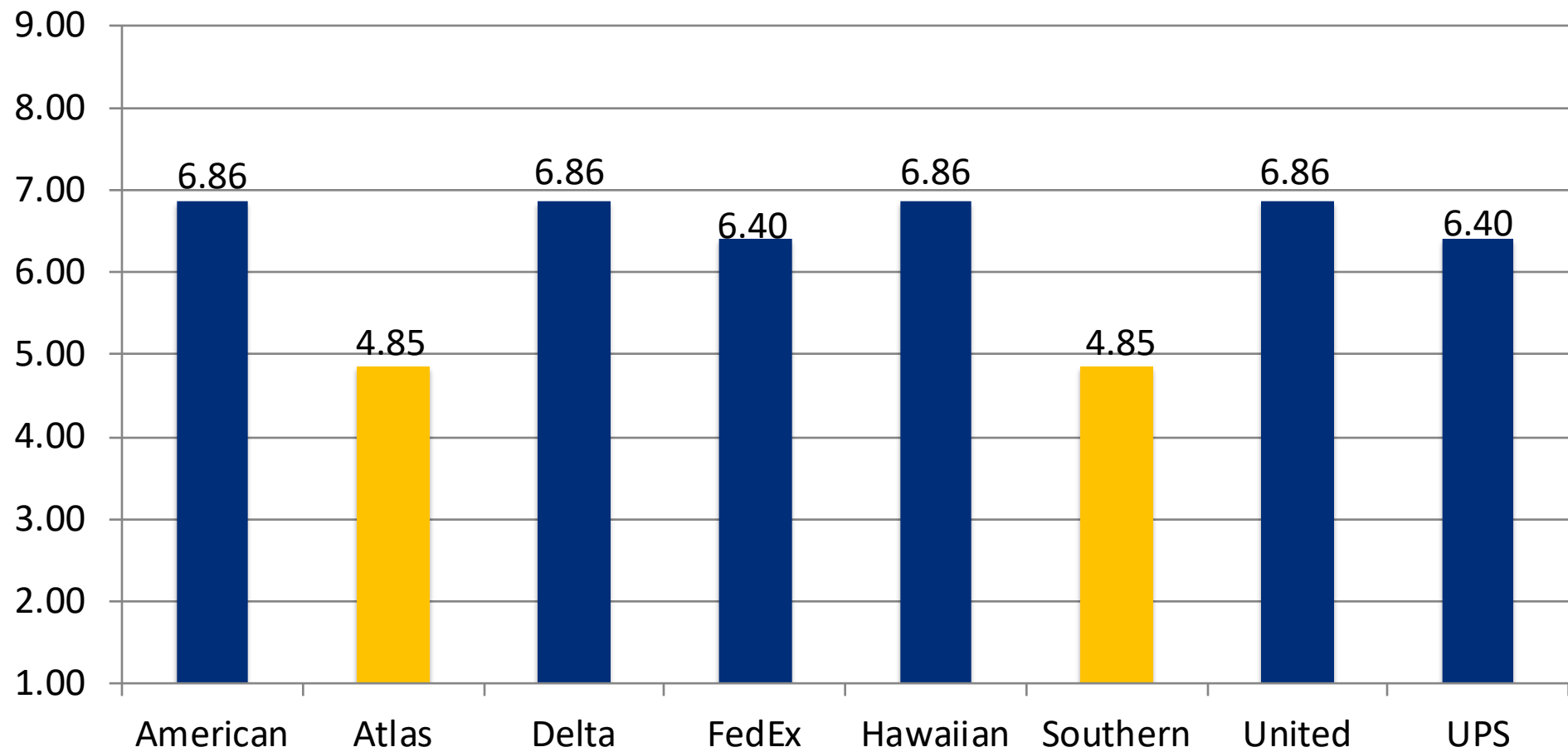
	Seniority Retention / Longevity Accrual While on Furlough	Maximum Furlough Pay Years of Service = Months of Furlough Pay	Notes
American	3 years after last pilot offered recall/No	9 Years or > = 5.5 Months	A pilot will receive at least 30 days notice of furlough.
Atlas	5 Years / Yes*	2 Years = 1 Month	*Longevity accrues for only the first 30 days of furlough. A pilot will receive at least 30 days notice of furlough, or pay in lieu thereof.
Delta	10 Years / Yes	6 Years = 6 Months	Furlough triggers RJ fleet penalty.
FedEx	7 Years / Yes*	10 Years = 4.5 Months**	*Longevity accrues for the first 3 years of furlough. **4.5 four-week bid periods. A pilot will receive at least 30 days notice of furlough, or pay in lieu thereof.
Hawaiian	6 – 10 Years* / No	8 Years = 4.5 Months	*Based on years of service with the company. A pilot will receive at least 30 days notice of furlough, or pay in lieu thereof.
Southern	5 Years / Yes*	2 Years = 1 Month	*Longevity accrues for only the first 30 days of furlough. A pilot will receive at least 30 days notice of furlough, or pay in lieu thereof.
United	10 Years / Yes	9 Years = 4.5 Months	Furlough triggers RJ fleet penalty.
UPS	7 Years / No	None	A pilot will receive at least 90 days notice of furlough, or pay in lieu thereof.

Minimum Line Guarantee



Trip Rig (CRT)

Flight Hours Paid In A 24 Hour Trip Period



Duty Rig

	Minimum Duty Period Pay	Duty Rig	Scheduled Duty Time
American	None	1 for 2 1 for 1.5	--- 2200-0559 base time
Atlas	2:00	None	---
Delta	2:00	1 for 2 1 for 1.5	0600-2159 2200 until duty end
FedEx	3:00	1 for 2 1 for 1.92 1 for 1.5 1 for 1.92 (all international)	0500-1559 1600-0059 0100-0459 ---
Hawaiian	2:00	1 for 1.67	---
Southern	2:00	None	---
United	2:00	1 for 2 1 for 1.75	0600-2159 2200-0600
UPS	5:30	1 for 2 1 for 1.5	0500-0229 0230-0459

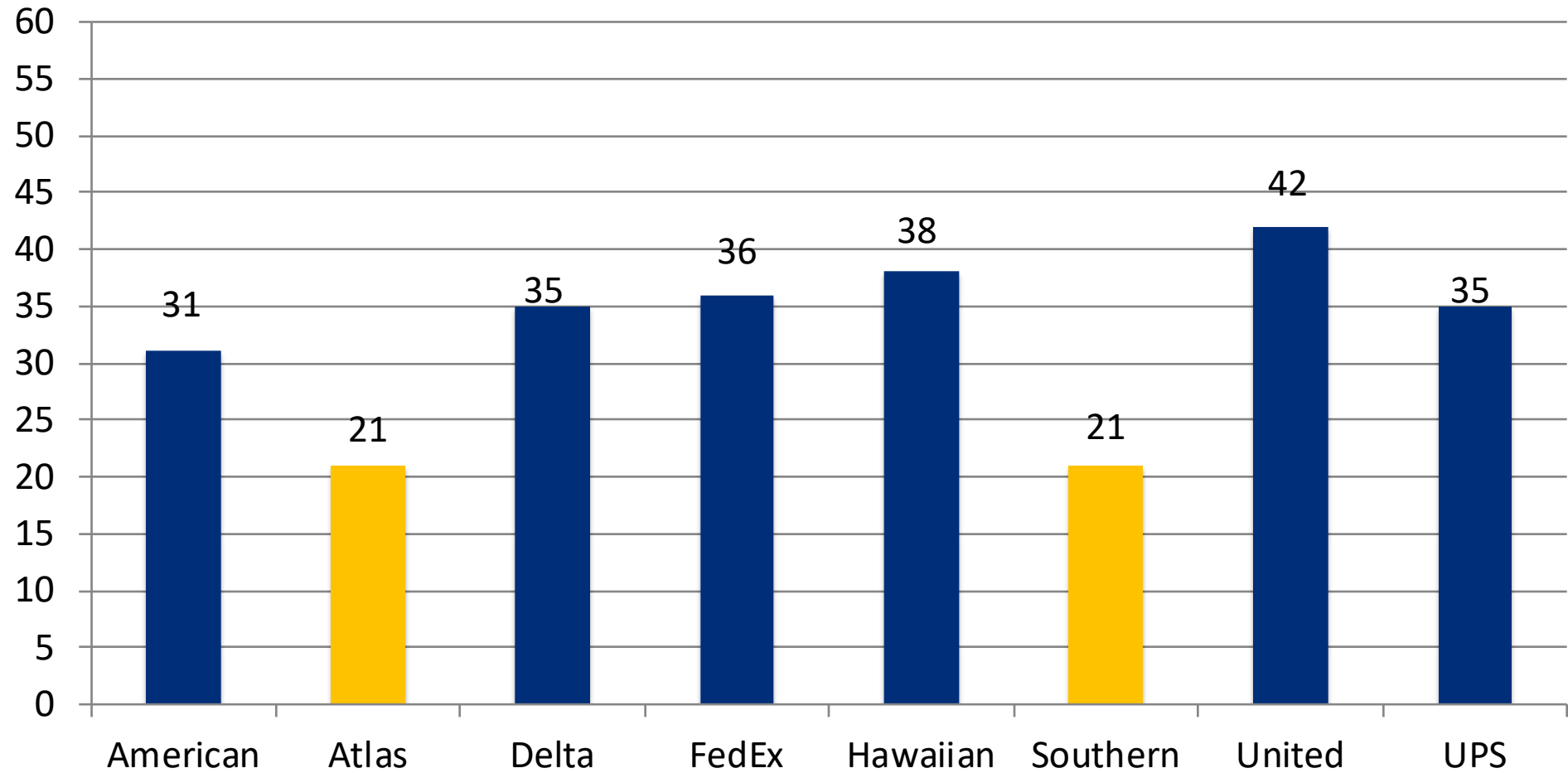
Crew Augmentation Requirements

	Three Pilot Crew	Four Pilot Crew	Notes
American	1 Captain, 2 First Officers	1 Captain, 3 First Officers	2 CA, 2 FO for CRAF flying > 12 hours, or any flying > 16 hours.
Atlas	1 Captain, 2 First Officers	1 Captain, 3 First Officers	---
Delta	1 Captain, 2 First Officers	2 Captains, 2 First Officers	---
FedEx	1 Captain, 2 First Officers	1 Captain, 3 First Officers	First three months of a new flight segment requiring a four pilot crew must be staffed with two Captains and two First Officers.
Hawaiian	1 Captain, 2 First Officers*	---	Two Captains and one First Officers for duty period containing more than one flight, each more than two hours long. *2 CA required on any flight > 14 hours
Southern	1 Captain, 2 First Officers	1 Captain, 3 First Officers	---
United	1 Captain, 2 First Officers	1 Captain, 3 First Officers	---
UPS	1 Captain, 2 First Officers	1 Captain, 3 First Officers	---



Annual Vacation Days

Maximum Accrual As A Result of Longevity

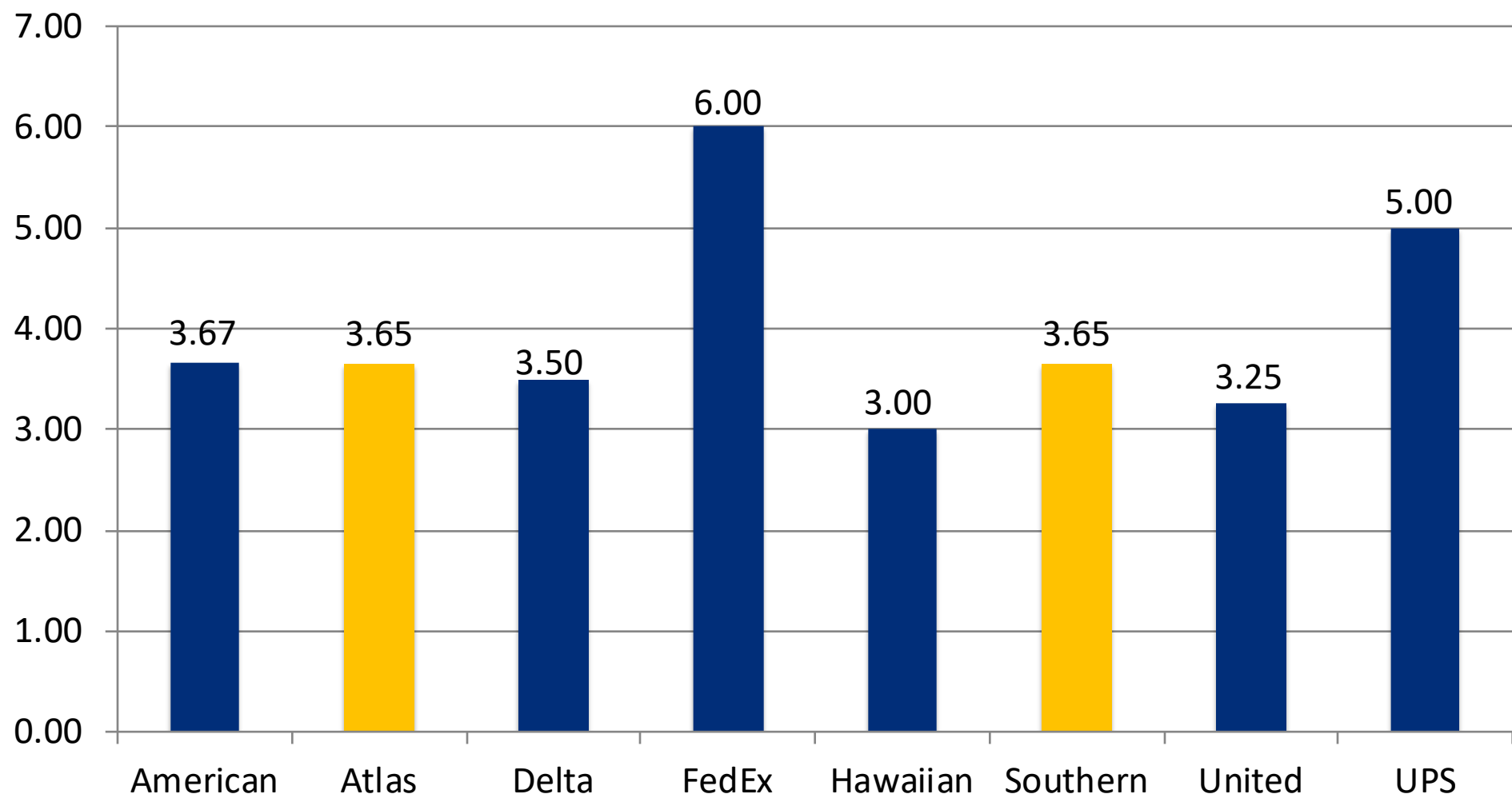


Annual Vacation Days

Years of Service

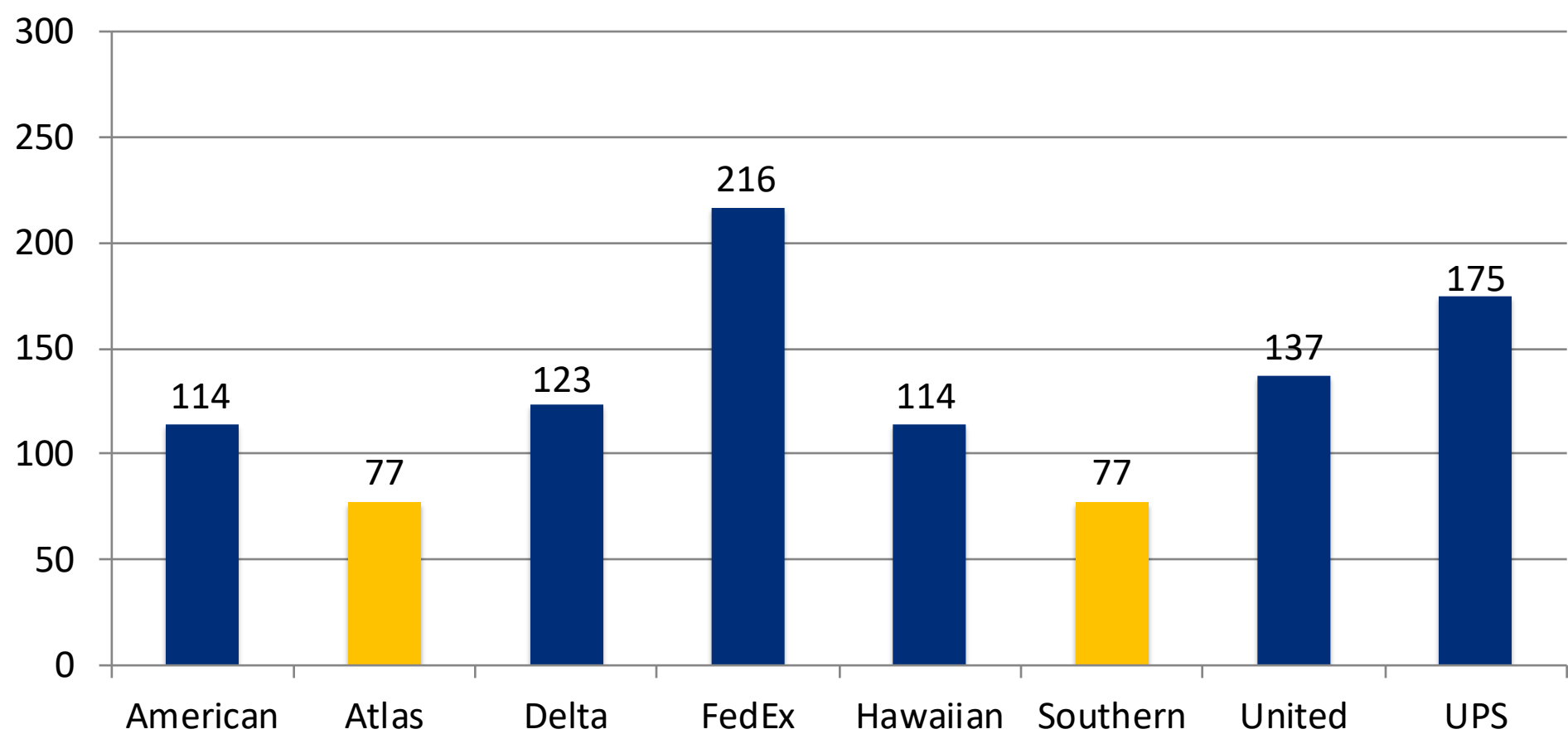
	2	4	6	8	10	12	14	16	18	20	22	24	26	28	30+
American	21	21	22	24	26	28	30	31	31	31	31	31	31	31	31
Atlas	14	14	21	21	21	21	21	21	21	21	21	21	21	21	21
Delta	14	14	21	21	21	28	28	28	28	35	35	35	35	35	35
FedEx	15	15	22	22	29	29	29	29	29	36	36	36	36	36	36
Hawaiian	15	16	21	21	21	23	27	29	29	33	33	33	38	38	38
Southern	14	14	21	21	21	21	21	21	21	21	21	21	21	21	21
United	14	14	21	21	21	35	35	35	35	35	35	35	42	42	42
UPS	14	14	21	21	21	28	28	28	28	35	35	35	35	35	35

Vacation Pay – Hours Paid Per a Day



Maximum Annual Vacation Value

Maximum Accrual As A Result of Longevity
Calculated as: (Vacation Days X Credit Hours)



Annual Vacation Value (Vacation Days X Credit Hours)

Years of Service

	2	4	6	8	10	12	14	16	18	20	22	24	26	28	30+
American	77	77	81	88	95	103	110	114	114	114	114	114	114	114	114
Atlas	51	51	77	77	77	77	77	77	77	77	77	77	77	77	77
Delta	49	49	74	74	74	98	98	98	98	123	123	123	123	123	123
FedEx	90	90	132	132	174	174	174	174	174	216	216	216	216	216	216
Hawaiian	45	48	63	63	63	69	81	87	87	99	99	99	114	114	114
Southern	51	51	77	77	77	77	77	77	77	77	77	77	77	77	77
United	46	46	74	74	74	114	114	114	114	114	114	114	137	137	137
UPS	70	70	105	105	105	140	140	140	140	175	175	175	175	175	175

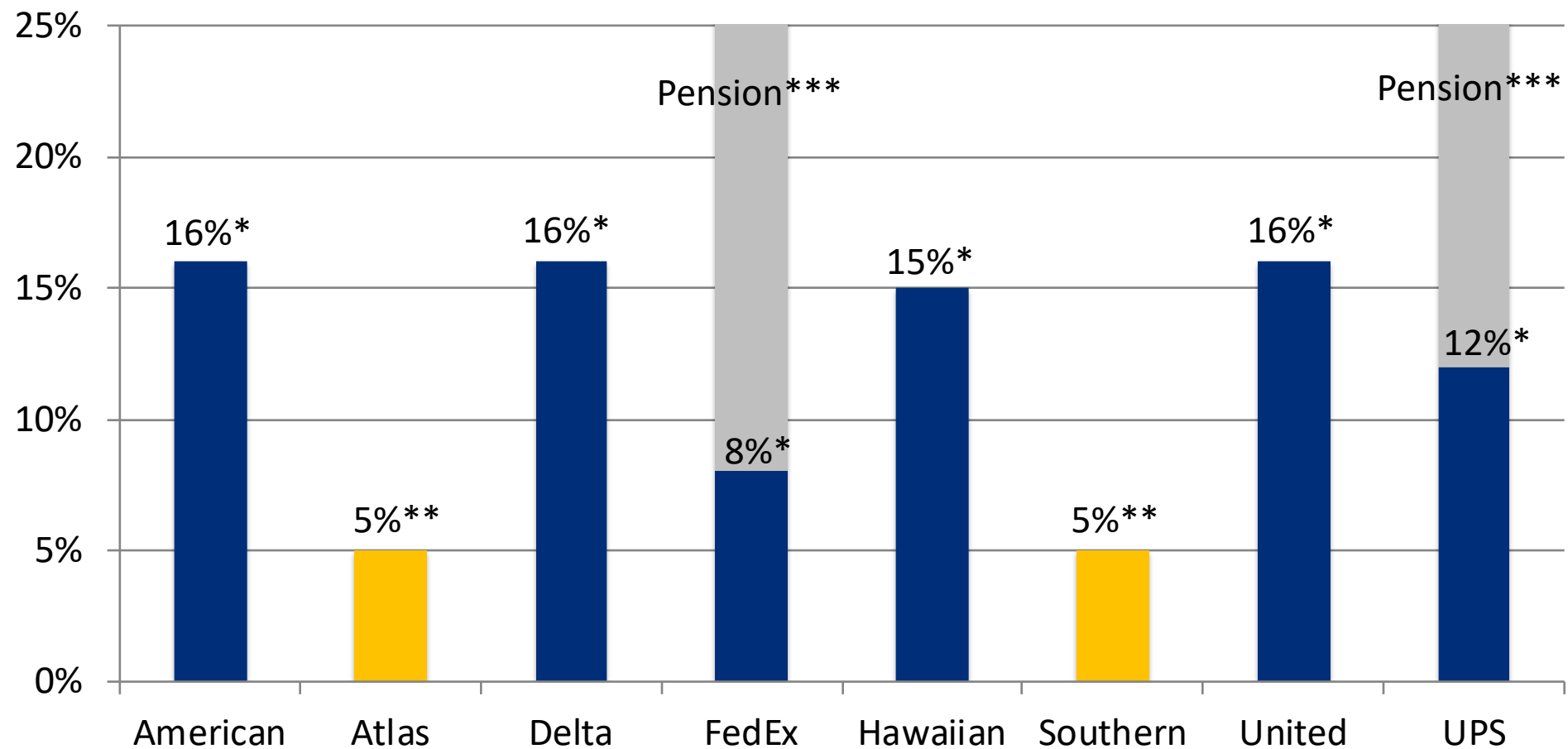
Sick Leave Accrual

	Monthly Accrual Rate (Hours)	Yearly Accrual Rate (Hours)	Year – Over – Year Rollover	Max Bank Hours	Notes
American	5	60	Yes	1,000	Rapid Reaccrual at 7.5 hours a month. Can sell sickbank at 50% when retiring.
Atlas	3.65	43.8	Yes	87.6*	*Hours above 87.6 are banked at 50% pay but have no accrual limit.
Delta	4.17 to 22.5	50 to 270*	No	270	*50 to 270 hours given each year based on years of service.
FedEx	6	72	Yes	686	Pilot credited 72 hours at the beginning of the year.
Hawaiian	7.5	90	Yes	1,080	No maximum after pilot reaches 59 years old.
Southern	3.65	43.8	Yes	87.6*	*Hours above 87.6 are banked at 50% pay but have no accrual limit.
United	5	60	Yes	1,300	Rapid Reaccrual at 7 hours a month.
UPS	5.96	71.5	Yes	148*	*Hours over 148 are paid out every year at current pay rate.

Sick Leave Pay

	Per Day – Reserve	Per Day – Line Holder	Notes
American	4:03 to 4:13	Trips Missed	“Sick if needed” – a sick pilot on reserve will not be charged sick leave until the pilot is actually needed to fly.
Atlas	3:39*	3:39*	*3.65 hours converted to hours and minutes.
Delta	4:14 to 4:26	Trips Missed	---
FedEx	4:30	4:30	---
Hawaiian	5:00 (4:45 in a 31 day bid period)	Trips Missed	Up to pilot’s awarded line value or minimum bid period guarantee.
Southern	3:39*	3:39*	*3.65 hours converted to hours and minutes.
United	4:03	Trips Missed	---
UPS	4:00	4:00	---

Retirement (As A Percentage of Income)



*Direct Contribution (no match required). **Matching on pilot's contribution required.

***Pension displayed is not actual value but for illustration purposes only.

Retirement

	A Plan (Defined Benefit)	B Plan (Defined Contribution)	C Plan / 401(k) (Defined Contribution)	Total Retirement Compensation
American	Frozen	Terminated	16%	16% Contributed
Atlas	---	---	Match 50% of pilot contribution up to 10%	5% Match
Delta	NWA Frozen / DAL Terminated	---	16%	16% Contributed
FedEx	Highest Five Years X 2% X Years of Service (Max 25 years)	8%	\$500/year match	Pension + 8%
Hawaiian	Frozen	---	15%	16% Contributed
Southern	---	---	Match 50% of pilot contribution up to 10%	5% Match
United	Terminated	9%	7%	16% Contributed
UPS	Final Average Earnings X 1% X Years of Service (Up to 30 years)	---	12%	Pension + 12%



Medical Insurance

	Plan Type	Monthly Pilot Contribution Family Coverage	Pilot Contribution Percentage	Family Deductible In-Network/Out-of-Network	Coinsurance In-Network/Out-of-Network	Family (or pp) OOP Limit In-Network/Out-of-Network
American	HRA	\$335.65	22%	\$2,500 / \$9,000	80% / 60%	\$7,550 / \$24,000
	HRA-Value	\$653.38	23%	\$1,200 / \$4,650	80% / 60%	\$6,200 / \$19,650
	HDHP/HSA	\$204.80	15%	\$4,000 / \$8,000	80% / 60%	\$8,000 / \$24,000
Atlas	Catastrophic	\$0	0%	\$10,000 / \$10,000	100% / 100%	\$10,000 / \$10,000
	HDHP/HSA	\$349.56	19%	\$3,000 / \$6,000	90% / 70%	\$9,000 / \$18,000
	HMO	\$456.05	20%	\$0 / N/A	100% / N/A	\$3,000 / N/A
	OAPIN	\$455.91	20%	\$900 / N/A	95% / N/A	\$5,400 / N/A
	OAP	\$595.36	26%	\$900 / \$1500	90% / 70%	\$3,900 / \$10,500
	Out of Area	\$346.80	14%	\$900 / N/A	80% / N/A	\$3,900 / N/A
Delta	HRA	\$373	22%	\$4,000 / \$8,000	80% / 60%	\$11,500 / \$20,500
	HDHP/HSA1	\$373	23%	\$2,700 / \$5,400	80% / 60%	\$7,700 / \$15,400
	HDHP/HSA2	\$224	16%	\$7,900 / 15,800	80% / 60%	\$12,900 / \$25,800
	HDHP/HSA3	\$155	11%	\$9,300 / \$18,600	80% / 60%	\$13,100 / \$26,200
	PPO	\$607	22%	\$700, in and out of network	80% / 70%	\$7,700 – family of 3
FedEx	HDHP1	\$368.09	16%	\$5,000 / \$10,000	90%/70%	\$8,500 / \$18,000
	HDHP2	\$313.07	15%	\$5,000 / \$10,000	80% / 60%	\$9,000 / \$18,000
	PPO Buy-Up	\$433.25	19%	\$0 / \$750	100% / 70%	\$9,750 / \$9,750

Medical Insurance

	Plan Type	Monthly Pilot Contribution Family Coverage	Pilot Contribution Percentage	Family Deductible In-Network/Out-of-Network	Coinsurance In-Network/Out-of-Network	Family (or pp) OOP Limit In-Network/Out-of-Network
Hawaiian	HMO1	\$301.22	15%	None	100%	\$4,500
	HMO2	\$383.59	15%	\$300	80-90%/70%	\$7,500
	PPO	\$291.31	15%	None	100%	\$4,500
Southern	Catastrophic	\$0	0%	\$10,000 / \$10,000	100% / 100%	\$10,000 / \$10,000
	HDHP/HSA	\$349.56	19%	\$3,000 / \$6,000	90% / 70%	\$9,000 / \$18,000
	HMO	\$456.05	20%	\$0 / N/A	100% / N/A	\$3,000 / N/A
	OAPIN	\$455.91	20%	\$900 / N/A	95% / N/A	\$5,400 / N/A
	OAP	\$595.36	26%	\$900 / \$1500	90% / 70%	\$3,900 / \$10,500
	Out of Area	\$346.80	14%	\$900 / N/A	80% / N/A	\$3,900 / N/A
United	PPO \$350	\$417.59	20%	\$1,050/\$9,000	80%/60%	\$14,700 / \$21,700
	PPO \$750	\$347.87	17%	\$2,250/\$9,000	80%/60%	\$14,700 / \$21,700
	PPO \$1,250	\$253.82	13%	\$3,750/\$9,000	80%/60%	\$14,700 / \$21,700
	Traditional	\$429.83	21%	\$500	80%/60%	\$14,700
	In-Network Only	\$490.22	23%	\$0, \$1,000 or \$2,000	80% or 90%	\$14,700
	HDHP/HSA	\$361.91	20%	\$5,000/\$10,000	95%/60%	\$6,000 / \$12,000
UPS	HDHP / HSA	\$144.06		\$3,000 / \$6,000	80% / 100%	\$6,000pp / \$12,000
	PPO	\$364.81	---	\$0 / \$500	90% / 100%	\$1,000pp / \$3,000pp
	Indemnity	None		\$100	100% / 80%	\$1,500pp

Dental Insurance

	Plan Type	Monthly Pilot Contribution Family Coverage	Pilot Contribution Percentage	Family Deductible In-Network/Out-of-Network	Max Annual Benefit In-Network/Out-of-Network	Max Life Ortho Benefit In-Network/Out-of-Network
American	Standard Option 1 Option 2	\$30.76 \$24.65 \$0	23% 26% 0%	\$50pp / \$50pp \$50pp / \$50pp \$50pp / \$50pp	\$1,500 \$1,000 \$1,000	\$1,500 \$1,000 \$1,000
Atlas	PPO HMO	\$34.78 \$17.90	30% 21%	\$150 / \$150 \$0 / N/A	\$1,000 Unlimited / N/A	Not Covered Co-pay / N/A
Delta	Comprehensive PPO Basic PPO DPMP	\$65 \$33 \$34	44% 37% 22%	\$240 \$0 \$125	\$2,000 \$600 \$2,000	\$3,000 Not Covered \$3,000
FedEx	Indemnity	\$27.38	17%	\$100	\$2,750 (\$30,000/lifetime)	Included in \$30,000/lifetime

Dental Insurance

	Plan Type	Monthly Pilot Contribution Family Coverage	Pilot Contribution Percentage	Family Deductible In-Network/Out-of-Network	Max Annual Benefit In-Network/Out-of-Network	Max Life Ortho Benefit In-Network/Out-of-Network
Hawaiian	PPO PPO	\$15 \$15	22% 14%	None None	No Limit No Limit	\$1,500 \$1,500
Southern	PPO HMO	\$34.78 \$17.90	30% 21%	\$150 / \$150 \$0 / N/A	\$1,000 No Limit / N/A	Not Covered Co-pay / N/A
United	Core PPO: PPO: PPO Plus: DHMO:	\$32.50 \$19.28 \$22.34 \$12.51	20% 20% 20% 20%	\$100 \$150 / \$300 \$100 / \$200 \$0	\$2,000 \$1,500 / \$750 \$2,000 / \$1,000 No Limit	\$2,000 Not Covered \$2,000 Co-pay / N/A
UPS	PPO Indemnity 1 Indemnity 2	\$29.46 \$30.28 \$32.80	--- --- ---	\$0 \$0 \$100 / OOP \$1,500pp	\$3,000 / \$3,000 \$1,000 \$500,000 / lifetime	N/A; annual limit \$1,500 / \$1,500 \$1,500 \$1,500



Life Insurance

	Pilot Coverage	Notes
American	\$70,000	Additional \$105,000 if pilot dies prior to age 50 or after age 50 with no spouse (or married less than 12 months prior to death)
Atlas	\$200,000	Additional \$500,000 while pilot is participating in Hostile Area Operations
Delta	\$851,000	Based on 2,500 times the 12-year hourly Captain pay rate on the highest paying aircraft
FedEx	\$800,000	May reduce coverage amounts in multiples of \$100,000 to a minimum of \$300,000.
Hawaiian	\$100,000	May waive amount over \$50,000
Southern	\$200,000	Additional \$500,000 while pilot is participating in Hostile Area Operations
United	1,026 X Hourly Pay Rate	Minimum benefit payout of \$100,000
UPS	975 X Hourly Pay Rate	Maximum benefit payout \$100,000

Long-Term Disability Insurance

	Benefit	Maximum Amount	Benefit Period End	Pilot Cost
American	60% X Final Average Earnings	\$8,000/month	Age 65 - 24 month limit for substance abuse and/or mental or nervous condition	None
Atlas	60% of Previous Year W2 Earnings	\$10,000/month	24 months total limit (pilot paid option for additional 12 months)	None
Delta	50% X Final Average Earnings	None	Age 65 - 30 month limit for substance abuse and/or mental or nervous condition	None
FedEx	60% X FAE (for 24 months) 50% X FAE (thereafter)	60/50% of 401(a)(17) limit (\$275K in 2018)	Age 65 – 26 week limit for substance abuse; 60 months for mental illness	None
Hawaiian	10% increasing to 50% X FAE at 10 years of service	None	Lifetime benefit - 24 month limit for substance abuse and/or mental illness	None
Southern	60% of Previous Year W2 Earnings	\$10,000/month	24 months total limit (pilot paid option for additional 12 months)	None
United	50% X 85.5 hours a month	\$8,000/month	Age 65 - 12 month limit for substance abuse	35% of premium
UPS	67% X pay guarantee	None	Age 65 - 24 month limit for substance abuse and/or mental or nervous condition	20 pay periods

Contractual Protections For Medical Plans

	Key Plan Provisions Locked In (e.g., deductible, coinsurance, out of pocket max)	Fixed Percent Pilot Contribution	Fixed Dollar Pilot Contribution	Cap on Year-Over-Year Pilot Contribution	Consent Required For Administrator Change
American	Yes	Yes	No	No	No
Atlas	Yes	No	No	Yes	No
Delta	Yes	Yes	No	No	No
FedEx	Yes	Yes	No	Yes	Yes
Hawaiian	Yes	Yes	Yes	Yes	Yes
Southern	Yes	No	No	Yes	No
United	Yes	Yes	No	Yes	Yes
UPS	Yes	No	Yes	Yes	No



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