

What your benefits are worth to you and your family

Part II—Insurance

As a full time Piedmont employee you are provided with a Company paid program of hospital, medical and surgical benefits for yourself and your family.

Last year the Company's hospital and medical claim payments, more than \$900,000, were made for treatment of everything from splinters to serious disabilities.

Starting in February of this year coverage was extended to include a comprehensive dental insurance program, new to Piedmont and exceptional in the airline industry. The dental plan was described in the January Piedmonitor. If you would like to have a copy, let us know. You might want to keep that information with the series of articles on your benefits. The first of these appeared in the April/May Piedmonitor.

The Company provides a booklet which summarizes your insurance benefits. To obtain a copy or if you have unusual medical expenses or questions we suggest you contact Mrs. Kathryn Spainhour, employee insurance specialist, INT-A (919-767-5554).

For employees and dependents the comprehensive medical expense benefits pay 100 per cent of the basic hospital expenses up to \$1000 and 80 per cent of any excess over \$1000 for each admittance. Effective August 1, 1973 the maximum benefit per person was increased from \$30,000 to \$250,000. A letter announcing this change and giving full details will be sent to each employee within the next few weeks.

The daily allowance for private room costs is the hospital's average daily rate for room and board in a semi-private room, plus \$4. Other, besides hospital, medical expenses are 80 per cent covered after a deductible of \$50 per family member or a maximum family deductible of \$150 is satisfied. Maternity benefits are \$400 for a normal delivery, \$800 for Caesarean or ectopic delivery and \$200 for a miscarriage.

The plans do have exclusions. There is no insurance for occupational disease or injury; or for

charges that would not have been made if no insurance existed; or for services or supplies furnished or paid for by any government for reason of past or present services in the armed forces; or for any charges not recommended by a physician; or for charges in excess of the customary fee for such services; or charges not necessary for the treatment of the injury or illness concerned. There are also certain restrictions applicable to cosmetic surgery and treatment of mental or nervous conditions.

Claim forms for covered medical expenses are available through Mrs. Spainhour's office.

In the event you are hurt while on the job you are not covered under the group comprehensive medical plans. However, you are covered under applicable state workmen's compensation laws. Your supervisor is responsible for filing a report if you are injured while at work.

Short term disability benefits are provided as part of the Company's group policy with the Integon Corporation. This is your protection in case of absence from work due to a non-occupational injury or disease. Your weekly benefits are determined by your monthly earnings. They begin either on the eighth day you are disabled or on the day after your accumulated Company sick leave expires, whichever is later. These will continue for a maximum of 26 weeks. If your basic monthly pay is less than \$300 your weekly benefit is \$35; less than \$500, it is \$45; less than \$800, it is \$60; less than \$1100, it is \$80; and for a monthly salary of more than \$1100 the weekly benefit is \$100.

In the event of a possible claim under this program forms may be obtained from Mrs. Spainhour or from any station manager.

Your basic life insurance coverage ranges from a minimum of \$7000 to a maximum of \$40,000, again determined by your monthly salary. The group life program is also with Integon. Benefits are payable in case of death from any cause, at any time or any place. If your monthly earnings are less than \$300

your coverage is \$7000; less than \$500, the coverage is \$10,000; less than \$800, the coverage is \$15,000; less than \$1100, the coverage is \$20,000; less than \$1500 you're insured for \$30,000; over \$1500, life insurance coverage is \$40,000. In the event of your death your beneficiary or representative should contact T. W. Morton, INT-A. The person will need two copies of the death certificate and your insurance certificate to file the claim.

Your long term disability plan guarantees you a monthly income if you become so disabled by sickness or injury that you can no longer work. You become eligible for this protection on the day you complete six months of continuous active service with Piedmont. This coverage is also paid for in full by the Company. It guarantees you an income of 66⅔ per cent of the amount of your pay at the time the disability occurs, up to a maximum of \$1200 per month. The plan pays for all 66⅔ per cent if you are not eligible for other income benefits such as social security disability or workmen's compensation. If you are eligible for other income benefits, the long term disability plan will add to the total of the other benefits enough to make up the guaranteed 66⅔ per cent of your pay. Since other disability plans apply immediately after injury or illness, the long term disability benefits do not begin for six months.

If you are totally and permanently disabled these benefits are paid until your death or until you reach age 65, whichever comes first. After 65 you are eligible for benefits under the Company's retirement plan. If you are unable to continue your regular work but able to do other types of work you are eligible for benefits for a two year rehabilitation period only.

Piedmont's pilots do not participate in the long term disability plan. Their disability benefits are payable under the pilot pension plan.

A complete booklet describing the Company's disability income programs and claim forms are available through Mrs. Spainhour's office.

Culler named sales manager for fixed base

Joe H. Culler has been named Beech Aircraft Sales Manager for the General Aviation Division of the Company. The announcement was made by Senior Vice President R. S. Northington.

For the past 13 years Culler has been a director and vice president of the Krispy Kreme Doughnut Corporation and the Rudolph Investment Corporation. Prior to that he was Sales Manager for Piedmont's Piper Sales Department.

A licensed commercial pilot, Culler is a native of Forsyth County, North Carolina. He attended the Dale Carnegie School and Aviation Technical School at Quantico, Virginia.

Mrs. Culler is the former Jean Whetzel of Washington, D. C. They have two children and live at 1035 Pine Lake Drive in Winston-Salem. He is a director and past president of the Pine Brook Country Club and a member of the Charlotte Hangar of Quiet Birdmen.

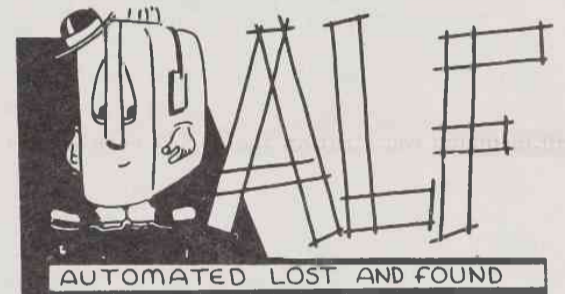


Joe H. Culler

PIEDMONITOR

Piedmont Aviation, Inc.

Betsy Allen, Editor
Smith Reynolds Airport
Winston-Salem, North Carolina



By JACK BRANDON
Station Manager — INT

"Commit your blunders on a small scale and make your profits on a large scale" said Leo H. Baekeland.

"The future will take care of itself if men will pay attention to the present" according to M. H. Aylesworth.

Quite often, it may appear that we emphasize and re-emphasize the need to correct a deficiency in our baggage handling program.

You are right. We do.

However, there is purpose behind such a practice. Each of you involved with baggage, in any way, are and have been compiling a record that you can be proud of.

Specifically, in 1972, because of your efforts in all phases of luggage handling (replace, repair and delivery), you helped reduce these costs by approximately \$41,000.00, over 1971. I would say this is an impressive record and one that you can point to with pride.

I only wish it were possible to list all of the individual programs that are taking place systemwide in connection with our program. Unfortunately, this can't be done, because space will not permit. The interest that is being generated within each station keeps growing daily. The records are also indicative of your enthusiasm.

Keep up your excellent contributions to this program. By doing so, we can really show our customers that we mean business and want to keep their business.

I would like to close with a prize winning quote from Bruce Burkhardt, IAD, "A bag without an owner, means somebody really pulled a boner."

