

# It Can Happen to You

There may come a time when your career may be threatened by a serious medical condition. Even pilots who keep themselves in “top physical condition” may be faced with a career ending injury. According to the Physicians at VFS (Virtual Flight Surgeons) the top two conditions currently affecting pilots are (1) Cardiovascular and (2) Orthopedic. In my case, I suffered a serious fracture of my left Tibia and Fibula in 2003. My first Orthopedic Surgeon indicated that I should be able to go back to work within six months, as the fracture was already showing signs of healing. 4 Surgeons, 7 major surgeries and 4 years later I was able to return to flying. The moral of my story is that you can never assume that the medical prognosis and outcome you are given is accurate.

That's where your disability benefits come in. If you have “stacked” your benefits in your favor you should be eligible for AA Pilot Long Term Disability, AA Short Term Disability, Pilot Mutual Aid, Pilot Occupational Disability, and depending on your condition, Social Security Disability. There is a time line to receive disability benefits that depends entirely on how many sick hours, vacation hours, and CPA hours you have accumulated. The onset of disability benefits payouts will depend on when all of these hours are exhausted. If you are going to be out of work for an extended period of time, bid a reserve line. After being out of work for 3 consecutive months, and bidding a reserve line the company will charge you 46 hours of sick time per month if you are needed to fly (sick if needed). Later the first 3 months of absence will be recalculated from 73 hours to 46 hours and the difference will be returned to your sick bank.

To determine eligibility for all of these programs you will have to fill out stacks of applications, and submit reams of medical records. It is time consuming, and if your medical condition limits your mobility (I was in a wheel chair for 3 years) you will find it challenging. However, too many times our fellow pilots (me included) have failed to submit these forms in a “timely manner”. The result of failing to file in time could possibly threaten your financial security.

I have come up with a Disability Benefits guide to help you if you are faced with medical condition that may threaten your ability to maintain a FAA medical certificate. I am assuming that by the time you are filling out all these forms you are (1) Taking Care of Yourself, (2) Contacted VFS (Virtual Flight Surgeons), (3) Contacted an APA Aeromedical Volunteer and (4) Contacted your Base Chief Pilot.

## AA Pilot Long Term Disability, AA Short Term Disability

Eligibility: Pilot Medically Disqualified to Fly, Exhausted all sick, vacation, CPA hours

Benefit: (LTD) 55% of last 5 years average salary or \$6000/month whichever is lowest (this benefit is subject to Federal Income taxes, but not Social Security or Medicare taxes)  
(STD Met Life) (Guy, I am still researching this...)

Length: Age 65 or return to flying status. (Guy, I am still researching this...)

Forms: Obtained through your Base Pilot Administrator

## Pilot Occupational Disability (POD)

- Eligibility: Pilot Medically Disqualified to Fly, Exhausted all sick, vacation, CPA hours
- Benefit: \$200 Increments from \$1000 to \$6000. Maximum Benefit 40% of Average Crew Pay not to exceed 90% of Average Crew Pay when combined with benefit under AA Pilot Long Term Disability Benefit. (POD benefits are not subject to Federal taxes) Plan Terminates on the last day be for the participants 60<sup>th</sup> Birthday.
- Elimination Period: The date of exhaustion of paid sick and vacation time from the company, and for **claims filed with 6 months** of the onset of disability, the first day of the month coincident with or next following 14 months from the onset of disability.
- For **claims not filed within 6 months** of the onset of disability, one year from the date filed.
- Length: Basic Benefit: 60 monthly payments, Or 24 monthly payments for a Mental or Nervous Disorder, Or 18 monthly monthly payments for Chemical Dependency, Or the participant is no longer disabled.
- Extended Benefit: 96 monthly payments if participant possesses a Social Security Disability Award letter in hand by the last day of the Basic Benefit period.
- Forms: Download at APA Web Site under Benefits Tab.

## Pilot Mutual Aid

- Eligibility: Pilot Medically Disqualified to Fly, Exhausted all sick, vacation, CPA hours
- Benefit: 12 monthly payment of \$2000 (lifetime maximum) (Not subject to Federal Taxes. Plan Terminates on the last day be for the participants 60<sup>th</sup> Birthday.
- Elimination Period: 60 consecutive day from the onset of disability or the exhaustion of company paid sick and vacation time.
- Length: 12 monthly payments per lifetime.
- Forms: Download at APA Web Site under Benefits Tab.

## Social Security Disability (SSI)

- Eligibility:** Determined by Social Security Review in reference to a list of approved disabilities. Social Security disability benefits denial can be appealed or challenged by a Social Security Disability Advocate Attorney who normally will take 20% of the successful award on a contingency basis.
- Benefit:** Depends upon the amount of lifetime Social Security payments made to the program. (Benefit subject to Federal Income Tax, but not Social Security or Medicare taxes) (After one year of receiving SSI benefits participant will be picked up by Medicare Part A, Part B and Part D.)
- Length:** Pays until participant reaches normal Social Security retirement age.
- Forms:** Apply on line, and open case at Social Security Web Site.
- Why This Is Important:** Having a Social Security Disability Award Letter In hand at the termination of normal Pilot Occupational Disability benefits (60 months) is the only way to be eligible for Extended benefits (96 months)