



Local 591 EAP / Member Assistance

Credit IAM EAP, LAP

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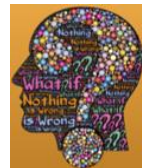
7 Stress Management Techniques

(Excerpts from VeryWell Health)

Stress management takes consistent effort, but you can build the skills to manage your stress. Some skills to build that help with stress management include using positive self-talk, time management, prioritization, and relaxation techniques. Below are additional strategies for practicing stress management.

Positive Self-Talk

Becoming aware of the stress response, including thoughts and beliefs, is essential. Negative thoughts can lead to stress. They can also be acknowledged and replaced with more neutral or positive thoughts. Relaxation techniques can help, which may include breathing exercises and visualizations. Here are some tips from the American Heart Association: [3 tips to manage stress](#).



Time Management and Prioritization

Sometimes, it can feel overwhelming when there are a lot of responsibilities and tasks to complete. Time management and prioritization are great ways to determine the most critical and time-sensitive things to do and to minimize stress. In addition to reducing stress, making a schedule, and planning tasks can help increase productivity and free up more time.

Connection With Others

Social support, such as interacting with friends and family, is vital in managing stress. Having a solid support network, you spend time with regularly can help to reduce stress. This may be having a friend at

work, attending social gatherings, connecting with family or roommates, or having phone conversations with loved ones who live far away.

Limiting Stressful Stimuli



Stress management techniques are about stress reduction and stress prevention. Limiting exposure to stressors can prevent stress levels from increasing. This may include staying away from media outlets or apps that lead to doom scrolling, checking the news only at certain times, limiting the types of news stories you consume, and taking breaks to disconnect from screens, especially before bed.

Spending Time in Nature

Spending time in nature has been found to reduce stress levels. It can lower cortisol, a hormone linked to stress. Getting into nature can include hiking, relaxing by the water, or taking a quick break to step outside during a busy workday. Even opening or looking out a window can help.

Relaxation Techniques

You can use relaxation techniques to counteract the stress response.

Some examples include:

- Breathing exercises
- Meditation
- Mindfulness (Being aware of body sensations, visualizations)
- Muscle relaxation
- **Yoga**
- Visualization



The "best" relaxation techniques are the ones that you enjoy and can do consistently.

Practice Diaphragmatic Breathing

The diaphragm is a muscle located between the chest and abdomen. It helps to pull air into the lungs. Diaphragmatic breathing looks like expanding the stomach instead of the chest and can help to lower stress levels. This practice may also be called "belly breathing" or "deep breathing." To do this, inhale slowly, imagining pulling air into the stomach. It may help to place a hand on your belly to feel the rise and fall of your stomach or count while breathing in and out.

What is Stress?

Stress can be defined as a state of worry or mental tension caused by a difficult situation.

Stress is a natural human response that prompts us to address challenges and threats in our lives.

Everyone experiences stress to some degree. The way we respond to stress, however, makes a big difference to our overall well-being.

Welcome to IPPAC

Our 2022 Sponsors



IPPAC is a non-profit 501C entity, whose goal is to promote pilot mental fitness and psychological well-being throughout the international aviation industry and to assist organizations looking to develop a robust pilot-assist program at their airline.

In addition, we seek to increase our expertise in this area through our annual conference where representatives from regulators and leading aviation mental health experts are invited to speak on the latest developments in this field.



As a result of the continuing success of Local 591's Member Assistance Program, President Gary Schaible, and Coordinators Ken Morse and Tony Lepore were invited to an International Pilot Peer Assist Support Coalition (IPPAC) Conference. IPPAC provides peer support to the Aviation community. This coalition was originally formed by an Allied Pilot Association (APA) pilot, and has grown to include pilot unions worldwide. The founder heard of the valuable work Local 591 has been doing within the Tech Ops group for peer support the Membership and extended an invitation to the conference for our Local to hear and recognize the work that is being done by the entire EAP group. As a result of our attendance at the conference representing Local 591, and Local 591's dedication to providing peer support to our Members, IPPAC has chosen to expand their scope to include other work groups in Aviation, and updated their name to International Peer Aviation Assist Coalition (IPAAC). The conference provided us the opportunity to get an in-depth look into how other airlines and workgroups conduct their peer work, along with some valuable tips. After gaining valuable insights on Member Assistance Programs throughout the world at this conference, we at Local 591 look forward to an even brighter future for your already very successful and respected Local 591 EAP/MAP team.

Benefits and you:

FSA:

How the Health Care Flexible Spending Account (HCFSA) Works

The HCFSA allows you to set aside money on a pre-tax basis to pay for eligible health care expenses. Paying for these expenses pre-tax helps reduce your taxes.

	HSA	HCFSA	LPFSA	DCFSA	HRA	RHRA ¹
Eligibility	Enroll in Core. ²	Enroll in any medical option except Core or waive coverage.	Enroll in Core.	You have dependents needing care so you can work.	Enroll in the Plus medical plan AND get a preventive care exam. ³	Enroll in the Plus medical plan AND get a preventive care exam.
Who funds	You fund with pretax dollars. ⁴	You fund with pretax dollars.	You fund with pretax dollars.	You fund with pretax dollars.	American funds.	American funds.
Annual maximum contribution/credit	Up to \$4,150 (you only). Up to \$8,300 (family). Additional \$1,000 (if age 55 or older).	Up to \$3,050.	Up to \$3,050.	Up to \$5,000 per family (or \$2,500 if married and filing taxes separately).	\$500 ⁵ in credit.	\$1,000 ⁵ in credit.
Examples of eligible expenses	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products, premiums for COBRA, premiums for Medicare (in retirement only).	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products.	Dental and vision.	Child care, after school care, adult day care, summer day camp expenses.	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products.	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products, premiums for COBRA, Medicare and long-term care. ⁶
Funds can be invested	Yes	No	No	No	No	No
Carrying over contributions	Yes	Up to \$570.	Up to \$570.	No	Yes	No
If I leave American, do I keep it?	Yes	Yes, if you enroll in COBRA.	Yes, if you enroll in COBRA.	No	Yes, if you enroll in COBRA. ⁷	Yes, if you retire from American under the 65-point plan. ^{6,7}

¹ Available through a separate RHRA plan.

² Most people qualify for an HSA, but you are not eligible to make or receive contributions if you're covered by another medical option that isn't a high-deductible option, including Medicare and TRICARE, if you can be claimed as a dependent on somebody else's tax return, or if you or your spouse has a health care flexible spending account (HCFSA).

³ If you have an HRA from prior years that has credits remaining, you may use those credits toward eligible expenses if enrolled in an American medical option. Note that if enrolled in the Core medical option, only dental and vision expenses are eligible.

⁴ HSAs offer pretax savings under federal laws and most state income tax laws. California and New Jersey tax HSA contributions.

⁵ This is the maximum annual contribution. American adds these credits if you are enrolled in the Plus plan and complete an annual preventive care exam. You are not allowed to contribute.

⁶ RHRA credits can only be used in retirement and if you are 65-point-plan eligible when you retire. To be 65-point-plan eligible, your age plus a minimum of 10 years of credited service at American must add up to 65.

⁷ If you retire under the 65-point plan with HRA funds in your account, they will roll over into your RHRA.

FSA

So any company owns the right to decide on their own Rollover amount. The IRS sites says "Up to \$610". What a company can not do it go over the 610 limit.

With that being said AA increases every year based on the guidelines.

You will see it was \$550 from 2022 into 2023. It is now \$570 from 2023 into 2024, and next year you will see in all the AE information it goes to \$610 from 2024 into 2025.

AA does increase each year to match the IRS suggested guidelines.

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Health Reimbursement Arrangement (HRA)

Overview

Any remaining credits that were earned by completing activities in the former Well-Being Rewards program are still available for use in your HRA. The balance in your HRA rolls over from year to year, as long as you remain an active Employee and enrolled in an American Airlines medical plan. Your HRA is an account on the Company's records; it is not funded and does not bear interest or accrue earnings of any kind.

Limited Purpose Flexible Spending Account (LPFSA)

How the Limited Purpose Flexible Spending Account (LPFSA) Works

The LPFSA allows you to set aside money on a pre-tax basis to pay for eligible Vision and Dental expenses. Paying for these expenses pre-tax helps reduce your taxes.

Dependent Care Flexible Spending Account (DCFSA)

How the Dependent Care Flexible Spending Account (DCFSA) Works

The DCFSA allows you to set aside money on a pre-tax basis to help pay for eligible day care expenses for your eligible adult and Child dependents (up to age 13). Paying for these expenses with pre-tax money helps reduce your taxes.

HSA Funds

HSA Advance

American offers an advance feature to those who make a HSA contribution election for 2022. This notional advance allows you to access all or part of your goal amount beginning on January 1, rather than having to wait until actual payroll deductions are

made to fund your HSA.

American will advance your HSA goal amount up to \$1,000 for Employee Only coverage or \$2,000 for Employee + Dependent Coverage. For example, if you are enrolled in the employee-only tier and elect \$500, your notional advance for eligible expenses will be \$500.

If you choose to enroll in the CORE plan during Annual Enrollment and elect to open an HSA with a goal amount, you will be eligible to receive the advance. If you have eligible expenses and have not contributed enough to your HSA account, American will automatically make the funds available (up to \$1,000 for employee only coverage or \$2,000 for employee + dependent coverage).

HSA advance funds can be used for all HSA-eligible expenses. For the full list of eligible expenses, visit the [IRS website](#)

Funds will not be available in your HSA until you have re-paid the advance through paycheck contributions. Once the advance has been re-paid, your paycheck contributions will be deposited into your HSA. You are only able to earn interest on funds that are deposited in your HSA. The advance will not be deposited into your HSA, so you are unable to receive investment earnings on the advance.

You can pay for eligible expenses out of your advance with your Smart-Choice debit card only. If you have made sufficient contributions to no longer need the advance you can be reimbursed the same way that you would with other spending accounts.¹⁴⁵

There is no interest or penalty for accessing the advance, and you do not have to take any extra steps in order to pay it back. Your HSA contributions are simply deducted from your paycheck and are applied against the amount you accessed. In other words, your HSA balance will not increase until your scheduled HSA contributions pay off the amount you used to pay for eligible expenses.

You can increase your HSA contributions up to the IRS limit. Please note that if you have already used the advance, you cannot reduce your HSA goal amount to less than the amount you have spent.

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