



Local 591 EAP / Member Assistance

Credit IAM EAP, LAP

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What is Mental Health?

(From [SAMHSA.gov](https://www.samhsa.gov))

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act, and helps determine how we handle stress, relate to others, and make choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood. Over the course of your life, if you experience [mental health problems](#), your thinking, mood, and behavior could be affected.

Mental Health Conditions

Mental illnesses are disorders, ranging from mild to severe, that affect a person's thinking, mood, and/or behavior. According to the National Institute of Mental Health, nearly one-in-five adults live with a mental illness.

Many factors contribute to mental health conditions, including:

- Biological factors, such as genes or brain chemistry
- Life experiences, such as [trauma](#) or abuse
- Family history of mental health problems

Early Warning Signs & Symptoms

Not sure if you or someone you know is living with mental health problems? Experiencing one or more of the following feelings or behaviors can be an early warning sign of a problem:

- Eating or sleeping too much or too little
- Pulling away from people and usual activities
- Having low or no energy
- Feeling numb or like nothing matters
- Having unexplained aches and pains
- Feeling helpless or hopeless
- Smoking, drinking, or using drugs more than usual
- Feeling unusually confused, forgetful, on edge, angry, upset, worried, or scared



- Yelling or fighting with family and friends
 - Experiencing severe mood swings that cause problems in relationships
 - Having persistent thoughts and memories you can't get out of your head
 - Hearing voices or believing things that are not true
 - Thinking of harming yourself or others
 - Inability to perform daily tasks like taking care of your kids or getting to work or school
- Do you think someone you know may have a mental health problem? [Talking about mental health](#) can be difficult. Learn about common [mental health myths and facts](#) and read about ways to help you get the conversation started.

How to Cope Reach out if you're in crisis



If you or someone you know is struggling or in crisis, help is available. Call or text [988](#) or chat [988lifeline.org](#). You'll be able to speak with a trained crisis counselor any time of day or night.

Tips for Living Well with a Mental Health Condition

(from [SAMHSA.gov](#))

Having a mental health condition can make it a struggle to work, keep up with school, stick to a regular schedule, have healthy relationships, socialize, maintain hygiene, and more.

With early and consistent treatment—often a combination of medication and psychotherapy—it is possible to manage these conditions, overcome challenges, and lead a meaningful, productive life.

Today, there are new tools, evidence-based treatments, and social support systems that help people feel better and pursue their goals. Some of these tips, tools and strategies include:

- **Stick to a treatment plan.** Work with a doctor to safely adjust doses or medication if needed to continue a treatment plan.
- **Learn about the condition.** Being educated can help you stick to your treatment plan. Education can also help your loved ones be more supportive and compassionate.
- **Practice good self-care.** Control stress with activities such as meditation or tai-chi; eat healthy and exercise; and get enough sleep.
- **Reach out to family and friends.** Maintaining relationships with others is important. In times of crisis or rough spells, reach out to them for support and help.
- **Develop coping skills.** Establishing healthy [coping skills](#) can help people deal with stress easier.
- **Get enough sleep.** Good sleep improves your brain performance, mood, and overall health. Consistently poor sleep is associated with anxiety, depression, and other mental health conditions.

Movie Quotes

This is my weapon. No question about it, don't deny it. You recovered it at the scene moments after the assassination. We agree? It's been in the FBI's possession ever since, hasn't been tampered with in any way?

No. Absolutely not.

- You fire the weapon?

- There was no point. The slug was mangled beyond recognition. It was, however, an exact metallurgical match.

Right. Definitely my bullets. Definitely my gun.

Special Agent Memphis, you believe I shot that Archbishop?

Nope. No, I don't.

- Have any proof of this fact?

- No.

- Trust me?

- Yep.

Really trust me?

Yeah.

With your life?

- Yep.

- Good.

- What the hell are you doing?

- Put that weapon down now!

If you're zeroed for 600, you ought to aim a little lower.

Ain't goanna make a difference this close. Only thing that's gonna make a difference is whether I'm crazy or not. I could keep doing this all day, with every weapon in my house.

I swapped all the firing pins before I left the house. I always do. Looks right, need a micrometer to tell. But the gun don't shoot. That bullet you got out of that bishop was fired from my weapon, but a week before, at a can of stew. I did take an oath to defend this country from all enemies, foreign and domestic. I just didn't figure I'd end up quite this involved. But at the end of the day, when all the dust settles, you can't hide from the truth, you son of a bitch.

Resources

- [National Helpline](#)
- [Interdepartmental Serious Mental Illness Coordinating Committee \(ISMICC\)](#)
- [SMI Adviser | American Psychiatric Association \(APA\) and SAMHSA](#)
- [Technology Transfer Centers \(TTC\) Program](#)
- [Centers for Disease Control and Prevention: Stress and Coping](#)

Benefits and you: Copied from Jetnet Due to importance

New spending accounts administrator

We're moving to Fidelity in 2024.

As of Jan. 1, 2024, the administration of our spending and commuter accounts will be handled by Fidelity Investments. Fidelity will provide more information about the transition in the coming months. To learn more about our spending accounts transition, visit our [Fidelity transition website](#).

If you have a flexible spending account of any kind or a health reimbursement arrangement, no action is needed on your part to transfer to Fidelity. However, if you have an existing HSA with American, there are actions to take. Here's what you need to know:

1. Open a Fidelity HSA®.

Between Oct. 12 and Nov. 3, 2023

If you enroll in the Core medical option for 2024:

Consent to open your Fidelity HSA during Annual Enrollment when you elect your benefits through the [Benefits Service Center](#). This will allow American to deposit payroll contributions starting with your first paycheck in 2024.

If you do not enroll in the Core medical option for 2024 but have an existing HSA:

Open your Fidelity HSA directly by logging in to [Fidelity NetBenefits](#) and following the prompts.

2. Provide consent to include your existing HSA in American's group transfer to Fidelity.

Between Oct. 12 and Nov. 3, 2023

If you wish to consolidate your existing HSA with your new Fidelity HSA, your consent is required to transfer your existing HSA to Fidelity. For your convenience, you can consent to be part of American's group transfer process when you log in to the Benefits Service Center to elect your 2024 benefits during Annual Enrollment.

Note: If you do not transfer your account to Fidelity, your existing HSA will be subject to fees from Alight Smart-Choice Accounts.

3. Get your existing HSA ready to transfer to Fidelity.

If you choose to have your existing HSA consolidated with your new Fidelity HSA as part of the group transfer process, you must:

- Turn off all automatic investments that you have set up.
- Liquidate all existing investments.
- Stop any ad hoc contributions you may have set up outside of existing payroll contributions.

Don't forget — if you do elect the Core medical option for 2024, you are encouraged to set your goal amount during Annual Enrollment. You have the flexibility to adjust your goal amount generally any time during the year.

Updates to our surgical benefits

Ensuring excellent outcomes with SurgeryPlus.

Beginning in 2024, [SurgeryPlus](#) will be required for all joint and spine surgeries, as well as bariatric surgeries. For all other surgeries, the use of SurgeryPlus remains optional. You are automatically enrolled in SurgeryPlus when you enroll in any American medical option at no additional cost to you.

Through SurgeryPlus, you have access to:

- The highest-quality providers and facilities, known for complication rates far below the industry average*.

	SurgeryPlus complication rate*	Average industry complication*
Spine	0.8%	13.7%
Total joint replacement	0.3%	8.0%
Bariatric	1.1%	8.4%

- A concierge service to support you throughout the entire surgical process, from initial consults through recovery.
- Simplified billing with just one consolidated invoice, as well as a lump-sum financial incentive to help cover out-of-pocket costs before, during and after surgery.

Note: To ensure continuity of care, if you have already begun the consult process for a planned joint or spine surgery in 2024 with a surgeon who is not a member of the SurgeryPlus network, American will extend a grace period from the SurgeryPlus requirement.

* Data sourced by SurgeryPlus from peer-reviewed journal studies and other industry sources, including the *Journal of Bone and Joint Surgery*, the National Institutes of Health, *JAMA*, *New England Journal of Medicine* and others.

Mental health needs for you and your family can play a significant role in selecting your medical benefits. As you navigate your options for 2024, keep in mind these three ways American is providing mental health support and resources.

All American medical options include mental health coverage.

Each medical option includes in-network providers, and our benefits navigators — Accolade and the DFW ConnectedCare Center — are equipped to help you find providers near you who are accepting patients and are right for your needs.

Two of our medical options offer mental health visits with \$0 copays.

If you anticipate needing regular outpatient mental health visits with an in-network provider, consider the Standard and Plus medical options. In these options, all outpatient mental health visits are provided at no cost to you and there is no maximum number of visits per year.

Our other medical options require a copay or coinsurance for mental health outpatient visits.

How mental health care is covered with American’s medical options¹

	Core	Standard	Plus	High Cost Coverage
Outpatient office visits	20% after deductible	\$0	\$0	\$60 ² no deductible
Outpatient hospital stay	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Inpatient hospital stay	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Prescription drugs	When you enroll in a medical option, you automatically get prescription drug coverage through CVS Caremark.			

¹ Consult the plan documents for more details.

² Copays do not count toward the deductible but do count toward the out-of-pocket maximum.

What you pay for prescriptions

	Core ¹	Standard	Plus	High Cost Coverage
Retail pharmacy (up to 30-day supply)				
Generic	20% ² after deductible	20% ² no deductible (\$10 min/\$40 max)	20% ² no deductible (\$10 min/\$40 max)	20% ² no deductible (\$10 min/\$40 max)
Preferred	20% ^{2,3} after deductible	30% ^{2,3} no deductible (\$30 min/\$100 max)	30% ^{2,3} no deductible (\$30 min/\$100 max)	30% ^{2,3} no deductible (\$20 min/\$75 max)
Nonpreferred	20% ^{2,3} after deductible	50% ^{2,3} no deductible (\$45 min/\$150 max)	50% ^{2,3} no deductible (\$45 min/\$150 max)	50% ^{2,3} no deductible (\$35 min/\$90 max)
CVS Maintenance Choice pharmacy or mail order (up to 90-day supply)				
Generic	20% ² after deductible	20% ² no deductible (\$5 min/\$80 max)	20% ² no deductible (\$5 min/\$80 max)	20% ² no deductible (\$5 min/\$80 max)
Preferred	20% ^{2,3} after deductible	30% ^{2,3} no deductible (\$60 min/\$200 max)	30% ^{2,3} no deductible (\$60 min/\$200 max)	30% ^{2,3} no deductible (\$40 min/\$150 max)
Nonpreferred	20% ^{2,3} after deductible	50% ^{2,3} no deductible (\$90 min/\$300 max)	50% ^{2,3} no deductible (\$90 min/\$300 max)	50% ^{2,3} no deductible (\$70 min/\$180 max)

¹ In the Core option, you are responsible for the full cost of prescriptions until you reach your deductible.

² To avoid a penalty, you must use mail order or a CVS, Safeway-owned or Baylor Scott & White Health retail pharmacy for maintenance and long-term prescriptions after the first three refills.

³ If you select a brand-name prescription medication when a generic version is available, you pay the generic coinsurance or copay plus the price difference between the generic and the brand-name price.

Enroll in StayWell Rx



StayWell Rx is a program that fills 90-day supplies of **eligible generic prescriptions for free** and eligible brand-name prescriptions for only \$30. You can save on eligible diabetes, high blood pressure and asthma medications, as well as test strips and inhalers.

To enroll or reenroll, contact your Accolade health assistant through the [member portal](#) or by calling [833-FIND-WAY](#) (833-346-3929) if you are in Core, Standard, Plus or High Cost Coverage.

Use in-network retail pharmacies



You'll **pay less for prescriptions when you fill them at pharmacies in the CVS Caremark network**, which includes both CVS stores and other retailers. Visit [caremark.com](#) to find in-network pharmacies near you.

Use the CVS Maintenance Choice program

If you need to fill a long-term prescription (90-day supply), you can typically get it filled for **a lower cost through CVS's Maintenance Choice program at a designated pharmacy** or through mail order. You can fill your 90-day prescriptions through CVS Caremark at [caremark.com](#) or at one of these locations:

- Any [CVS](#) (freestanding or located in Target).
- Safeway-owned pharmacies – including any at Safeway-owned chains, such as Tom Thumb, Randalls and Vons.
- [Baylor Scott & White Health pharmacies](#).

Choose generics



You generally **pay less for generic prescriptions than for brand-name prescriptions**. Talk with your doctor about whether there's a lower-cost option available for your medication.

Accolade Medical support for team members enrolled in all options <hr/> 833-346-3929 (833-FIND-WAY) Monday through Friday, 7 a.m. to 10 p.m. CT Member portal (use your AA ID) iOS Android	CVS Caremark Prescription drugs <hr/> 844-758-0767 caremark.com iOS Android
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591 CONTACT INFO:

Ken Morse 815 483-8585. Local 591 National EAP/Benefit Director

Tony Lepore - 940 536-8817. Local 591 National Benefit/EAP Director

Northeast Region

Tony Lepore - (940) 536-8817 - t.lepore@local591.com National Benefit/EAP Director

Danny Wilson - (631) 334-0933 d.wilson@local591.com Northeast Regional EAP and Benefits Coordinator

Southeast Region

Rawle Skeete (954) 559-7505 r.skeete@local591.com Southeast Regional EAP and Benefits Coordinator

Phil Revollo (954) 665-7383 MIA EAP and Benefit Member Assistance Peer

Central Region

Ken Morse (815) 483-8585 k.morse@local591.com National EAP and Benefits Director

Mark Smejkal (847)757-1954 markj.8001@gmail.com ORD EAP and Benefits Member Assistance Peer

Southwest Region

John Kline (817) 819-7230 johnkline@twtu.com DFW EAP and Benefits Member Assistance Coordinator

David Emerline (469) 408-8197 EEMERLINEE07@YAHOO.COM DFW (MLS) EAP and Benefits Member Assistance Peer

Shawn Kelly (952) 454-2879 smkelly591@gmail.com DFW EAP and Benefits Member Assistance Peer

Jake Harrell (817) 709-0046 jakeharrell591@gmail.com DFW EAP and Benefits Member Assistance Peer

West Region

Sean Bruno (310) 594-2025 s.bruno@local591.com West Regional EAP and Benefits Coordinator

Edwin Joseph (310) 709-4755 jord352000@yahoo.com LAX EAP and Benefits Member Assistance Peer