

2024



PEER SUPPORT BASICS

Reaching out can make all the difference

April Newsletter





Local 591 International Peer Support

Credit IAM EAP, LAP

April 2024

Destigmatizing Mental Health

(excerpts from [positivepsychology.com](https://www.positivepsychology.com))

How does stigma affect mental health?

Stigma affects those struggling with mental health by:

1. Limiting participation in society
2. Creating obstacles to seeking treatment
3. Inhibiting the ability to be authentic

What causes stigma?

Stigma is most often caused by:

1. Fear
2. Lack of knowledge and understanding
3. Lack of empathy
4. Negative media portrayals
5. Labeling
6. Pejorative terms

How to cope with stigma?

If faced with stigma, the best way to cope is to:

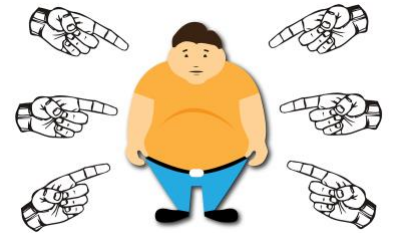
1. Seek professional help
2. Find a supportive community



3. Use coping mechanisms to reduce stress and anxiety

What are the 3 types of stigma in mental health?

1. Public stigma: "Patient" labeling and pejorative labeling
2. Self-stigma: Feeling damaged, weak, or vulnerable; holding back from sticking up for yourself
3. Structural stigma: Built into societal institutions



How to reduce stigma in the workplace

1. Focus on language

Terms used in jest or casual conversation can create or add to stigmatization. Using derogatory terms such as "Mr. OCD" or "schizo" can sound like an attack to those struggling.

2. Rethink sick days

Normalizing the idea of tending to mental health using sick days can contribute toward an environment of mental and physical health.

3. Open and honest conversation

Creating a space where people can talk openly about mental health issues without fear of rejection or judgment creates [psychological safety](#).

4. Response training

Train employees in [Mental Health First Aid](#), a national program that helps recognize those struggling and connects them to resources that will help.

STIGMA

stigma /stīg'mə/
noun

1. An association of disgrace or public disapproval with something, such as an action or condition: *synonym: stain*.
2. A visible indicator of disease.
3. A small bodily mark, especially a birthmark or scar, that is congenital or indicative of a condition or disease.

Benefits and You.



“The average 401(k) balance for account holders age 65 and older was \$232,710 as of the end of 2022, according to data from Vanguard. That's well short of most people's retirement savings goals, but even that number may be overstating the reality for the typical retiree. The median account balance for people age 65 and up was just \$70,620.” Fidelity is a free resource for members to use.

[This Is the Average 401\(k\) Balance for Retirees Age 65 and Older \(msn.com\)](#)

ARTICLE 30 – RETIREMENT

C. American Airlines, Inc. 401(k) Plan

1. All eligible TWU/IAM Association represented employees will participate in the American Airlines, Inc. 401(k) Plan (“American 401(k) Plan”), a tax qualified, defined-contribution retirement plan under Section 401(a) of the Internal Revenue Code (“Code”), with a cash or deferred arrangement that qualifies under Section 401(k) of the Code, that complies with the requirements of Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), or an equivalent plan.
2. Employer Contributions

The Company, subject to any laws limiting the amount of benefit which can be contributed to or accrued under a plan qualified under Section 401(a) of the Internal Revenue Code of 1986, as amended from time to time, and its regulations, will provide contributions under the American 401(k) Plan, as follows:

M&R ARTICLE 30 – RETIREMENT BENEFITS

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- (i) Employer Contributions for IAM Designated Employees: IAM Designated Employees shall be eligible to receive Employer Matching Contributions in an amount equal to one hundred percent (100%) of the member's Employee Before-Tax Contributions and Employee Designated Roth Contributions up to a maximum Employer Matching Contribution equal to four percent (4.0%) of their Eligible Compensation, as defined in the American 401(k) Plan.
- (ii) Employer Contributions for TWU Designated Employees: TWU Designated Employees shall receive Non-Elective Employer Contributions in an amount equal to five percent (5%) of their Eligible Compensation, as defined in the American 401(k) Plan. TWU Designated Employees will also be eligible to receive Employer Matching Contributions in an amount equal to one hundred percent (100%) of the member's Employee Before-Tax Contributions and Employee Designated Roth Contributions up to a maximum Employer Matching Contribution equal to four percent (4.0%) of Eligible Compensation, as defined in the American 401(k) Plan.

3. Eligibility for Employer Contributions

- (i) Employer Matching Contributions: All Association represented employees must satisfy the one (1) year service requirement, as defined in the American 401(k) Plan, to be eligible to receive Employer Matching Contributions in the American 401(k) Plan. Provided, however, that all Association represented employees who are on the American Airlines System Seniority List as of DOR and who are not eligible to receive Employer Matching Contributions as of DOR shall have all prior service with the Company and/or AAG recognized for purposes of determining eligibility for post-DOR Employer Matching Contributions to the American 401(k) Plan.
- (ii) Non-Elective Employer Contributions: All TWU Designated Employees must satisfy the one (1) year service requirement, as defined in the American 401(k) Plan, to be eligible to receive Non-Elective Employer Contributions in the American 401(k) Plan. Provided, however, that all TWU Designated Employees who are on the American Airlines System Seniority List as of DOR and who are not eligible to receive Non-Elective Employer Contributions as of DOR shall have all prior service with the Company and/or AAG recognized for purposes of determining eligibility for post-DOR Non-Elective Employer Contributions to the American 401(k) Plan.

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