



# PEER SUPPORT BASICS

Reaching out can make all the difference

## October Newsletter



Peer Support Program  
National Program that's Internationally Recognized and Affiliated

# Local 591 National Peer Support

Credit IAM EAP, LAP

## October 2024

### October is Domestic Violence Awareness Month

(excerpts from "TheHotline.org")

#### How can you help someone experiencing Domestic Violence?

##### 1. Educate Yourself and Others

Understanding domestic violence complexities is essential. Take the time to educate yourself about the different [types of abuse](#)—physical, emotional, sexual, financial, and digital. [Local resources](#) like local shelters and assistance providers in your community provide valuable information. Share what you learn with your social circles to foster awareness and empathy. The more we know, the better equipped we are to support those in need.

##### 2. Listen Without Judgment

Leaving an abusive relationship is a highly personal decision but all survivors benefit from having trusted people during this time. Since those experiencing abuse are often isolated by their abusers, it's imperative to know how to support survivors on the path to safety. One of the most powerful things you can offer a domestic violence survivor is support. Here are some ways to [support](#) a survivor:

- **Create a [safe space](#)** for them to share their experiences without fear of judgment or blame.
- Let them **express their feelings** while validating their emotions.
- Many victims feel isolated and unheard; your willingness to [listen](#) can make a significant difference in their healing journey.
- Help them create a [safety plan](#).



##### 3. Encourage Professional Support

Domestic violence survivors are often left with emotional scars that outlast the physical effects. Some are at an increased risk of developing post-traumatic stress disorder, substance abuse, or other stress-related mental health issues.

Counseling and support from family and friends can help survivors [break the isolation](#) of domestic violence. Healing from domestic violence often requires professional intervention. In [counseling](#) sessions, survivors can share their feelings, thoughts, and fears in a safe and confidential environment. Counselors are non-judgmental third-party advisors who listen and assist survivors in working through their traumas.

In addition to coping with their remaining anxiety, trauma specialists can also help survivors relieve stress and find ways to cope.

Encourage your friend or family experiencing domestic violence to seek help from counselors, therapists, or support groups that specialize in trauma and abuse. You can assist by researching [local](#)

[resources](#), offering to accompany them to appointments, or helping them find online support communities. Professional guidance can provide victims with the tools they need to rebuild their lives.



#### 4. Raise Awareness and Advocate for Change

Remember, it is important to support survivors and victims of domestic violence not just during this awareness month, but every day. Together, we can help their healing journey. Here are some ways you can raise awareness about domestic violence and support survivors:

- Request [print materials](#) or download digital materials to share with your networks.
- Engage in social media campaigns and conversations using the hashtag #HealHopeCenter.
- Educate yourself and others on domestic violence statistics and issues to better support survivors. By speaking out and taking action we can help create a safer and more supportive society for all.

For more ideas to raise awareness in your community, visit our partners, the [Domestic Violence Awareness Project](#) (DVAP) for more ideas.

**Your local EAP Representative is a good resource for information. Please refer to the placard below for their contact information.**

### Recognize the warning signs of abuse

At the start of a new relationship, it's not always easy to tell if it will later become abusive. In fact, many abusive people appear like [ideal partners](#) in the early stages of a relationship. The warning signs of abuse don't always appear overnight and may emerge and intensify as the relationship grows.

Yet, every relationship is certainly different, and domestic violence doesn't always look the same.

However, one feature shared by most abusive relationships is that the abusive partner tries to establish or gain [power and control](#) through many different methods at different



# Benefits and you:



## 2025 Medical Plan Summary

Plan Provisions	Standard	Plus	Core	HCC	DFWCC	PPO90	PPO80
2024 Enrollment	30,476	20,230	18,272	6,253	4,662	2,457	5,331
2025 Contributions							
EE Only	\$168.82	\$168.82	\$105.04	\$393.80	\$102.28	\$182.43	\$58.05
EE + SP/DP	\$438.94	\$438.94	\$273.14	\$1,114.49	\$265.94	\$364.79	\$116.10
EE + Child(ren)	\$303.89	\$303.89	\$189.10	\$708.83	\$184.11	\$354.95	\$113.02
Family	\$590.90	\$590.90	\$367.69	\$1,500.56	\$358.02	\$617.42	\$196.28
Aggregate EE Cost Share	21%	21%	15%	25%	21%	14%	7%
Deductibles Per Person / Family (In-Network)	\$850 / \$2,550	\$1,650 / \$4,950	\$1,650 / \$3,300	\$400 / \$1,200	N/A	\$225 / \$450	\$450 / \$900
HRA		\$500					
Annual Out of Pocket Maximum Per Person / Family (In-Network)	\$2,850 / \$7,550	\$4,700 / \$9,400	\$4,700 / \$9,400	\$2,400 / \$6,200	\$3,500 / \$7,000	\$1,500 / \$3,000	\$3,000 / \$6,000
2025 YOY Change	9.5%	9.5%	9.5%	21.4%	27.0%	7.1%	16.5%

## YoY Monthly Medical Contributions

Plan	2024	2025	% Change
<b>Core</b>			
EE Only	\$95.89	\$105.04	9.5%
EE + Spouse	\$249.34	\$273.14	9.5%
EE + Child(ren)	\$172.62	\$189.10	9.5%
EE + Family	\$335.65	\$367.69	9.5%
<b>Standard</b>			
EE Only	\$154.11	\$168.82	9.5%
EE + Spouse	\$400.70	\$438.94	9.5%
EE + Child(ren)	\$277.41	\$303.89	9.5%
EE + Family	\$539.42	\$590.90	9.5%
<b>HCC</b>			
EE Only	\$324.46	\$393.80	21.4%
EE + Spouse	\$918.25	\$1,114.49	21.4%
EE + Child(ren)	\$584.02	\$708.83	21.4%
EE + Family	\$1,236.34	\$1,500.56	21.4%
<b>Plus</b>			
EE Only	\$154.11	\$168.82	9.5%
EE + Spouse	\$400.70	\$438.94	9.5%
EE + Child(ren)	\$277.41	\$303.89	9.5%
EE + Family	\$539.42	\$590.90	9.5%

Plan	2024	2025	% Change
<b>DFWCC</b>			
EE Only	\$80.56	\$102.28	27.0%
EE + Spouse	\$209.46	\$265.94	27.0%
EE + Child(ren)	\$145.01	\$184.11	27.0%
EE + Family	\$281.98	\$358.02	27.0%
<b>PPO80</b>			
EE Only	\$49.83	\$58.05	16.5%
EE + Spouse	\$99.65	\$116.10	16.5%
EE + Child(ren)	\$97.01	\$113.02	16.5%
EE + Family	\$168.47	\$196.28	16.5%
<b>PPO90</b>			
EE Only	\$170.35	\$182.43	7.1%
EE + Spouse	\$340.65	\$364.79	7.1%
EE + Child(ren)	\$331.46	\$354.95	7.1%
EE + Family	\$576.56	\$617.42	7.1%

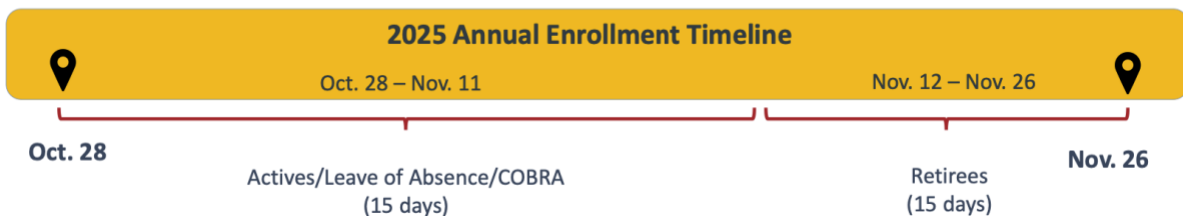
## YoY Monthly Medical Contributions – Dental & Vision

- Dental contributions are increasing by ~3.1% (slight differences by plan/tier due to rounding)
- Vision rates are increasing ~3% (slight differences by tier due to rounding)

Dental	2024	2025	% Change
<b>Plus</b>			
EE Only	\$8.11	\$8.36	3.1%
EE + Spouse	\$16.79	\$17.32	3.2%
EE + Child(ren)	\$18.17	\$18.74	3.1%
EE + Family	\$28.72	\$29.62	3.1%
<b>Basic</b>			
EE Only	\$5.84	\$6.02	3.1%
EE + Spouse	\$12.09	\$12.47	3.1%
EE + Child(ren)	\$13.08	\$13.49	3.1%
EE + Family	\$20.67	\$21.32	3.1%

Vision	2024	2025	% Change
EE Only	\$6.35	\$6.54	3.0%
EE + Spouse	\$12.31	\$12.67	2.9%
EE + Child(ren)	\$12.08	\$12.44	3.0%
EE + Family	\$17.27	\$17.79	3.0%

## Annual Enrollment Timeline and Support



## 2025 Plan Designs



### Core/Plus Plan Deductible & OOP Max

- Core Increases due to **IRS requirements** on the deductible
  - Annual Deductible (Ind/Fam): \$1,650/\$3,300
  - Out-of-Pocket Max (Ind/Fam): \$4,700/\$9,400
- Plus Plan changes:
  - Annual Deductible (Ind/Fam): \$1,650/\$4,950
  - Out-of-Pocket Max (Ind/Fam): \$4,700/\$9,400
- As a reminder, the Plus plan will continue to offer \$1,500 credit in the HRA/RHRA for taking preventative exam



### DFW Connected Care Pharmacy Benefits

- Pharmacy changes
  - Retail Pharmacy 30-day supply:
    - Preferred Brand: 30% Coinsurance (\$30 min / \$100 max)
    - Non-Preferred Brand: 50% Coinsurance (\$45 min / \$150 max)
  - CVS Maintenance Choice or mail order 90-day supply:
    - Preferred Brand: 30% Coinsurance (\$60 min / \$200 max)
    - Non-Preferred Brand: 50% Coinsurance (\$90 min / \$300 max)



### Weight Management Pharmacy Benefits

- Access to weight loss prescription coverage will require engagement in CVS' weight management program – effective in Q1 of 2025 for existing and new patients
- Virtual care program designed to provide personalized support from registered dietitians and offers access to board certified endocrinologists

## CVS Weight Management Program

The CVS Weight Management Program will launch for American Airlines in 2025, requiring all new and existing members to participate in the program for drug coverage to apply; otherwise prescriptions will not be covered, and the team member will be responsible for 100% of the cost of the prescription

### Overview

- FDA guidelines recommend GLP-1 weight loss drugs as adjunct to a reduced calorie diet and increased physical activity; clinical trials incorporated weight management programs to accomplish these recommendations
- CVS weight management program provides support for team members using weight management drugs in alignment with FDA guidelines

### Program

Virtual care program run through digital app designed to help members with weight loss medication

- Digital app with FDA-approved technology, direct chat, and ongoing care to support member mental health and accountability
- Monthly check-ins with registered dietitians and monitoring biometric progress
- Optional access to endocrinologists

## 2025 Benefits Enrollment to do list

- Copies of all documents
- Make sure you are not paying 2 LTD, if there is IAM/TWU LTD in the after tax line of your pay stub this is company LTD and if the bottom of your check has Bancorp you need to check <https://www.twuaunionbenefits.com/> to see if you are paying LTD.
- If you see STD in the After-Tax line of your check this is NGP and check website above to see if you are paying 2 STD's
- Check Beneficiaries on Life, 401K, and any other applicable insurance.
- Make a bereavement check list and give to loved one.
- If you do not have a copy of your QPSA please send in a new one.
- If you are divorced please make sure your Divorce decree and QDRO on file please. Send to address below.
- If you are on the High Cost Coverage medical plan, please call one of our team members.

American Airlines Service Center at Fidelity  
PO Box 770003  
Cincinnati, OH 45277-0070

Or Fed-ex  
100 Crosby Pkwy  
MZ KC1F-D  
Covington, KY 41015

**More to come.**



## 591 CONTACT INFO:

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