



Dear APFA Member,

As professional Flight Attendants we are trained to value the safety of our customers as well as our own personal safety, but injuries can occur in spite of our precautions. If you happen to be injured at work, it is important to get the treatment that you need as soon as possible. Remember that you have the legal right to report your injury to the company without fear of retaliation. An Injury on Duty (IOD) can be quite an overwhelming experience, and this packet is designed to help guide you through the process. Keep in mind, The APFA IOD packet is not an official packet. It is American Airlines responsibility to provide the company issued Injury on Duty packet once they are notified of your recent claim/report. You will be dealing with state laws and company policies in addition to our Joint Collective Bargaining Agreement (JCBA) and it is important that you possess the knowledge that will help you understand your rights and responsibilities as you navigate the Workers' Compensation system.

Taking an active role from the outset is essential to achieving a successful resolution to your IOD. The enclosed information is designed to provide you with an overview of the IOD process so that you may become familiar with some terms and situations that you might experience. It will be your responsibility to keep accurate records and maintain good working relationships with the individuals handling your claim. Be proactive, ask questions, and don't hesitate to contact APFA if you need further assistance. You cannot afford to be complacent.

If you have any questions regarding this information, please feel free to contact the IOD Representative on Duty at 817-540-0108 x8303. You may also email the IOD department at iod@apfa.org. The National Chair can be reached at (817) 540-0108 x8293.

Sincerely,

IOD Department

Revised 11/17/2021

Injury on Duty Reporting Procedures

- If the injury occurs on the aircraft, notify the Captain of the details of the injury and whether you will need to seek medical treatment.
- If necessary, seek medical treatment immediately.

New IOD Reporting Process

- January 1, 2018 flight attendants will file an IOD 24/7 by calling 1-844-777-8463. Calls will be answered by a registered nurse who will assess and recommend appropriate medical care options, complete the report regarding your IOD and send you the AA IOD Pamphlet.
- You are NOT required to follow the nurse's recommendations; you are free to seek medical treatment. The new reporting process has not changed state laws regarding treatment. To reference current laws applicable to your state, consult the AA IOD pamphlet that you will receive via email following the IOD report.
- **Light Duty/Restricted Duty:** While on an Injury on Duty (IOD), if your doctor removes you from work with restrictions or light duty, it means that you are unable to work, and you will need to call in sick. Sedgwick and the Company are aware that light duty/ restricted duty **is not an option** for Flight Attendants, so you will remain off work until your doctor releases you to **full duty without restrictions**. Once your claim is accepted, you will be recoded to an IOD.

Fumes Events

- If any of the crew members begin to experience any physical symptoms (headache, metallic taste, coughing, irritated eye/nose/throat, dizziness and/or nausea), notify the Captain and coordinate the appropriate medical response.
- If immediately following the flight, you begin to experience any physical symptoms (chest tightness, profound fatigue, muscle aches, sinus congestion and/or a persistent cough), contact the Flight Service Daily Operations desk at IOC (1-888-222-4737) to report the event and your illness/ injury in order to receive the necessary assistance in seeking immediate medical treatment at the nearest hospital for proper testing of a possible exposure.
- Recommended testing should include a blood test to determine exposure. Each Flight Attendant should file the applicable company report. For all odor/fume events, file an IOD and a CERS report. Flight Attendants may also consider reporting their specific safety concern regarding the odor/fume event to the Cabin ASAP program for review by AA, APFA and the FAA.
- Please send reports of suspected odor/fume events to: safety@apfa.org or iod@apfa.org.
- The Cabin ASAP program for review by AA, APFA and the FAA. Go to the flight service website, click on Safety and Security then select Cabin ASAP Report.
- Not all injuries require immediate medical attention. If you do not see a doctor right away, be advised that you will need to do so within 24 hours of any lost time. In the event of a medical emergency, do not wait to speak with a nurse- go to the nearest emergency room. You must be removed from work by a doctor to become eligible for Work Comp pay benefits once the claim is accepted.
- Always file a CERS report to create additional documentation for any work-related injury.

How to Find a Work Comp Doctor (The Preferred Provider Network)

- The Preferred Provider Network is a nationwide list of approved Workers' Compensation doctors. A medical provider search tool is available at all bases www.iodmedical.com.
- In **Florida, North Carolina, and Virginia** injured employees will be directed care.

- **Texas** based employees are required to treat with a physician in the PPN. Texas is not a direct-care state. If they go outside of the PPN network without approval, Sedgwick will not approve payment for those medical bills. Specialists cannot be a primary treating doctor.
- In **Illinois, Massachusetts, and New York** an employee may choose to treat with a Worker's Compensation doctor outside the PPN as long as the doctor accepts Work Comp patients. If you choose to treat with a doctor outside the PPN, you will not be eligible to supplement your Workers' Comp benefits with salary continuance.
- In **California** an employee must treat with a CA PPN doctor unless they have a pre-designated doctor on file with AA. If you elect to see a pre-designated doctor who is not in the network, you will not be eligible to supplement Work Comp with salary continuance.
- In **Arizona**, an injured employee is required to go to a company approved clinic one time. After the one time visit you may treat with a physician of your choice, but to receive salary continuance, you must treat within the Preferred Provider Network (PPN).
- In **North Carolina**, an injured worker is required to treat at approved clinics. The employee may petition the Commission to change physicians or approve a physician of the employee's selection when good grounds are shown. However, payment by the employer or carrier is not guaranteed unless written permission to change physicians is obtained from the employers, carrier or commission before the treatment is rendered, but to receive salary continuance, you must treat within the PPN.
- In **Pennsylvania**, an injured employee is required to treat at approved clinics or designated Health Care Providers for 90 days from the date of your first visit. After 90 days, you may treat with a physician of your choice. To be eligible for salary continuance, you must continue your medical care with the PPN.



Optum
PO Box 152539
Tampa, FL 33684-2539

MAKING IT EASY... TO GET WORKERS' COMPENSATION PRESCRIPTIONS FILLED. American Airlines, Envoy, PSA, Piedmont, US Airways

Optum has been chosen to manage your workers' compensation pharmacy benefits for your employer or their insurer. Below is your First Fill card that will allow you to receive your injury-related prescriptions at your local pharmacy. Please fill out the card based on the instructions below.

Injured Employee:



On your first visit, please give this notice to any network pharmacy to expedite the processing of your Workers' Compensation prescriptions. With the Optum Tmesys program, you do not need to complete any paperwork or claim forms. Simply present this Optum Tmesys First Fill Form to the pharmacy. You should not incur any costs or co-payments at the pharmacy for prescriptions for a work-related injury.



You will receive an Optum card in the mail once your claim has been reported to Sedgwick. Please use that card for other work-related injury or illness prescriptions.



Most pharmacies, including Walgreens, our preferred provider, and all major chains, are included in the network. To find a network pharmacy call 1-866-599-5426 or visit tmesys.com.

Questions? Need Help?



1-866-599-5426

WORKERS' COMPENSATION PRESCRIPTION DRUG PROGRAM		
Sedgwick CARRIER/TPA	American Airlines, Envoy, PSA, Piedmont, US Airways EMPLOYER	
INJURED WORKER NAME _____		
Please provide directly to Pharmacist		
SOCIAL SECURITY NUMBER _____	DATE OF INJURY (YYMMDD) _____	
Notice to Cardholder: Present this card to the pharmacy to receive medication for your work-related injury. To locate a pharmacy: tmesys.com .		

Attention Pharmacists: Call 1-800-964-2531 to establish First Fill benefit eligibility and obtain the ID number for online adjudication of approved benefits for the injured worker.

Tmesys is the designated PBM for this patient.

Tmesys Pharmacy Help Desk 1-800-964-2531

	<u>NDC</u>	or	<u>Envoy</u>
RxBIN	004261		002538
RxPCN	CAL		Envoy Acct. #

NOTE: This First Fill card is only valid for your workers' compensation injury or illness.



Employer:

Immediately upon receiving notice of injury, fill in the information above and give this form to the employee.

The following entities comprise the Optum Workers Compensation and Auto No Fault division: PMSI, LLC, dba Optum Workers Compensation Services of Florida; Progressive Medical, LLC, dba Optum Workers Compensation Services of Ohio; Cypress Care, Inc. dba Optum Workers Compensation Services of Georgia; Healthcare Solutions, Inc., dba Optum Healthcare Solutions of Georgia; Settlement Solutions, LLC, dba Optum Settlement Solutions; Procura Management, Inc., dba Optum Managed Care Services; Modern Medical, dba Optum Workers Compensation Medical Services, collectively and individually referred as "Optum."

tmesys[®]

IMP14-1614-352

BOS Convenient Care Clinics:

Partners Urgent Care

1285 Beacon Street
Brookline, MA 02446
Tel: 617-751-6205
9:00AM - 9:00PM / 7 days a week

Concentra

66B Concord Street
Wilmington, MA 01887
Tel: 978-657-3826
Mon - Fri 7:00AM • 5:00PM

Hospital

Massachusetts General Hospital

55 Fruit St
Boston, MA 02114
Tel: 617-724-4100
Open 24 hrs./7 days a week

Physical and Occupational Therapy:

SPNet Clinical Solutions

888-654-0049 • www.spnet-pt.com

CLT Approved Clinics:

The Clinic I Premise Health*

Charlotte Intl Airport
5501 Josh Birmingham Parkway
3rd Floor Atrium Suite 18
Charlotte NC 28208
Tel: 856-273-0986
Mon - Fri 7:00AM - 7:00P

CLOSED SATURDAYS & SUNDAYS *Must treat here during open hours*

After Hours Urgent Care and Hospital

FastMed Urgent Care

3250 Wilkinson Blvd
Charlotte, NC 28208
(across from Walmart)
Tel: 704-319-5176
Mon - Fri 5:00PM - 8:00PM
Sat - Sun 8:00AM 4:00PM
OPEN SUNDAYS & HOLIDAYS

Must treat here *for non-emergencies when Premise
is closed*

Novant Emergency Room

200 Hawthorne Lane
Charlotte, NC 28204
Tel: 704-384-4000
Mon - Fri 8:00PM - 7:00AM
Sat - Sun 5:00PM 7:00AM

Transportation:

Legacy Exec Transportation

Tel: 704-256-4141
Cell: 704-778-5115
Open 24 hrs./7 days a week
No voucher required!

Physical and Occupational Therapy:

SPNet Clinical Solutions

888-654-0049 • www.spnet-pt.com

DCA Panel Providers*:

Inova Occupational Health Center - Alexandria
4700 King Street, Suite 201
Alexandria, VA 22302
Tel: 571-665-6600
Mon - Fri 8:00AM - 4:00PM

Concentra Medical Clinic
5590 General Washington Dr.
Alexandria, VA 22312
Tel: **703-914-6718**
Mon - Fri 8:00AM-5:00PM

Patient First
Dr. Mark Paster
6311 Richmond Hwy
Alexandria, VA 22306
Tel: 703-647-6087
7 days a week/8:00 AM – 10:00 PM

Inova HealthPlex
6355 Walker Lane
Alexandria, VA 22310
Tel: 703-797-6800
Open 24 hrs./7 days a week

Concentra Medical Center
45305 Catalina Ct. Suite 1
Sterling, VA 20166
Tel: 703-435-7656
Mon - Fri 8:00AM - 5:00PM

Any physician within the group is acceptable

Hospitals:

Virginia Hospital Immediate Care
764 23rd Street South
Crystal City, VA 22202
Tel: 703-717-7001
Open 24 hrs./7 days a week

Inova Alexandria Hospital
4320 Seminary Rd.
Alexandria, VA 22314
Tel: 703-504-3000

Physical and Occupational Therapy

SPNet Clinical Solutions
888-654-0049 • www.spnet-pt.com

DFW Convenient Care Clinics:

The Clinic | Premise Health DFW
Dallas Fort Worth Intl Airport
Terminal A 39 Ramp level
Dallas, Texas 75261
Tel: 972-425-7295
Mon - Fri 6:00AM - 11:00PM
CLOSED SATURDAYS & SUNDAYS

Concentra Medical Center
5910 N. Macarthur Blvd. Suite 133
Irving, TX 75039
Tel: 972-554-8494
Mon - Fri 8:00AM - 8:00PM
Sat 8:00 AM – 5:00 PM

Carenow Bedford/Euless
5301 William I7 Tate Ave
Grapevine, TX 76051
Tel: 817.251.1_.101
Mon - Fri 8:00AM - 9:00PM
Sat 8:00AM 8:00PM
Sun 9:00AM 5:00PM

Hospital:

Las Colinas Medical Center
6800 N MacArthur Blvd
Irving TX 75039
Tel: 972-969-2000
Hospital/ER 24 hrs/7 days a week

Baylor Hospital
1650 West College Street
Grapevine, TX 76051
Tel: 817-481-1588
Open 24 hours 7 days per week

Texas Health Harris Methodist Hospital (Hurst-Euless-Bedford)

1600 Hospital Parkway
Bedford, TX 76022
Tel: 817-8484 000 - Open 24 hours/7 days per week

Physical and Occupational Therapy:

SPNet Clinical Solutions
888-654-0049 • www.spnet-pt.com

LAX Approved MPN Clinics:

Concentra*

Airport LAX
6033 W Century Blvd Ste 200
Los Angeles, CA 90045
Tel: 310-215-1600
Open 24 hours/7 days per week
Call for transportation to/from airport

ProActive Work Health Services

920 N. Nash St.
El Segundo, CA 90245
Tel: 310-321-5500
Open 24 hours/7 days per week
Anytime Sat, Sun & Holidays
includes Transportation to/from airport

HOSPITAL

Cedars-Sinai Marina Del Rey Hospital

4650 Lincoln Blvd Marina
Del Rey CA 90292
Tel: 310-823-8911
Open 24 hours /7 days per week

JFK Convenient Care Clinics:

The Clinic | Premise Health

JFK Intl Airport
Terminal 8 15/250
Jamaica, NY 11430
Tel: 718-487-5529
Mon - Fri 7:30AM - 4:00PM

JFK Advanced Medical

JFK Airport Building **IRS**,
Suite 247-249
Jamaica, NY 11430
Tel: 718-656-9500
Open 24 hours/7 days per week

Metro Urgent Medial Care of Queens, PLLC

JFK Airport Plaza Bldg. *it* 12S
(147th Street & 150th Avenue)
Jamaica, NY 11430
Tel: 718-244-1644
Mon - Fri 8:00AM 8:00PM
Sat - Sun 9:00AM - 4:00PM

LGA Convenient Care Clinics:

The Clinic | Premise Health

JFK Intl Airport
Terminal 8 15/250
Jamaica, NY 11430
Tel: 718-487-5529
Mon - Fri 7:30AM - 4:00PM

JFK Advanced Medical

JFK Airport Building **IRS**,
Suite 247-249
Jamaica, NY 11430
Tel: 718-656-9500
Open 24 hours/7 days per week

Hospital:

Jamaica Hospital Medical Center

8900 Van Wyck Expressway
Jamaica, NY 11418
Tel: 718-206-6000
Open 24 hours/7 days per week

Physical and Occupational Therapy:

SPNet Clinical Solutions

888-654-0049 • www.spnet-pt.com

MIA Designated Clinics*

The Clinic | Premise Health*

Miami International Airport
4450 NW 22nd St. Bldg. 3095
Miami, Florida 33159
Tel: 305.526.7941
Mon - Fri 6:00AM - 11:00PM
Must treat here during open hours

Concentra Medical Center at Doral

7800 NW 25th Street, Suite 4
Miami, FL 33122
Tel: 305-593-2174
Mon - Fri 8:00AM - 8:00PM
Sat 10:00AM - 4:00PM
CLOSED SUNDAYS

Concentra Medical Center at Pinecrest

10205 S Dixie Highway, Suite 102
Pinecrest, FL 33156
Tel: 305-666-5971
Mon - Fri 8:00AM - 8:00PM
Sat - Sun 10:00AM - 6:00PM
OPEN SUNDAYS & HOLIDAYS

FOR UFE/UMB THREATENING EMERGENCY OR AFTER DESIGNATED FACILITY HOURS ONLY

Doctors Hospital

5000 University Drive
Coral Gables, FL 33146
Tel: 305-666-2111

Physical and Occupational Therapy:

SPNet Clinical Solutions

888-654-0049 • www.spnet-pt.com

ORD Preferred Providers:

The Clinic | Premise Health

Terminal 3
K19 Concourse Ramp Level
Room 100
Chicago, IL 60666
Tel: 773-686-3912
Mon - Fri 7:30AM - 3:30PM

Advocate Health

1502 Elmhurst Road
Elk Grove Village, IL 60007
Tel: 847-228-0515
Mon - Fri 7:00 AM - 5:30 PM
Sat 7:30 AM - 12:30 PM

Physicians Immediate Care Cumberland

4900 N. Cumberland Ave.
Norridge, IL 60706
Tel: 708-456-1600
Mon - Fri 8:00AM - 8:00PM
Sat - Sun 8:00 AM - 4:00 PM

Concentra Franklin Park

10137 W. Grand Avenue
Franklin Park, IL 60131
Tel: 847-451-7590
Mon - Fri 7:00AM - 10:00PM
Sat 8:00AM - 5:00PM

Transportation

Concentra

Call Concentra Directly
For transportation (Lyft)
Tel: 847-451-7590

Airport Pickup Location

ORD Terminal 2D Green Zone

Hospital:

Presence Resurrection Medical Center

7435 W Talcott Ave
Chicago L 60631
Tel: 773-774-8000
Open 24 hrs./7 days a week

Physical and Occupational Therapy:

SPNet Clinical Solutions

888-654-0049 • www.spnet-pt.com

PHL Designated Health Care Providers*:

The Clinic I Premise Health

(outside of security in A East)
PMB #178
8500 Essington Ave
Philadelphia, PA 1915.
Tel: 215-492-2789
Mon - Fri 8:00AM - 6:00PM
CLOSED SATURDAYS & SUN DAYS

Liberty Orthopedics

Chester Pike & Bartol Ave
Ridley Park, PA 19078
Tel: 610-521-8970

Starer-Rizzo-Ruffini Ophthalmic Associates, P.C.

Taylor Hospital Medical Building
8 Morton Avenue, Suite 101
Ridely Park, PA 19078
Tel: 610-521-2111

Worknet Occupational Medicine

1017 4th Avenue, Suite 200
Essington, PA 19029
Tel: 610-521-6880
Mon - Thurs 730AM - 8:00PM
Friday 730AM - 5:00PM
Saturday 9:00AM - 2:00PM
Van Service Provided

Rothman Institute (Orthopedics)

925 Chestnut Street
Philadelphia, PA 19107
Tel: 267-339-3500

Taylor Hospital

175 East Chester Pike
Ridley Park, PA 19078
Tel: 610-595-6000
Emergencies and after hours only!

AMBULANCE SERVICE FOR ESSINGTON - 610-565-6500

PIT Designated Health Care Provider*:

Work Well

1187 Thorn Run Rd. Ext 20
Coraopolis, PA 15106
Tel: 1-800-662-2400
Mon - Fri 8:30AM - 5:00PM

For more information on treating providers review the "Notice to Employees In Case of Work Related Injury" posting located at your base/station or on Jetnet at www.aa.com/iod

Occupational Medicine/Physical Therapy

SPNet Clinical Solutions

888-654-0049 • www.spnet-pt.com

PHX Approved Clinics:

Concentra Clinic

1818 East Sky Harbor Circle North
Building 2, Suite 150
Phoenix, AZ 85034
Tel: 602.244.9500
Mon - Fri 4:00PM - 7:30AM
Anytime Saturday and Sunday

Concentra Clinic

Rio Salado
1626 South Priest Drive Suite 101
Tempe, AZ 85281
Tel: 480-921-2273
Mon - Fri 8:00AM - 5:00PM

Transportation

Concentra

Treating at Concentra
Call Concentra Clinic directly
For transportation
Rio Salado - 480-921-2273
Sky Harbor Circle - 602-244-9500

Airport Pickup location:

Terminal 4
Leve 1, north curb, far west end
(outside door #1)
Leve 1, south curb, far east end
(outside door #8)

Physical and Occupational Therapy

SPNet Clinical Solutions

888-654.0049 www.spnet-pt.com

SFO Approved MPN Clinics:

Concentra

San Francisco Airport Medical Center
3 South Linden Avenue
South San Francisco, CA 94080
Tel: 650-238-1500
Mon - Fri 8:00AM - 5:00PM
Call for transportation to/from airport

SFO Medical Clinic

International Terminal Main Hall
(on the Boarding Area A side)
Departures/Ticketing Level, Pre-Security
San Francisco, CA 94128
Tel: 650-821-5600
Mon - Fri 7:00AM - 7:00PM

Hospital

Mills Peninsula Medical Center

1501 Trousdale Drive
Burlingame, CA 94010
Tel: 650-696-5400
Open 24 hours/7 days per week

Physical and Occupational Therapy

SPNet Clinical Solutions

888-654-0049 www.spnet-pt.com

Sedgwick Contact Information

LAX, SFO

P: (866) 640-8068

F: (562) 981-1760

P.O. Box 14450

Lexington, KY, 40512

DFW

P: (800) 677-1412

F: (859) 264-4061

P. O. Box 14152

Lexington, KY 40512-4152

ORD, PHX

P: (800) 358-2072

F: (859) 264-4074

P.O. Box 14155

Lexington, KY 40512-4155

BOS, JFK, LGA, PHL

P: (800) 826-4338

F: (859) 264-4075

P.O. Box 14156

Lexington, KY 40512-4156

MIA, DCA, CLT

P: (800) 548-1373

F: (407) 833-4111

P.O. Box 14434

Lexington, KY 40512-4434

Medical Bills

P: (866) 495-7844

F: fax to the applicable claim office above

P.O. Box 14152

Lexington, KY 40512-4152

Tmesys/Helios

(866)599-5426

Network Provider

Texas HCN for Texas based employees

www.iodmedical.com

(866) 611-9949

CA MPN for California based Employees

www.iodmedical.com

(800) 625-6588

Preferred Provider Network (PPN)

All other states

www.iodmedical.com

Pay While on an IOD

The Statutory Waiting Period

- What is it? The period of time an injured worker has to be off work before they are considered eligible for Workers' Compensation pay.
- The waiting period is determined by state law and begins when the employee is removed from work by a physician for a compensable injury.
- How long is it?
 - 3 days: California, Illinois
 - 5 days: Massachusetts
 - 7 days: Florida, New York, North Carolina, Texas, Virginia, Arizona, Pennsylvania
- Statutory Waiting Period:
 - FA must use accrued sick leave hours, if available, or
 - At FA's option, s/he may use vacation time when sick leave hours have been exhausted.
 - If a FA received retroactive payments of Workers' Compensation benefits for the statutory waiting period, s/he will be required to reimburse the Company for any sick leave and vacation used during such period.

Workers' Compensation Pay Benefits

The wage replacement benefits that an injured employee may receive are known as Total Temporary Disability (TTD) or Temporary Income Benefits (TIBs).

- TTD/TIBs will be paid directly by Sedgwick CMS according to a state mandated formula. *See Worker's Compensation State Specifics.
- Workers' Compensation benefits are non-taxed.
- Benefit amounts may vary considerably from state to state. Low time fliers will usually get a reduced benefit.
- In some states, your benefits may be reduced if your Doctor says you can perform Light Duty. AA and Sedgwick are aware that Light Duty is not an option for Flight Attendants. Light Duty or Restricted Duty means that you are off work until the Doctor releases you to full duty. (See IOD Work Status Report).
- Employees receiving only Workers' Compensation pay benefits will be placed on unpaid IOD LOA status. This simply means that they are not getting a paycheck from AA.

Salary Continuance

In addition to receiving Workers' Compensation benefits, a FA must select a physician from the PPN to be eligible for salary continuance, except in the following cases:

- S/he lives in a state where the Company chooses not to participate in a PPN
- The state does not have a PPN
- The FA's primary residence is more than 45 miles from the nearest PPN provider
- The amount of a FAs salary continuance will be equal to her/his six (6) month average but in no case shall s/he receive an amount greater than one hundred and ten (110) hours.
- A FA's salary continuance will be offset by her/his Workers' Compensation benefits.
- FAs shall be eligible to receive salary continuance for up to six (6) months.
- If a FA sustains injuries as a direct consequence of an aircraft accident that results in substantial aircraft damage or a single fatality, s/he will be eligible to receive salary continuance for up to thirty-six (36) months.

End of the Six-Month Salary Continuance Period

At the end of the six-month salary continuance, if you choose to USE sick hours, you will be placed on a paid Occupational injury/Medical Leave of Absence and, required to use any available sick hours, for all hours of trips missed in your bid line or reserve guarantee. Please see the Letter of Agreement in this packet.

PROS

Once you have exhausted the six-month Salary Continuance, if using SK hours, you remain active on AA payroll.

- Being active on payroll delays the start of the 5-year clock.
- Being active on payroll will extend the ability to be covered by AA insurance benefits.
- Using with SK hours may generate enough income to cover your normal contributory portion for insurance benefits.
- Using SK hours makes it simple to get LTD payments in a timely manner.

CONS

- If you exhaust your SK hours in conjunction with an IOD, it will not be there should other health concerns arise.

Maintaining Your AA Benefits and Optional Coverages

- Sedgwick CMS the Worker's Compensation insurance company is responsible for payment of all approved medical expenses related to the IOD.
- If you seek medical treatment (other than the initial emergency treatment) without Sedgwick approval, Sedgwick may refuse payment.
- You will be responsible for payments of the monthly contributory portion of your personal insurance benefits while on AA payroll and for the first 12 months on an unpaid status. You will be direct billed for your benefits by Alight (888-860-6178) for the first 12 months of an unpaid IOD LOA.
- If you have any outstanding loans with the AA Credit Union or Fidelity 401K, you will need to call them to make payment arrangements.
- After 12 months on an unpaid status, F/A's will be given the option to continue their contribution benefits coverage under COBRA.
- You are responsible for filing your LTD claim before the 1-year deadline has elapsed, and for supplying MET Disability with requested medical documentation.

Union Dues

- Contact the dues department to check the status of your dues obligation while you are on an IOD. 817-540-0108 ext. 8151.

Workers' Comp with Long Term Disability (LTD)

- Only available to those who have LTD coverage. (Short-term Disability does not cover work related injuries.)
- Always file your LTD claim as soon as possible. There is a one-year filing deadline from the date of disability. The LTD claim form is available on the Benefits page of Jetnet.
- LTD benefits begin at the end of 4 months of continuous disability, or when F/A's sick bank is depleted, whichever comes later.
- If your LTD claim is approved, you will receive a minimum benefit as long as you are also receiving Worker's Compensation benefits.
- If you are no longer receiving Workers' Compensation pay, LTD payments are based on 50% of the F/A base pay.
- In order for LTD to continue beyond 24 months, medical substantiation is required which shows that F/A is permanently disabled and cannot perform any type of employment.
- LTD benefits are non-taxed.

Social Security Disability Benefits

- F/A's who receive LTD benefits are required to apply for Social Security Disability within 6 months of when the LTD claim is approved.
- F/A's with no LTD coverage may also apply for Social Security Disability. SSD eligibility is normally based on 12 months of continuous disability.
- Social Security Disability benefits are taxed as income only if you or your spouse earned taxable income.
- Contact your local Social Security office or log on to the Social Security website for more information (www.ssa.gov/disabilityssi)

Travel Benefits While on IOD

While on an IOD, if eligible, FML will run concurrently with your IOD. During this period, yourself, your eligible dependents and guest travelers will continue to have travel privileges on American, as well as travel on other airlines through ZED agreements (booked through myIDTravel). When traveling on American, you and your dependents will travel D2. Travel privilege for parents (D2P and guest travelers (D3) will continue for the duration of your absence.

If you are not eligible for FML or your FML has exhausted, your travel will be discontinued effective the first day of your paid or unpaid leave of absence for the duration of your leave. However, travel privileges will continue for your eligible dependents, parents and guest travelers on American.

Any exceptions to such travel must be specifically approved in advance and in writing as follows:

The Worker's Compensation Department must request travel in advance for required medical treatment related to your injury and not locally available.

Your FSM may grant an exception to travel for an A9 qualifying emergency with written verification of emergency.

Vacation and IOD

- F/As receiving Salary Continuance shall accrue sick and vacation up to six (6) months. Vacation is banked and the Flight Attendant can rebid their vacation when they return to work for later in the year or carry it over to the next year. If the F/A returns to work prior to their originally awarded vacation days, vacation can be reinstated over the original dates or the F/A can request a vacation payout for a full or a portion of the remaining vacation days. (See Section 8-c.7di)

Seniority & Training

- A FA shall continue to accrue pay, longevity (Company) and bidding seniority for the duration of a paid IOD from American Airlines.
- A FA on IOD may, upon request, attend training if approved in advance by Flight Service. (See Section 27 I.K).
- An IOD will not be considered a sick leave occurrence for attendance purposes.

State Specific Workers' Compensation Benefits

The **Statutory Waiting Period** is the time frame the injured worker must wait before state mandated workers' compensation payments become available. This waiting period varies from state to state. In order to qualify for state mandated pay, you must exceed the statutory waiting period in your state. You will not receive any pay for the time during the statutory waiting period unless you exceed the **Retroactive Period**, which also varies from state to state. **Work Comp/Medical Benefits** should be paid immediately in an approved workers' compensation claim.

Example: In North Carolina there is a 7-day statutory waiting period before you can receive temporary total disability benefits. If you are out of work for less than 7 days, your medical expenses should be paid, but you do not qualify for wage-loss benefits until after the seventh day. You will not receive any wage-loss benefits for the first 7 days of your disability unless you are disabled for more than 21 days.

Notice to Employer is the statutory state time limit that the employee has to notify their employer of a work-related injury and file the claim. If you sustain a work-related injury, immediately notify your employer of the injury at your first opportunity (see new reporting process). If your injury developed over a period of time, notify your employer as soon as you have symptoms and realize that you have been injured as a result of your job. By filing your injury with your employer, you can avoid any misunderstanding about whether or not you reported the injury and it will protect your right to workers' compensation benefits. (By filing and signing AA's Automated Accident Report your obligation of Notice to Employer is fulfilled.) Notice to Employer is mandated by the state and should NOT be confused with American Airlines' policy (which is located in American Airlines' Employee Policy Guide on Jetnet). This policy requires you "to seek medical treatment within 24 hours of the first lost day due to the injury - failure to comply may result in lost time being unpaid". If you fail to seek medical treatment within 24 hours of the first day of lost time you may be denied the opportunity to use your SK time during the Statutory Waiting period and to augment your workers' compensation payments with SK time during the IOD. American's policy does not negate your right to file for a workers' compensation claim as long as you meet your state's requirements of Notice to Employer which is outlined by state below.

Arizona

Temporary Total Disability (TTD) will be paid directly by Sedgwick CMS/AIG every two weeks for the duration of the disability of until the FA is released to full duty. TTD benefits are paid based upon an average monthly wage as determined by the Arizona Industrial Commission. The average monthly wage maximum is \$4,337.82 and the flight attendant is paid at 66 2/3% of that number. This creates a maximum weekly rate of \$665.56.

Statutory Waiting Period — 7 days (Compensation begins on the 8th day of disability.)

Retroactive period — 14 days (Compensation for days 1-7 is paid only if disabled 14 days or more.)

Note to Employer — As soon as injury occurs or when the injured worker becomes aware of the condition.

Industrial Commission of Arizona 602-542-4661

California

Temporary Total Disability Benefits (TTD) will be paid directly by Sedgwick CMS every two weeks up to a maximum of 104 weeks or until the FA reaches P&S (Permanent and Stationary). The FA would reach statutory P&S after 104 weeks. TTD benefits are calculated at 66 2/3% of the FA's average weekly wage earned in the 52 weeks immediately preceding the date of injury up to a state-imposed maximum of \$1215.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 3 days (Compensation begins on the 4th day of disability.)

Retroactive Period - 14 days (Compensation for days 1-3 is paid only if disabled 14 days or more)

Notice to Employer - within 30 days

State Division of Workers' Compensation 800-736-7401

website: www.dir.ca.gov

Florida

Temporary Total Disability Benefits (TTD) will be paid directly by Sedgwick CMS on a weekly basis up to a maximum of 104 weeks or until the FA reaches Maximum Medical Improvement (MMI) whichever happens first. (The FA would reach statutory MMI after 104 weeks.) TTD benefits are calculated at 66 2/3% of the FA's average weekly wage earned during the 13 weeks immediately preceding the date of injury up to state-imposed maximum of \$917.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 7 days (Compensation begins on the 8th day of disability.)

Retroactive Period - 21 days (Compensation for days 1-7 is paid only if disabled 21 days or more) Notice to Employer - within 30 days

Division of Workers' Compensation 800-342-1741

website: www.myfloridacfo.com/wc

Illinois

Temporary Total Disability Benefits (TTD) will be paid directly by Sedgwick CMS every two weeks for the duration of the disability or until the FA reaches Maximum Medical Improvement (MMI). TTD benefits are calculated at 66 2/3% of the FA's average weekly wage earned in the 52 weeks immediately preceding the date of injury up to a state-imposed maximum of \$1,463.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 3 days (Compensation begins on the 4th day of disability.)

Retroactive Period - 14 days (Compensation for days 1-3 is paid only if disabled 14 days or more) Notice to Employer - within 45 days

Illinois Workers' Compensation Commission 866-352-3033 (toll free in IL) 312-814-6611(out of state)

website: www.iwcc.il.gov

Massachusetts

Temporary Total Disability Benefits (TTD) will be paid directly by Sedgwick CMS on a weekly basis up to 156 weeks or until the FA reaches Maximum Medical Improvement (MMI) whichever happens first. (The FA would reach statutory MMI after 156 weeks.) TTD benefits are calculated at 60% of the FA's average weekly wage earned during the 52-week period immediately preceding the date of injury up to a state-imposed maximum of \$1,338.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 5 days (Compensation begins on the 6th day of disability.)

Retroactive Period - 21 days (Compensation for days 1-5 is paid only if disabled 21 days or more) Notice to Employer - as soon as possible

Massachusetts Department of Industrial Accidents 800-323-3249 ext. 470

website: www.mass.gov/lwd/workers-compensation

New York

Temporary Total Disability Benefits (TTD) will be paid directly by Sedgwick CMS every two weeks for the duration of disability or until the FA reaches Maximum Medical Improvement (MMI). TTD benefits are calculated at 66 2/3% of the FA's average weekly wage earned during the 52-week period immediately preceding date of injury up to a state-imposed maximum of \$870.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 7 days (Compensation begins on the 8th day of disability)

Retroactive Period - 14 days (Compensation for days 1-7 is paid only if disabled 14 days or more) Notice to Employer - within 30 days

New York State Workers' Compensation Board 877-632-4996

website: www.wcb.ny.gov

North Carolina

Temporary Total Disability Benefits (TTD) will be paid directly by Sedgwick CMS on a weekly basis for the duration of disability or until the FA reaches Maximum Medical Improvement (MMI). TTD benefits are calculated at 66 2/3% of the FA's average weekly wage earned during the 52-week period immediately preceding the date of injury up to a state-imposed maximum of \$992.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 7 days (Compensation begins on the 8th day of disability)

Retroactive Period - 21 days (Compensation for days 1-7 is paid only if disabled 21 days or more) Notice to Employer - within 30 days North Carolina Industrial Commission 800-688-8349 website: www.ic.nc.gov

Pennsylvania

Temporary Total Disability Benefits (TTD) are paid directly by Sedgwick CMS/AIG every two weeks for 500 weeks or until the FA reaches Maximum Medical Improvement (MMI). TTD benefits are calculated at 66 2/3% of the FA's average weekly wage earned during the 52-week period immediately preceding the date of injury up to the state imposed maximum of \$978.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 7 days (Compensation begins on the 8th day of disability)

Retroactive Period - 14 days (Compensation for days 1-7 is paid only if disabled 14 days or more) Notice to Employer - 21 days

Pennsylvania Department of Labor & Industry 800-482-2382/717-772-4447

Texas

Temporary Income Benefits (TIBS) will be paid directly by Sedgwick CMS on a weekly basis up to a maximum of 104 weeks or until the FA reaches Maximum Medical Improvement (MMI) whichever happens first. (The FA would reach statutory MMI after 104 weeks.) TIBS are calculated at 70% of the FA's average weekly wage earned during the 13-week period immediately preceding the date of injury up to a state-imposed maximum of \$913.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TIBS benefit.

Statutory Waiting Period - 7 days (Compensation begins on the 8th day of disability.)

Retroactive Period - 14 days (Compensation for days 1-7 is paid only if disabled 14 days or more) Notice to Employer - within 30 days

Texas Department of Insurance, Division of Workers' Compensation 800-252-7031 website: www.tdi.texas.gov/wc

Virginia

Temporary Total Disability Benefits (TTD) will be paid directly by Sedgwick CMS every two weeks up to a maximum of 500 weeks or until the FA reaches Maximum Medical Improvement (MMI) whichever happens first. (The FA would reach statutory MMI after 500 weeks.) TTD benefits are calculated at 66 2/3% of the FA's average weekly wage earned in the 52 weeks immediately preceding the date of injury up to a state imposed maximum of \$996.00* per week. It is the responsibility of the state to calculate this figure. Using your W2 or epays statement, you can use the same formula to estimate your maximum TTD benefit.

Statutory Waiting Period - 7 days (Compensation begins on the 8th day of disability.)

Retroactive Period - 21 days (Compensation for days 1-7 is paid only if disabled 21 days or more) Notice to Employer - within 30 days

Virginia Workers' Compensation Commission 877-664-2566 website: www.vwc.state.va.us

State Mandated Workers' Compensation Benefits At-A-Glance

Jurisdiction	% of Wages	Weeks Calculated	Maximum Weekly Payment	Minimum Weekly Payment (Appx)	Duration of Payments
Arizona	66 2/3%	Monthly wage determined by Arizona Industrial Commission	\$665.56*	\$50.00*	Duration of disability or MMI
California	66 2/3%	52	\$1215.00*	\$182.00*	As of 4/19/04 104 weeks or P&S
Florida	66 2/3%	13	\$917.00*	\$20.00*	104 weeks or MMI
Illinois	66 2/3%	52	\$1463.00*	\$548.00*	duration of disability or MMI
Massachusetts	60%	52	\$1,338.00*	\$258.00*	156 weeks or MMI
New York	66 2/3%	52	\$870.00*	\$100.00*	duration of disability or MMI
North Carolina	66 2/3%	52	\$992.00*	\$30.00*	104 weeks or MMI
Pennsylvania	66 2/3%	52	\$978.00*	Contact your state compensation office	Temporary total disability 104 weeks or MMI Permanent total 500 weeks
Virginia	66 2/3%	52	\$1043.00*	\$260.00*	500 weeks or MMI
Texas	70%	13	\$913.00*	\$137.00*	104 weeks or MMI

*The maximum/minimum weekly payment rates can change from year to year. Contact your state workers' compensation agency for the current max/min weekly payment rates in your state.

Dealing with Sedgwick CMS

- **The Sedgwick Claims Examiner is responsible for the following:**
 - to determine compensability and administer claims in accordance with state law
 - to inform you of your legal rights and obligations under the applicable state Work Comp law
 - to issue your wage replacement benefits according to state law
 - to pay your state acknowledged medical providers for approved services
- **Your responsibilities are:**
 - to stay in communication with your claims manager and to let them know if you are not getting the treatment that you need
 - to cooperate with reasonable requests made by Sedgwick in order to investigate your claim
 - to attend all reasonable medical appointments scheduled by the insurance company and notify your claims manager as soon as possible if you must reschedule an appointment or if your doctor cancels an appointment

Keeping Good Records

It is extremely important to keep an accurate record of everything that happens from the time that your injury occurs until your case is eventually closed. It is advisable to start a folder with all of the records listed below so that you will have all of your documents in one place should you need them.

- All paperwork documenting your injury
- All medical reports and records
- A correspondence with AA, Sedgwick, doctors, nurse case managers, attorneys or anyone else involved in your case
- Records of all income and benefits received
- A record of the dates you are off work
- A record of your mileage related to your medical treatment
- A diary of your symptoms, treatment, and how your daily activities are affected by the injury
- A telephone log including names, dates, and what was discussed

What if Your Claim is Denied?

- Always seek medical treatment if it is necessary. Do not put your health at risk by delaying treatment while waiting a claim to be approved.
- If your Workers' Comp claim is denied, Sedgwick is required to notify you in writing of the reason(s) for the denial. If you believe that the claim was wrongfully denied and would like to dispute the decision, you should contact the state workers' compensation commission for information regarding the proper dispute procedures. You may choose to consult with a Workers' Compensation attorney or, in some states, you may be advised by the workers' comp commission to do so.
- Please be advised that Sedgwick will not authorize payment for your medical treatment unless the claim is approved. You will need to pay for Medical treatment yourself or make other arrangements for payment until your claim is settled.
- If your claim is ultimately approved, most medical expenses should be covered and wage benefits retro-actively reinstated.

What if Your Benefits or Treatment are Denied?

- If your workers' compensation benefits or treatment are denied, you may need to request a hearing before your state workers' compensation appeals board. Examples of problems that may necessitate a hearing include:
 - **authorization for medical treatment** - The claims administrator refuses to pay for your approved medical treatment.
 - **authorization for surgery or tests** - Your treating doctor requests authorization to do surgery or perform tests; such as a MRI, and the insurance company refuses to authorize it.
 - **refusal to provide benefits** - The treating physician says that you are entitled to benefits, such as vocational rehabilitation services, and the insurance company refuses to provide them.
 - **insufficient benefits** - The insurance company pays temporary disability at a lower rate than your earnings justify.
 - **inadequate medical care** - You believe the quality of medical treatment you are receiving is inadequate, and the insurance company refuses to send you to another doctor.

IOD Clearance Process

- If you receive treatment at a hospital, clinic or an urgent care facility and you are released to full duty, you will need to fax your release to Sedgwick at (859) 280-3274. It is also a good idea to fax your release to the AA IOD Admin. Team at 682-275-9015.
- The F/A's Workers Comp treating doctor must provide medical documentation to show that the F/A can return to full duty and able to perform the essential functions of the F/A position.
- Many doctors are unfamiliar with the physical specifications of the F/A job, so make sure that your doctor has reviewed the F/A job description in order to adequately judge your ability to return to full duty with no restrictions. *See F/A Essential Job Functions.
- ☒ F/A are responsible to contact the AAIOD administration to return to work. They will advise you of ☐ any return to work requirements such as training, fingerprinting, drug testing, and making sure you ☐ are current with your AA Id's or local base badges.

☐ Returning to Work After Clearing From an IOD

Once you have cleared from your IOD, contact the AA training department with questions regarding ☐ any training you may have to attend. If you have questions about the timelines for training, contact ☐ the APFA contract rep on duty at contract@apfa.org.

IOD and Family Medical Leave

- The Family Leave Act allows employers to run FML concurrent with a work-related injury, and AA will do so if an injured employee meets the eligibility criteria.

PLEASE NOTE: The Flight Attendant job description and forms may be found on the IOD Department page on the APFA website.

Work Comp Terminology

- **Compensable Injury** - A work-related injury/illness that is approved by the Claims Manager based on the state's Workers' Compensation laws. Because of the complexity of these laws, the Claims Manager is solely responsible for determining compensability. American Airlines (MOD, FSM) is legally prohibited from determining claim compensability.
- **IOD Administrator** - The IOD Administrator is responsible for coding your IOD once it is deemed compensable.
- **Preferred Provider Network** - The Preferred Provider Network (PPN) is an established network of medical providers who accept Workers' Comp. If you reside in a state with employer directed care, if you wish to use your sick time in conjunction with an IOD, or if you qualify for TU pay continuance, you must use a PPN doctor.
- **Sedgwick Claims Examiner/Adjuster** - An independent insurance company employee who is contracted to manage the administrative portion of Workers' Compensation claims in compliance with applicable state laws. Among other responsibilities, the claims manager is responsible for determining claim compensability and authorizing certain medical procedures. Sedgwick CMS is currently the third-party insurance company that administers Workers' Compensation claims for American Airlines.
- **Nurse Case Manager** — Most Work Comp claims will be assigned a Nurse Case Manager. The primary responsibility of the NCM is to assist the injured employee in obtaining appropriate medical treatment. They can facilitate communications between your treating doctor and Sedgwick and address concerns regarding the medical aspects of your claim.
- **Statutory Waiting Period** - The number of days the injured worker must wait before state mandated workers' compensation payments become available. This waiting period varies from state to state. You will not receive any pay for the time during the statutory waiting period unless you exceed the Retroactive Period which also varies from state to state.
- **Temporary Total Disability (TTD) or Temporary Income Benefits (TIES)** - TTD or TIBS (Texas only) are the state required wage replacement benefits which commence after the Statutory Waiting Period.
- **State Acknowledged Medical Provider** — The medical provider that the Claims Manager recognizes with regard to determining your physical capabilities or limitations. Generally this will be the treating doctor that you selected, but in certain jurisdictions, the Claims Manager may designate an Independent Medical Examiner (IME) or Qualified Medical Examiner (QME) to make a determination regarding your status. The results of an IME/QME are legally binding.
- **Maximum Medical Improvement (M1V1) or Permanent and Stationary (P&S)** — This denotes the point in time when the primary treating physician determines that the injured worker has recovered as much as he/she is going to for a particular injury. In some states there is a statutory MMI/P&S imposed after a specified period of time.
- **Independent Medical Exam (IME) or Qualified Medical Evaluation (QME)** — IME/QME may be requested by Sedgwick. The results of the IME are legally binding. This means that if the IME clears you to return to work, your Work Comp benefits will cease immediately. If you disagree with the results of the IME/QME based on your own and your primary treating physician's assessment, there is an appeals process in each state. Contact your state's Workers' Compensation office to find out if you are required to attend the IME/QME or for information about filing an appeal.
- **Impairment Rating** - Impairment Rating measures the percentage of disability of the injured body part. This percentage represents the extent a work-related injury has permanently impaired the injured worker. This rating will determine the amount, if any, of the injured worker's permanent

disability payments and the number of weeks payable. Please keep in mind that the ability to clear AA Medical is NOT determined by the impairment rating, but by a Flight Attendant's ability to perform their essential job functions. (*See the AA Flight Attendant Job Description and Essential Functions.)

- **Functional Capacity Evaluation (FCE)** — The FCE is a physical test designed to assess an employee's ability to perform his/her essential job functions and is administered by a specialty licensed physical therapist.