



Peer Support Newsletter

FLIGHT DECK FOLLIES!

Aircraft Tech Ops Newsletter -
"Because duct tape fixes everything... Right?"





Local 591 National Peer Support

Credit IAM EAP, LAP

September 2026



From the Authors ...

Listen up, everybody! This month, we are focusing on Alcoholics Anonymous—AA—because recovery is about building up your strength, one day at a time!

AA and other 12-step programs are among the most widely used approaches to addiction recovery. They have helped many people find support, maintain sobriety, and become emotionally stronger.

Now hear this: AA may not be for everyone—and that is okay! But for many people, it provides fellowship, structure, encouragement, and the support needed to keep moving forward.

And to all of you supporting your coworkers on their recovery journeys—we salute you! Your kindness, understanding, and encouragement help to pump them up when they need it most.

Together, we are here to pump up recovery!

Alcoholics Anonymous

(Compiled with the help of ChatGPT)

Alcoholics Anonymous (AA) is one of the best-known programs for helping people recover from Alcohol Use Disorder (AUD). AA began in 1935. It is a peer support program, which means people in recovery help other people who are trying to stop drinking.

AA is not professional treatment like counseling or medical care. It can be used along with other AUD treatments. AA helps people plan to stop drinking alcohol and begin a recovery that focuses on getting support from others and taking responsibility for their actions.

The foundation of AA is the **Twelve Steps**. These steps help people look at how alcohol has affected their lives. Members are encouraged to ask for help, look honestly at their behavior, repair relationships when possible, and help other people in recovery.

AA also encourages people to work with a **sponsor**. A sponsor is usually an AA member who has been in recovery or a longer period of time. The sponsor shares experience and provides support. A sponsor has worked through the 12 steps and helps someone new to recovery work through the 12 steps.

Recovery from alcohol problems can take time. Some people may return to drinking, called a relapse, before becoming stable in recovery. Having support available over a long period of time can help people continue working toward their recovery goals.

One of AA's greatest strengths is **peer support**. People with alcohol problems may feel ashamed, alone, or misunderstood. Relationships may have been damaged because of drinking. At AA meetings, people meet others who have faced many of the same problems.

Members can talk about their struggles and successes. They can also meet people who have been sober for many years. Seeing others succeed can provide hope. AA can also help people build new friendships with people who support a life without alcohol.

Another benefit of AA is that support can continue after professional treatment ends. A person may complete a treatment program in a few weeks or months but continue attending AA meetings for many years. AA meetings are available in many communities and online. There is no cost to attend. This makes AA available to people who may not have insurance or cannot afford long-term counseling. Members can also become more involved by helping at meetings, working with a sponsor, and eventually helping newer members.

AA does not work for everyone. Some people may not be comfortable with AA's spiritual ideas, including the idea of a "Higher Power." People can also choose other recovery programs that may better fit their beliefs and needs. AA does not replace medical or mental health care. **Alcohol withdrawal can be dangerous and sometimes life-threatening.** A person at risk for serious withdrawal will need medical care. People who have mental health concerns along with alcohol problems may also need help from trained professionals.

Alcoholics Anonymous can be an important part of recovery. It provides structure, support, hope, and a community of people who



people may need

other recovery programs in addition to AA. AA is an important recovery resource. It gives people continuing recovery support. It also provides a clear path to a recovery program, and a community focused on helping one another live without alcohol.

Accessing Substance Use Treatment Through Your Employee Assistance Program (EAP)

If you or someone you care about is struggling with alcohol or other drug use, your **Employee Assistance Program (EAP)** can help. An EAP provides information and referrals for employees who are dealing with personal or work problems. This includes concerns about alcohol and other drugs. Getting help can begin with a simple phone call or online request. An EAP representative or trained EAP peer will listen to your concerns. The EAP will help you understand your choices and connect you with the right services. Your EAP will help you find the best option for your situation. The EAP will work with you to help you understand your health insurance benefits and find qualified treatment providers. EAP services are designed to protect your privacy. Confidentiality may be subject to certain legal, safety, or program limits. Your EAP representative can explain these limits to you. Asking for help early can prevent problems from becoming worse. You do not have to figure everything out by yourself. Your EAP will help you understand your choices and take the next step toward recovery.

- 12 STEPS**
01. SURRENDER
 02. HOPE
 03. ACCEPTANCE
 04. HONESTY
 05. OPEN MINDEDNESS
 06. WILLINGNESS
 07. FAITH
 08. TOLERANCE
 09. PATIENCE
 10. HUMILITY
 11. UNCONDITIONAL LOVE
 12. SHARING & CARING

Accessing Alcoholics Anonymous Resources

Alcoholics Anonymous (AA) offers several resources for individuals seeking support with alcohol recovery. Local AA meetings provide peer support, shared experiences, and opportunities to connect with a sponsor. Meetings can be found through the official AA website, local AA offices, treatment centers, or community organizations. Both in-person and online meetings are available, making support accessible to people with different schedules and needs. AA also provides books, pamphlets, and other recovery literature explaining the Twelve Steps and program principles. Most meetings are free to attend, and membership does not require insurance, professional referrals, or formal enrollment procedures.

Benefits and you:

As we Approach **Open Enrollment**, now is the time to take a close look at your benefits and make sure your coverage truly fits your needs.

It's important to find the right balance. Being **underinsured** can leave you and your family facing unexpected expenses when you need coverage the most. At the same time, being **overinsured** may mean paying for coverage you don't really need or duplicating benefits you already have.

Don't simply choose the same options you had last year. Take a few minutes to review your medical, dental, vision, life insurance, disability, and other voluntary benefits. Consider what has changed in your life and whether your current elections still make sense for you and your family.

Most importantly, **ask questions now**. Once Open Enrollment closes, your ability to make changes may be limited until the next enrollment period unless you experience a qualifying life event.

We are always here to help explain your options and point you in the right direction, but once the enrollment window has closed, there may be little or nothing we can do to change an election.

Take the time now. Review your benefits. Ask questions. Make informed choices.

The goal isn't to have the most insurance—it's to have the **right coverage when you need it**.

[Retirement Podcast 1 Starring David Emerline](#)

[Retirement Podcast 2 Starring David Emerline](#)

[EFP Pay Logix site](#)

This is an important site for managing all your payments and products. Please register. If you have an issue, call the call center @ 844-606-0524

[EFP Website for Benefit Information](#)

Important.....If you are about to retire, please stop your Direct deposit for HUB and contact EFP. 844-606-0524

Administration

- No member-paid administrative fees
- One toll-free 800# for products, billing, and claims issues
- Concierge line for TWU Benefit Coordinators

Member Benefits Comparison

Short Term Disability · Long Term Disability · Voluntary Life

All three lines are Voluntary (100% Member Paid). The proposal from The Standard is compared below against your current carrier across benefit design, eligibility, and rate structure.

Short Term Disability

- **Richer income replacement:** Benefit percentage increases from 50% to 60% of earnings; elimination period shortens from 15 to 14 days for both accident and sickness.
- **Max weekly benefit:** \$2,500 for insured predisability earnings.
- **Easier qualification:** Definition of disability changes to 60% of earnings, including unlimited overtime.

Long Term Disability

- **Higher benefit ceiling:** Benefit percentage rises from 50% to 60%; insured predisability earnings cap increases from \$10,000 to \$16,667/month, including unlimited overtime.
- **Longer rate guarantee:** Extends from 24 months to 36 months.
- **Longer own-occupation period:** Definition of disability extends from 12 to 24 months, delaying the switch to a stricter Any Occupation standard.

Voluntary Life

- **Employee coverage:** Up to \$250,000 maximum.
- **Spouse increments:** \$5,000 increments; maximum benefit of \$125,000 (capped at 50% of employee amount).
- **New accelerated benefit:** Defined accelerated death benefit of 80% of coverage, up to \$500,000.
- **Longer rate guarantee:** Extends from 12 to 36 months.

Bottom Line: The Standard's proposal improves core benefit percentages and adds features — 60% STD/LTD benefits, a new Life accelerated benefit, and longer rate guarantees across the board — in exchange for underwritten, age-banded pricing and the loss of multi-class rating.

LTD — Rate Comparison

Age	Current Carrier	Standard	Savings	% of Savings
<30	X	X	+\$0.127	+52.9%
30-34	X	X	+\$0.331	+66.2%
35-39	X	X	+\$0.180	+36.0%
40-44	X	X	+\$0.424	+46.6%
45-49	X	X	+\$0.337	+35.4%
50-54	X	X	+\$0.240	+21.8%
55-59	X	X	+\$0.134	+12.1%
60-64	X	X	-\$0.153	-15.15%
65-69	X	X	-\$0.153	-15.15%
70-74	X	X	-\$0.432	-60.8%
≥75	X	X	-\$0.432	-60.8%

STD — Rate Comparison

Age	Current Carrier	Standard	Savings	% of Savings
<30	X	X	+\$14.40	+43.6%
30-34	X	X	+\$24.80	+56.3%
35-39	X	X	+\$20.60	+46.8%
39-40	X	X	+\$25.70	+51.4%
45-49	X	X	+\$14.40	+28.8%
50-54	X	X	+\$27.60	+41.8%
55-59	X	X	+\$27.60	+41.8%
60-64	X	X	+\$58.60	+60.1%
65-69	X	X	+\$58.60	+60.1%
70-74	X	X	+\$77.60	+66.8%
≥75	X	X	+\$77.60	+66.8%

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