

Disability Do's and Don'ts

Pilot Mutual Aid

- **FILE YOUR CLAIM AS SOON AS POSSIBLE ONCE ON SICK LEAVE.**
- PMA claim form can be found [here](#).
- Exclusion Period of 6 months for a non-injury event following the Effective Date of Coverage
- Elimination Period is 60 days from the Onset of Disability or the exhaustion of all sick and all vacation, *whichever is greater*.
- 12 Monthly Payments maximum per Period of Disability
- 36-month Lifetime Maximum Benefit



Failure to file could result in a delay in receiving payments.



Filing after the Elimination Period will result in payments starting from the day you file the claim rather than payments beginning at the end of the Elimination Period.

Pilot Occupational Disability

- **FILE YOUR CLAIM AS SOON AS POSSIBLE ONCE ON SICK LEAVE.**
- POD claim form can be found [here](#).
- Exclusion Period of 6 months for a non-injury event following the Effective Date of Coverage
- Elimination Period is 12 months from the Onset of Disability or the exhaustion of all sick and all vacation, *whichever is greater*.
- Chemical Dependency - 24 Monthly Payments
- Limited Term - 24 Monthly Payments
- All other Disabilities - 60 Monthly Payments
- Potential 36-month extension of payments if awarded Social Security benefits



Failure to file could result in a delay in receiving payments.

LTD-American Airlines

- **FILE YOUR CLAIM AS SOON AS POSSIBLE ONCE ON SICK LEAVE.**
- Elimination Period is a minimum of 90 days from the Onset of Disability or the exhaustion of all sick and all vacation, *whichever is greater*.
- You will need to contact your Flight Office to obtain a copy of the AA Long Term Disability (AA LTD) claim form.
- You must file your AA LTD claim within 12 months of the Onset of Disability.



You should send your portion to Harvey Watt at the address on the form as soon as it is completed.



- **Remember, vacation is paid out in a lump sum.**
- **If you are unable to file for PMA, POD, or LTD, please have someone start the filing process for you.**
- **Remember when filing for LTD to ask your Flight Office for the Sick Verification Form.**
- **Not filing will prevent you from receiving payments.**
- **You want your payments waiting for you, not you waiting for your payments.**