

On Oct. 4, 2005, the psychiatrist wrote this summary about his new patient, an airline pilot: "The patient reports a long history of excessive worry, feeling tense, on edge, irritability. Since August his mood has deteriorated with poor concentration, poor appetite, lack of interest or pleasure, fatigue, difficulty with sleeping, feeling sad. Ranks his mood as 2/10 with 0 being worst and 10 being best. He reports that he had chest pain for which he was taken to the emergency room and there were no findings. The patient has been overwhelmed with his work, being a pilot, which has undergone some changes. He also has his own business, which has been very demanding...."

The psychiatrist diagnosed the 38-year-old married white male as having moderate to severe recurrent major depression and anxiety disorder NOS (not otherwise specified) as a result of work and family stressors. He prescribed Lexapro, a widely used antidepressant, and continued individual psychotherapy.

"I started flying at the age of 15," recalls the pilot, whose identity *Air Line Pilot* has agreed to keep anonymous. "It was my lifelong aspiration to be an airline pilot."

After his chest pains in September 2005 led the pilot to the emergency room and thence to the psychiatrist and his Lexapro prescription, his flying career ended abruptly: Under current FAA airman medical certification standards, a diagnosis of depression is disqualifying, as is use of psychoactive medications to treat it. No exceptions.

"My doctor thinks that I'll probably have to take medication [for depression and anxiety] for the rest of my life," the pilot continues. "After a one-week waiting period, I started receiving payments under my airline's short-term disability plan.

"When my eligibility for short-term disability expired, I applied for long-term disability. The insurance company denied my application.

"The first thing I did was to contact the chairman of our Master Executive Council Retirement and Insurance Committee. He referred me to Richard Pavel,

a senior field representative in ALPA's Retirement and Insurance Department." Pavel is one of 18 professionals in ALPA's R&I Department, which not only supports pilot group master executive councils during (often prolonged and complicated) contract negotiations

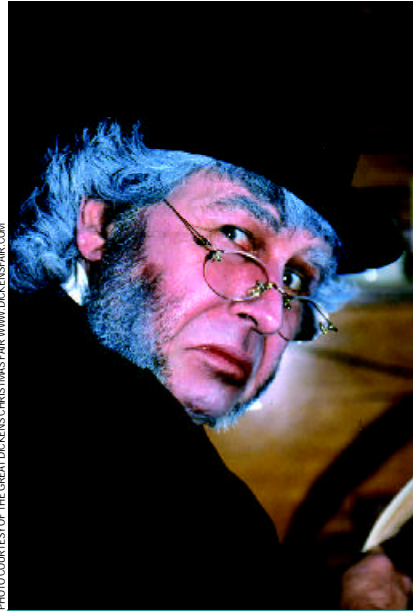


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ALPA Staff Bests Insurance Scrooge

"The breadth and depth of ALPA's R&I Department is unmatched."

By Jan W. Steenblik
Technical Editor

on R&I matters and monitors pension investments, but also includes an actuary, three benefits attorneys, three senior field representatives, and eight benefits specialists. The breadth and depth of ALPA's R&I Department is unmatched.

Seven of ALPA's eight benefits specialists work at the MEC offices serving the largest U.S. ALPA pilot groups—

Alaska, Continental, Delta, FedEx, Northwest, and United. In cases like that of our anonymous pilot, the MEC refers the pilot to the ALPA R&I Department in the Association's Herndon, Va., building.

ALPA's R&I professionals know the voluminous details of pilots' contracts, their insurance policies, and local, state, and federal laws that pertain to their area of expertise. Armed with an arsenal of knowledge and experience, plus a dedication to their mission, they help pilots get the benefits they are entitled to receive.

And that's just what Pavel did. In February 2007, Pavel began what would become a long and frustrating series of telephone calls and exchanges of letters and supporting documentation with the insurance company—which happens to be one of the major insurance companies in North America.

In March 2007, a representative of the insurance company told Pavel that, because of a change in the definition of disability under the policy, the pilot's claim would likely be covered. The next month, the insurance company reversed its previous opinion and denied the claim.

Pavel filed an appeal on behalf of the pilot.

Near the end of this dispute with the insurance company, the insurer said it was denying the pilot's claim because the FAA had not said he was ineligible to hold an airman certificate. Pavel had to educate the insurance company on the difference between an airman certificate and the airman medical certificate, which permits a pilot to exercise the privileges of the former.

Finally, on Nov. 5, 2007, the insurance company wrote that it had granted the pilot's claim. In addition, shortly before Christmas, as the pilot's financial situation was beginning to become desperate, he received a welcome and much-needed check—15 months of *retroactive* payments, totaling more than \$120,000.

"Because I had Richard to fight for me, I didn't have to spend a lot of money on a private attorney," the pilot points out. "I'm very blessed and happy to have had that ALPA service available to me." 🌐