



2118 FURLOUGH COMMITTEE



WHAT ARE WE HERE FOR?

- Point of contact while on furlough
 - furlough@apa2118.org
- Provide updates as often as possible
 - Community forum to share resources, answer questions, and address complaints...
- We are here to help with
 - Medical Coverage
 - Travel
 - Job Opportunities
- YOU ARE NOT ALONE!!!



WHAT WE ARE NOT HERE FOR?

The furlough committee is not involved in negotiations with the company. Remaining neutral allows us to focus on getting you the help that you need while on furlough.

There is a dedicated team fighting to bring you back. They are working tirelessly to find viable solutions to make that happen. We will obviously pass along any information that comes our way as well as forward any concerns you may have.



WHAT ARE WE WORKING ON?

- MEDICAL
 - MEDICAID
 - CHIP
 - OBAMACARE
 - COBRA
- TRAVEL
 - We are working on non-rev travel too and from job interviews.
- Job Opportunities
 - We are keeping current on all Airlines currently hiring and reaching out to our counter parts at such airlines in order to facilitate our Pilots on furlough being hired by said Companies.
- CLIMBTO350.COM



Employee Assistance Program (EAP)

Employee Assistance Program

- In addition to counseling, provides many helpful programs such as.
 - Financial information
 - Legal Support
 - Work-Life Solutions
 - This is a company benefit that, currently, will expire at the end of October
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The employee assistance program offers free, confidential support to all Team Members (full time, part time, or intern) 24/7.

Call: 800-272-7255

Device for those that may be hearing impaired: 800.697.0353

Online: guidanceresources.com

Company Web ID: COM589

Policy number: 98696

Below are some issues that EAP representatives can assist with:

- Confidential Counseling
 - Stress, anxiety and depression
 - Relationship/marital conflicts
 - Job Pressure
 - Substance abuse
 - Grief and loss
- Financial Information and Resources
 - Debt management
 - Tax questions
 - Retirement planning
- Limited Legal Support and Resources
 - Divorce and Family Law
 - Debt and Bankruptcy
 - Contracts
- Work-Life Solutions
 - Child and elder care
 - Pet care
 - Making major purchases

This benefit is confidential and is also available to members of your household. There is no sign up required and it includes up to five sessions per issue annually.



Employee Assistance Program (EAP) Cont.

MEDICAL

One of the questions we get asked the most is about medical coverage while on furlough. The following slides provide a brief overview of available options. While not the greatest options, there are some scenarios where Medicaid can provide low to no cost coverage.



MEDICAID

Qualification and Expanded vs Non-Expanded

Non-Expanded Medicaid States (see map)

- Medicaid gap
 - Don't make enough money to qualify for Obamacare subsidy.
- Very limited eligibility
 - Pregnant
 - Blind
 - Disability or family member in household with disability
 - Over 65
 - Responsible for a child 18 years or younger
- Kids under 18 covered by CHIP
- ALL ARE ENCOURAGED TO APPLY...



MEDICAID

Qualification and Expanded vs Non-Expanded

Income limits for Florida Medicaid
(most states are similar, but please visit your individual state's medicaid website for details)

Annual Household Income Limits (before taxes)

Household Size*	Maximum Income Level (Per Year)
1	\$16,971
2	\$22,930
3	\$28,888
4	\$34,846
5	\$40,805
6	\$46,763
7	\$52,722
8	\$58,680

*For households with more than eight people, add \$5,958 per additional person. Always check with the appropriate managing agency to ensure the most accurate guidelines.



MEDICAID

Qualification and Expanded vs Non-Expanded

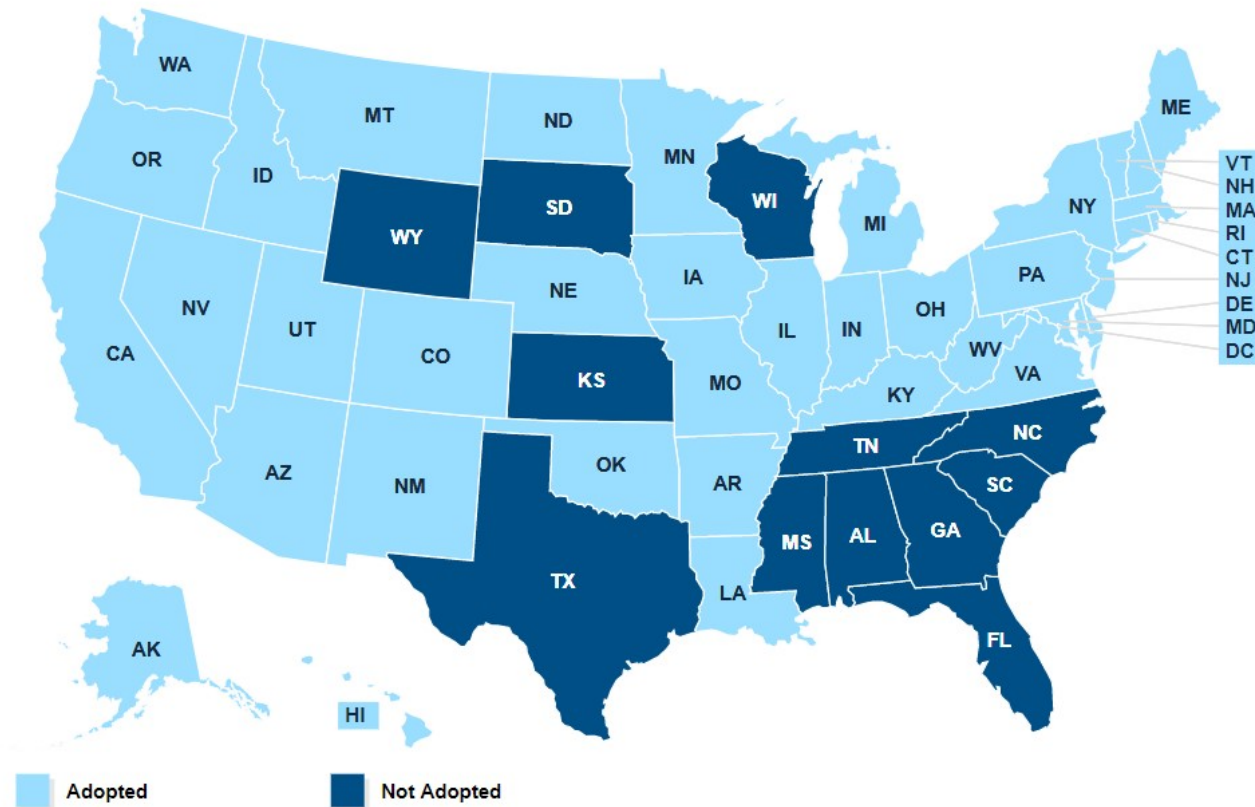
Expanded Medicaid (see state map)

- Eligible for free or low cost health care up to the income limits of Obamacare.
 - If you live in an expanded coverage state, this is a good option. You need to apply to get eligibility results.
- ALL ARE ENCOURAGED TO APPLY...



MEDICAID

Qualification and Expanded vs Non-Expanded



CHIP

Children's Health Insurance Program

Provides health coverage to eligible children, through both Medicaid and separate CHIP programs.

More information by state can be found at
<https://www.medicaid.gov/chip/index.html>



OBAMACARE Eligibility

It is unlikely that the majority of furloughs will qualify for Obamacare subsidy due to the minimum required income level.

The following is a chart for MINIMUM required income:

48 Contiguous States and Washington DC

Number of persons in household	2019 coverage	2020 coverage	2021 coverage
1	\$12,140	\$12,490	\$12,760
2	\$16,460	\$16,910	\$17,240
3	\$20,780	\$21,330	\$21,720
4	\$25,100	\$25,750	\$26,200
more	add \$4,320 each	add \$4,420 each	add \$4,480 each



Unemployment Income + Lost Wage Assistance

	MAX Unemployment	Max Weeks	LWA	Total =(UI * Wks) + (LWA*3)
Alabama	\$275.00	26	\$300.00	\$8,050.00
Arizona	\$240.00	26	\$300.00	\$7,140.00
Arkansas	\$451.00	20	\$300.00	\$9,920.00
California	\$450.00	26	\$300.00	\$12,600.00
Colorado	\$618.00	26	\$300.00	\$16,968.00
Connecticut	\$724.00	26	\$300.00	\$19,724.00
Delaware	\$400.00	26	\$300.00	\$11,300.00
Florida	\$275.00	12	\$300.00	\$4,200.00
Georgia	\$365.00	14	\$300.00	\$6,010.00
Idaho	\$448.00	20	\$300.00	\$9,860.00
Illinois	\$667.00	26	\$300.00	\$18,242.00
Indiana	\$390.00	26	\$300.00	\$11,040.00
Iowa	\$591.00	26	\$300.00	\$16,266.00
Kansas	\$488.00	16	\$300.00	\$8,708.00
Kentucky	\$552.00	26	\$400.00	\$15,552.00
Louisiana	\$247.00	26	\$300.00	\$7,322.00
Maine	\$667.00	26	\$300.00	\$18,242.00
Maryland	\$430.00	26	\$300.00	\$12,080.00
Massachusetts	\$1,234.00	26	\$300.00	\$32,984.00
Michigan	\$362.00	20	\$300.00	\$8,140.00
Minnesota	\$740.00	26	\$300.00	\$20,140.00
Mississippi	\$235.00	26	\$300.00	\$7,010.00
Missouri	\$320.00	13	\$300.00	\$5,060.00

Montana	\$552.00	28	\$400.00	\$16,656.00
Nebraska	\$440.00	26	\$300.00	\$12,340.00
Nevada	\$469.00	26	\$300.00	\$13,094.00
New Hampshire	\$427.00	26	\$300.00	\$12,002.00
New Jersey	\$713.00	26	\$300.00	\$19,438.00
New Mexico	\$511.00	26	\$300.00	\$14,186.00
New York	\$504.00	26	\$300.00	\$14,004.00
North Carolina	\$350.00	12	\$300.00	\$5,100.00
North Dakota	\$618.00	26	\$300.00	\$16,968.00
Ohio	\$480.00	26	\$300.00	\$13,380.00
Oklahoma	\$539.00	26	\$300.00	\$14,914.00
Oregon	\$648.00	26	\$300.00	\$17,748.00
Pennsylvania	\$580.00	26	\$300.00	\$15,980.00
Rhode Island	\$867.00	26	\$300.00	\$23,442.00
South Carolina	\$326.00	20	\$300.00	\$7,420.00
South Dakota	\$414.00	26		\$10,764.00
Tennessee	\$275.00	26	\$300.00	\$8,050.00
Texas	\$521.00	26	\$300.00	\$14,446.00
Utah	\$580.00	26	\$300.00	\$15,980.00
Vermont	\$513.00	26	\$300.00	\$14,238.00
Virginia	\$378.00	26	\$300.00	\$10,728.00
Washington	\$790.00	26	\$300.00	\$21,440.00
West Virginia	\$424.00	26	\$400.00	\$12,224.00
Wisconsin	\$370.00	26	\$300.00	\$10,520.00
Wyoming	\$508.00	26	\$300.00	\$14,108.00

AVG UI	Weeks	AVG LWA	AVG Total UI Payout
\$499.29	24	\$306.38	\$13,244.33

WHAT IS LOST WAGES ASSISTANCE?

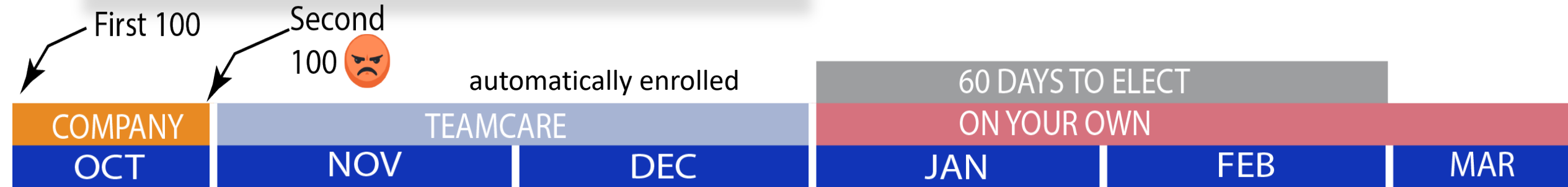
Lost Wages Assistance (LWA)

- The band aid between COVID relief bills
- 44 Billion in Disaster relief funding from FEMA
- 3 weeks of payments of \$300 each
 - States can opt to put in an extra \$100
- Funds almost depleted, hopefully not before new relief bill passed...
- New bill is back on the table. Will provide details as they come.



COBRA

- Eligible for 18 – 36 months of coverage.
- Cost is High. See Chart
- Same TeamCare coverage



2020 MONTHLY TEAMCARE PLAN COSTS (EMPLOYEE PAYROLL DEDUCTIONS)				
	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
MONTHLY COST OF THE PLAN	\$581.10	\$763.30	\$1,213.50	\$1,700.00
MONTHLY EMPLOYER SHARE (75%)	\$453.83	\$572.48	\$910.12	\$1,275.00
MONTHLY EMPLOYEE SHARE (25%)	\$145.27	\$190.82	\$303.38	\$425.00

- If recalled within 12 months (beginning Jan 1 2021) coverage begins day 1 of return.
- Recall after 12 months, there is an 8 week waiting period

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EXCO will provide individual accounts upon request at no charge.

- If you need an account email furlough@apa2118.org with the following information.
 - FIRST NAME ; LAST NAME ; EMAIL ADDRESS
- Take it if you need it, but please use it if you take it.
- Please have all requests in no later than 1 October



CONTACTS



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Questions?

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