

Dear Fellow SAPA Pilots:

According to the Council for Disability Awareness, “more than 1 in 4 of today’s 20 year-olds will become disabled before they retire.” US Airlines experience shows 1 in 20 pilots are grounded by the FAA every year. FAA oversight, safety concern, and a two month backlog of Medical Certification cases may increase the time a pilot is out of work without pay.

During illness or injury, we want you to be able to focus on recuperation, not how to pay your bills. A healthy sick bank and Long Term Disability coverage can help, but Loss of Medical Insurance can be a lifesaver. Your SAPA representatives and pilot leadership are making a concerted effort to bring Loss Of Medical (LOM) benefits to SkyWest in partnership with Harvey Watt & Co who works with virtually every major pilot group.

This plan has our FULL endorsement and has met or exceeded all comparisons with other airlines.

Key Points:

- * SkyWest Long Term Disability pays a taxed LOM benefit of 60% of your base earnings up to \$5,000 a month for only 24 months. Many pilots report that this is insufficient and ends too soon.
- * New SAPA Loss of Medical License coverage can protect pilots and their families all the way to retirement age. Research from other airlines and associations shows overwhelmingly positive feedback on coverage through Harvey Watt.
- * Insured pilots receive FAA Medical Certification Advocacy at no cost. Doctors and nurses provide you confidential representation and advice.

Questions? Contact Harvey Watt & Co. directly at 1-800-241-6103

Aric Arnold
SAPA President

Plan Features:

FAA Loss of Medical License coverage

Pays 67% of earnings up to \$10,000/
month tax free

Benefits begin after 6 months and
continue to age 65

Benefits and premiums are based on
the earnings that you report on your
application - not less than \$25,500 or
greater than your 3 highest months
averaged. You can change your
earnings by contacting Harvey Watt.

Policyholders receive unlimited FAA
Medical Certificate representation
and confidential consultation. Call our
doctors and nurses, led by two
Former US Federal Air Surgeons,
for simple medication questions or
major medical issues requiring doctor
representation to the FAA.

HOW TO ENROLL:

Apply directly online or submit this paper
application via fax, mail, or email:

Harvey Watt & Co
P.O. Box 20787
Atlanta, GA 30320

Email: pilot@harveywatt.com
FAX: (404) 761-8326