

LOSS OF MEDICAL LICENSE DISABILITY INSURANCE

Protect pilots and their families from an unexpected loss of income



Because airline pilots are required to hold a Federal Aviation Administration (FAA) Medical Certification in order to fly, a small medical issue or disqualifying medication can quickly ground them.

In partnership with Harvey Watt & Company, Symetra offers loss of medical license disability insurance and FAA Medical Recertification Services to help protect pilots' incomes in the event of a disability so they can focus on recovery and get back to the job they love.

Loss of medical license disability insurance

With nearly a decade of experience offering loss of medical license insurance, Symetra has the expertise to help protect pilots and help them navigate the requirements when grounded after a disabling injury or illness.

This coverage provides financial protection by filling the gap between being medically able to return to work but still unable to fly due to FAA safety restrictions.



Loss of medical license group short-term disability insurance

Short-term disabilities are more common than you think. Pregnancy, digestive disorders and FAA-mandated “watch and wait” periods are some of the conditions that may be covered by group short-term disability insurance with loss of medical license protection, which can help provide income protection for up to the first six months of a disabling condition.



Loss of medical license group long-term disability insurance

For pilots who are grounded for an indefinite period, group long-term disability insurance with loss of medical license protection can help provide income protection up to normal retirement age with flexible durations.

1 IN 20

The FAA requires pilots to renew their medical certificate at least once a year, if not more frequently, depending on age.¹

Due to strict regulation, **1 in 20 pilots** is on long-term disability for more than 4 months every year.²

AeroMedical recertification services

Navigating the medical certification process can be difficult. Harvey Watt offers AeroMedical recertification services that can help when a group disability insurance plan with loss of medical license protection is implemented.



Preventive FAA medical certification assistance

Pilots have access to a network of doctors who understand FAA requirements, when to take action, and how pilots can avoid unnecessary grounding or certification delays in the event of a health issue.



FAA recertification advocacy and representation

Pilots receive confidential assistance from senior aviation medical examiners, flight surgeons and nurse case managers. Harvey Watt will submit cases, expedite approvals, communicate with the FAA on the pilot's behalf and handle appeals.



Time of claim

Pilots receive full guidance throughout the claim process as treatment and conditions change—a confidential resource here to help.

Group life and accidental death and dismemberment (AD&D)

Group life and AD&D insurance can provide pilots and their families with the coverage they need to help secure their financial future. Symetra offers two types of coverage:



Basic group life and AD&D

Basic group life provides coverage for pilots at a cost that is typically lower than individual coverage.



Supplemental group life and AD&D

Supplemental group life gives pilots the option to purchase additional coverage based on their needs.

Administering plans for over 70,000 pilots, including most U.S. and many international airlines, Harvey Watt has the expertise to build plan designs that meet or exceed major airline offerings.

Value-add programs

The value-add programs offered through Symetra's group life and disability insurance provide pilots access to programs and services that offer help when it's needed most.

Employee Assistance Program (EAP)

Plan participants have unlimited telephonic access to licensed counselors who can help with things like locating child or elder care, dealing with substance abuse and managing family relationships. The program also includes up to five face-to-face visits with a counselor, financial planner or lawyer each calendar year.³

Beneficiary Companion

Beneficiary assistance coordinators offer 24/7 support and guidance following the death of a loved one.

Travel Assistance

Provides 24/7 help if plan participants have an emergency while traveling 100 miles or more from home.

Health Care Navigation

In the event of a covered disability claim, guidance consultants are available day or night to answer questions, connect plan participants with health care providers, and assist with benefit, billing and claims issues.

Identity Theft Protection Program

A high-touch, 24/7 service that helps protect plan participants against ID theft and offers support in the event their identity is stolen, including help with card replacement, translation services and emergency cash.

For more information, please contact your Symetra representative.



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Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, call your Symetra representative.

Harvey Watt & Company is not affiliated with Symetra Life Insurance Company or any of its affiliates.

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¹ "Fact Sheet – Pilot Mental Fitness." FAA Seal, 9 Jun. 2016. Retrieved 1 Dec. 2021, <https://www.faa.gov/newsroom/pilot-mental-fitness>.

² "Insurance Plans and Rates." Harvey Watt & Co. | Pilot Insurance | FAA Medical Certification, www.harveywatt.com/insurance-plans-and-rates.

³ In California, counseling sessions are limited to three sessions in a six-month period.