



*A Union of Professionals*

## Free Trauma Counseling and Voluntary Trauma Coverage

September 16, 2020

Since April 1, the American Federation of Teachers has provided an incident-based Trauma Counseling program to all active\* AFT members free of charge. Covered incidents, on and off the job, include aggravated assault, sexual assault, domestic violence, mass shootings, acts of terror and major disasters, 24 hours a day, 365 days a year. Covered workplace incidents—such as witnessing a violent act; contracting an infectious disease (including COVID -19); being bullied, harassed or threatened; or experiencing a secondary trauma—are also eligible for free trauma counseling.

The AFT also offers additional voluntary Trauma Coverage, which is a comprehensive program filling the gaps left by traditional insurance, workers' comp and employee assistance programs (EAPs). Underwritten by Lloyd's of London, Trauma Coverage provides specialized trauma counseling and immediate financial assistance, empowering recovery and reducing the time it takes to recover from a traumatic event. This member-paid program extends the services of the free Trauma Counseling and additionally includes income replacement, a death benefit and optional family coverage.

AFT members can add this voluntary Trauma Coverage with rates that are deeply discounted for members and their families. Individual members can insure themselves for as little as \$4 a month, or their family for \$16 a month. This is a 60 percent discount off the retail rate.

Under the AFT Trauma Coverage Family Plan, in the aftermath of a covered incident, the insured would receive 100 percent of their daily wage without a waiting period (students up to the age of 26 receive \$100 a day up to \$2,500), until they are back to work or reach their family plan maximum benefit of \$20,000 for that incident. Family Plan coverage provides an additional \$20,000 benefit to provide 100 percent of a family member's daily wages providing at-home support. That recovery care benefit helps pay for out-of-pocket medical expenses, including medical, dental, vision, hearing, pharmaceutical or addiction to prescribed drugs. The AFT Family Plan provides a \$5,000 counseling benefit per family member, per incident, extending the AFT member-only Trauma Counseling program to the entire family. There is also a \$200,000 accidental death benefit provided under the Family Plan.

We have insured individuals whose children have been assaulted or have contracted an infectious disease at school. Those covered students received specialized trauma counseling from a master's level or higher

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The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

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counselor using the latest in technologies. They've received \$100 a day while out of school, and they've had a family member there supporting them who has been fully reimbursed their lost wages for doing so. They've also had all of their medical expenses reimbursed up to their family plan maximum. These are featured benefits that are not available to the general public.

Below are some of our most frequently asked questions. We've highlighted a few that may provide answers to your questions surrounding natural disasters. If you have additional questions or would like material to help communicate either the AFT Trauma Counseling program or the voluntary Trauma Coverage extended benefits for members and families, please reach out to Eric Hukey at [eric@traumacoverage.com](mailto:eric@traumacoverage.com) or by the toll-free line at **855-631-1421**.

\*The AFT's free Trauma Counseling benefit is not available to retiree members or to agency fee payers.

## Frequently Asked Questions: AFT Trauma Counseling

September 16, 2020

Q: What is Trauma Counseling?

A: Trauma Counseling is an innovative form of mental health care that provides confidential therapy at any time in the one-year aftermath of a traumatic incident. It matches you with a therapist and uses the latest communication technologies—phone, video, text and even AI (artificial intelligence)—to provide help when you need it.

Q: Who is eligible?

A: All AFT members who are either actively employed or on a leave of absence and who have experienced a covered traumatic incident are eligible to receive this benefit. Retired members and agency fee payers are not eligible for this coverage.

Q: What is covered, and when?

A: You are covered 24 hours a day, 365 days a year, if your incident involves any of the following: domestic violence, aggravated assault, sexual assault, mass shooting, terrorism, or you are infected, injured or traumatized by a disease during a major disaster. Coverage also includes incidents in your place of work if you are traumatized by contracting an infectious disease, witnessing a violent incident, bullying, harassment, threats or secondary traumas.

Q: What is considered a major disaster?

A: There are two types of disaster declarations made by the federal government: emergency declarations and major disaster declarations. A major disaster is any natural catastrophe, including any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm or drought, or, regardless of cause, any fire, flood or explosion, in any part of the United States, that causes damage, ecological disruption, loss of human life, and deterioration of health and health services on a large scale.

Q: Didn't I already have this benefit.

A: This is an additional and unique benefit beyond any provided by your insurance, your employer, an employee assistance program or workers' compensation.

Q: What does this cost?

A: There is no cost to you; it is an AFT-paid benefit for eligible members.

Q: Does the traumatic incident have to occur at work to be eligible to receive the benefit?

A: No. Your coverage is much broader than your employment. Some incidents are specific to the workplace, while others are broader.

Q: How do I sign up? How can I trust that this service is confidential?

A: You do not have to sign up for the service until you need it. Members will gain access to the program through the AFT Member Benefits portal: **[www.aft.org/members-only](http://www.aft.org/members-only)**. This requires registration with a member ID; after that, you will work directly with the provider. Note: The AFT recently added an ID look-up function to the members-only page to assist members in accessing the benefit.

Q: Why am I required to submit a claim to receive benefits?

A: Trauma Counseling is provided through insurance, and submitting a claim is the process to request benefits—similar to requesting healthcare benefits through your health insurance company.

Q: Is this different from an employee assistance program?

A: Yes, the counselors in this program have all received specialized training in post-traumatic care. The benefit offers up to 21 hours of therapy, personally customized to stretch across three months in short and long sessions, and staged to include a diagnosis, a midway update and a final summarizing session.

Q: What if I don't have access to a computer?

A: Please call the program's toll-free number, **855-631-1421**, to speak with an authorized representative about different ways to access this form of therapy.

Q: If I use trauma counseling, can I also receive benefits from workers' compensation, my employer and/or counseling through my insurance?

A: Yes, this trauma benefit is in addition to those benefits.

Q: Is trauma from contracting the coronavirus covered?

A: Yes, contracting the coronavirus is a covered incident if contracted while at work. A workplace incident report from your workplace or your union that verifies workplace exposure to the coronavirus will be required.

Q: When is this benefit not available?

A: Coverage ends if you are no longer an AFT member actively employed or on leave of absence.

Q: Do I need to enroll?

A: Working AFT members are automatically enrolled.

Q: Is there a waiting period?

A: No. Once you successfully register at the AFT member portal, you are immediately eligible to receive this benefit.

Q: How do I find a therapist who is covered by the Trauma Counseling benefit?

A: You don't have to find a therapist. The Trauma Counseling program will connect you. It has identified high-performing therapists across the United States. Each is licensed, has earned a master's or higher degree, is trained in post-traumatic incident mental health care and has undergone an extensive background check.

Q: What if I don't have time to see a counselor?

A: Because this counseling is facilitated by today's technology, you have great flexibility in setting up your sessions, which can occur 24/7 from anywhere. Of course, sessions must be scheduled at times agreeable to both parties.

Q: What if I don't seek trauma counseling right after an incident?

A: Trauma counseling can be provided within one year from the date of a covered incident. Counseling must begin within one year following an incident.

Q: Do I have to be an AFT member to get access to this program?

A: Yes. This program is exclusively for AFT members who are actively employed or on leave.

Q: How do I file a claim?

A: Claims can be filed directly on the Trauma Counseling page reached via the link at **[www.aft.org/members-only](http://www.aft.org/members-only)**. Under plan resources, members will find a Submit a Claim tab. This will enable members to provide more information, along with any documentation needed for the claim.

Q: Can I extend my coverage and/or add my family?

A: Yes, the insurer also offers a long-term, comprehensive Trauma Care program, available for purchase. AFT members pay a substantially reduced cost for this coverage, which includes recovery care, income replacement, a death benefit and family coverage. For details, visit **[www.aft.org/members-only](http://www.aft.org/members-only)** and click on the Trauma Coverage portal or call Trauma Coverage toll-free at **855-631-1421**.

Q: Where can I find more information about the paid trauma coverage benefit?

A: You can learn more at the Trauma Coverage website, accessible through the portal at **[www.aft.org/members-only](http://www.aft.org/members-only)**, or call Trauma Coverage toll-free at **855-631-1421**. The AFT recently adding a member ID look-up function to the members-only page, so you can access this even if you don't have your member ID at hand.