

**Employee Information Package
 for APFA Represented Employees
 Accepting the Paid Voluntary Leave of Absence (PVLOA)**

Important Contact Information	
American Airlines Benefits Service Center <ul style="list-style-type: none"> • Direct Billing • Health Spending Accounts • Tax Free Spending Accounts (FSA) • Smart-Choice Accounts 	Phone: (888) 860-6178
	Web: http://digital.alight.com/american-airlines/
American Airlines Credit Union	Phone: (800) 533-0035 Web: www.aacreditunion.org
401K Fidelity	Phone: (800) 354-3412
	Web: www.netbenefits.com/aa
	Email: my401k@aa.com
Computershare (Stock Awards)	Phone: (888) 608-2588
	Web: www.computershare.com/aal
EAP & BEHAVIORAL HEALTH OptumHealth – within USA, Canada and PR	Phone: 800-363-7190
	Web: www.liveandworkwell.com
Employee Assistance Program	Phone: (800) 555-8810
Employment/Salary Verification The Work Number AA Company Code – 10101	Phone: (800) 367-5690
	Web: www.theworknumber.com
Express Scripts (Prescriptions)	Phone: (800) 988-4125
	Web: www.express-scripts.com
EyeMed (Vision)	Phone: (844) 714-5678
	Web: https://www.eyemedvisioncare.com/american
Health & Welfare Benefit Plan Documents	Web: http://my.aa.com/en/plan-information-health-resources
MetLife	Phone: (877) 275-6387 – Life Ins. Conversion
	Phone: (866) 492-6983 – Life Ins. Portability
	Phone: (888) 526-8495 – Long Term Disability
	Web: www.metlife.com
Medical Plans Blue Cross Blue Shield (BCBS) of Texas	Phone: (877) 235-9258
	Web: www.bcbstx.com
Medical Plans UMR	Web: www.umar.com/americanairlines
Medical Plans/ Dental MetLife Dental	Phone: (866) 838-1072

	Web: www.metlife.com/dental
Travel	Web: employeeservices@aa.com
Payroll Customer Service	Legacy AA Phone: (800) 447-2000 Web: https://epays.aa.com
	Legacy US Phone: (800) 447-2000 Email: Payroll@aa.com
W-2	Web: www.w2.adp.com
Journey to Wellbeing (Limeade)	Phone: (855)-493-2582

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Important Notice Regarding the PVLOA:

While you are on a Paid Voluntary Leave Of Absence, you are still a team member of the company and will be returned to work at the end of your leave. You may not return to active status prior to the end of your leave, unless the company cancels the leave. In the event that a leave is canceled, the company will notify you in accordance with the provisions of the Collective Bargaining Agreement. You must keep your address current with the company at all times and update your address via Jetnet, in the Team Member Services section by clicking on “Update my information.”

Paycheck

You will continue to be paid during your normal payroll cycle in accordance with your local state law, and will be distributed in the same manner as your previous paychecks. Please refer to Jetnet regarding questions related to details regarding your pay rate under the PVLOA.

You will retain access to paycheck details.

- Legacy AA Team Members, can access epays at <https://epays.aa.com>
- Legacy US Airways Team Members can access Paperless at <https://paperlesspay.talx.com/PreAuthenticated/EnterUserID.aspx>

For questions regarding your paycheck, please contact Payroll Customer Service at 800-447-2000 and select the Payroll Customer Service option.

Vacation and Sick Pay

Vacation will be accrued as outlined in your applicable collective bargaining agreement and unused vacation paid out as outlined in the Letter of Agreement.

Sick time will be accrued as outlined in your applicable collective bargaining agreement. However you will not be paid for any sick days while on Paid Voluntary Leave of Absence.

Nonstop Thanks

You are able to keep or redeem your Nonstop Thanks recognition points while on PVLOA. If you chose to separate from the company for any reason, points will expire once you leave the company.

Company Issued Property

Company property must be returned by the end of the last day of actual work before the leave, unless otherwise approved by an officer or People department.

Company property includes, but is not limited to, SIDA badges, laptops, credit cards, cell phones and all documents relating to company business.

Employment/Salary Verification

The Work Number® is an automated service that provides you the ability to provide proof of employment or income for your time at American. The Work Number is widely known to mortgage lenders, banks, apartment complexes and others who may need proof of your employment or income and can be used anytime, anywhere, 24 hours a day, seven days a week. You benefit from having control of the process, since you authorize access to your information.

The Work Number® will provide team members with the dates of employment and the position the team member held while with the Company.

The company code for team members is 10101.

For Verifiers Who Only Need Proof of Employment

Employment verification without salary information requires no action on your part. Provide the verifier the following access information to use The Work Number:

- Website/Telephone: www.theworknumber.com or 1-800-367-5690
- Employer Code: 10101
- Your Social Security number

For Verifiers Who Need Proof of Employment Plus Income

Step 1) Create a Salary Key – this is a six-digit number that allows one-time access to your salary information.

To do so, access:

- www.theworknumber.com or 1-800-367-2884

Step 2) Select the “I’m an Employee” option, then select “Enter Site”.

Have the following information ready when logging in:

- Legacy American Airlines use Employer Code: 10101
- Your User ID - your Employee Number

- Your Default PIN - your Birth Month and Day + Last 4 digits of your SSN (mmddssss)

If your Date of Birth is October 30, and the last four digits of your Social Security Number are 1234, your Default PIN would be 10301234.

Step 3) Select the Salary Key tab, then select New Salary Key. Write down the six-digit number.

Step 4) Provide the following information to the individual verifying your employment and income:

- Legacy American Airlines use Employer Code: 10101
- Your Salary Key Number (from Step 3)
- One of the two The Work Number® access options shown below:
 - www.theworknumber.com
 - 1-800-367-5690

If you need additional help, please contact the Employment Verification Team at Employment.verification@aa.com

While there is no cost to the team member, the verifier may be assessed a fee. Public Service Agencies should visit the “Social Services” area on the website or call 1-800-660-3399. You can request an Employment Data Report, which includes employment and income information provided by American, as well as information about verifiers who have requested your data. If you have questions, contact The Work Number Help Desk from 7 a.m. - 8 p.m. Central time at 1-800-996-7566 (TTY – Deaf: 1-800-424-0253).

Unemployment Compensation Insurance

Unemployment Compensation regulations vary by state.

Contact your local unemployment office for information about filing an application, benefit eligibility and payments.

New York State Only

You will need a Record of Employment Form #1A, 12.3 that is used for identification purposes when applying for unemployment insurance.

The form can be obtained through the New York Department of Labor website at:

www.labor.state.ny.us/ui/how_to_file_claim.shtm.

You will need the NY State Employer Registration number, which is 4370409. The Federal Employer Identification Number is 121592798.

Connecticut Only

Your manager will give you an Unemployment Notice Form #UC-61 that is used when applying for unemployment insurance. It contains the company registration number – 43-075-05.

Massachusetts Only

In Massachusetts, employers must provide the employee a copy of Massachusetts Unemployment pamphlet as soon as practicable, but no more than 30 days, from the last day the employee performed compensable work.

Tax Records

All U.S.-based team members receive their W-2s from ADP (www.w2.adp.com).

If your W-2 shows incorrect wages or taxes withheld, you can request a corrected W-2 by contacting the Payroll Service Center at 800-447-2000 (option 1, then option 6) between 8 a.m. – 6 p.m. CT Monday through Friday or via email at psc@aa.com for assistance. For Form 1095-C (Tax form required under the Affordable Care Act), please access the Benefits Service Center via <http://digital.alight.com/american-airlines/>

Benefits Information

A team member taking the Paid Voluntary Leave of Absence (PVLOA) will have access to the same health benefits and programs for you and your covered dependents you have as an active team member.

Premiums will be deducted from your paycheck. In cases where your paycheck doesn't cover your premiums due to the reduced salary offered through the special PVLOA, you will receive an invoice to pay for your health benefits on a monthly basis, which you must pay in a timely manner in order to retain your benefits coverage while on leave.

If you do transition to direct billing, your bill will mail from the Benefits Service Center around the second week of each month. Payment will be due the first of the next month with a 30 day grace period. You can make payment online and also set up auto-payment via your checking account. You can also make payment by mailing a check or money order to the address on the bill. Please be sure your address is correct via Jetnet to ensure we send the invoice to the correct address.

If you would like to dis-enroll from any of your current benefits coverage, you can complete a life event within 60 days of the start of the special PVLOA date by accessing the [Benefits Service Center](#) via my.aa.com. You will only be able to drop coverage and/or dependents from your existing coverage. If you choose to drop certain coverages such as disability or life insurance you will not be able to re-enroll without proof of Good Health. You will also be able to process a life event upon return to work to update coverage by accessing the Benefits Service Center.

In addition, you will be able to participate in Annual Enrollment in the fall of 2020. At that time you can add, make changes or drop coverages for you and/or your dependents.

Additional benefit programs available to you:

- Please go to my.aa.com to find more details and contact information about the below programs:
- Health Navigation Support: You can call the number on the back of your medical ID card to talk to a personal health assistant for health and benefit needs.
- Doctor on Demand: Conveniently see a doctor via video conferencing 24/7 using the Doctor on Demand app. The cost per visit will be the same as when you were active, if you remain enrolled in coverage while on leave.

- Employee Assistance Program: All team members and their families have access to four free counseling sessions for any issue. This confidential service from EAP specialists is available 24/7 to connect you to support either in person or via phone.
- Voluntary Programs: If you are enrolled in offerings such as critical illness, home and auto, or pet insurance, those can continue if you want and you will receive a separate direct bill from each benefit in which you have enrolled.
- Advance Medical Second Opinion: If you are enrolled in medical coverage, you can contact Advance Medical if you need to find the path right for treating a medical condition.

For additional questions, contact the Benefits Service Center at 1-888-860-6178 9 a.m. – 6 p.m. CT Monday through Friday, or Saturday through Sunday, 8 a.m. – 4 p.m. CT.

Annual Benefits Enrollment

Annual benefits enrollment will be conducted online during the month of October. If you would like to make changes to your benefits for 2021 you must go to Jetnet during October. You may also change beneficiary information online effective October 1. The Team Member Service Center will not be able to complete enrollment over the phone.

Health Care Flexible Spending Account (FSA), Limited Purpose Flexible Spending Account (LPFSA), Dependent Day Care FSA

If you are enrolled in the Health Care Flexible Spending Account or the Dependent Day Care Flexible Spending Account, deductions will accumulate and be taken from any checks issued to you. You may continue, reduce, or stop account deposits. If you elect to stop or reduce your Health Care Flexible Spending account, you will not be able to increase your account deposits, when you return to work. If you elect to stop or reduce your Dependent Day Care Reimbursement account, call the Team Member Service Center. A Life Event will be required to reinstate the account or increase the account deposits upon your return to work.

If you elect to stop coverage, claims will be payable only for expenses incurred before your leave. This means, if stopped, you will lose funds if your deposits, prior to your leave, were greater than your claims prior to your leave. If you continue or reduce your account deposits, all funds deposited are eligible to pay claims incurred.

IRS Rules require both you and your spouse, if married; to be either working, attending school full-time or disabled during the time period Dependent Day Care claims are incurred.

American Airlines Federal Credit Union

At American Airlines Federal Credit Union, once you're a member, you're always a member. Therefore, your PVLOA from American Airlines Group, Inc., or any of its subsidiaries, does not affect your member-owner status or privileges. However, if you are not already a member, we would love for you to join today. We realize that your financial situation might change, and we are committed to working with you to make the best of your situation. If you have questions about your direct deposit, checking accounts, loans, etc. please talk to an AACU member representative for more information. You may visit one of our branch offices or contact us at (800) 533-0035.

American Airlines 401(k) plan

You are still an active team member with eligible earnings, so your 401(k) contributions and any applicable company contributions and/or matches will continue, but based on your reduced pay. If you have any questions about your 401(k) please contact Fidelity by logging on to Fidelity NetBenefits® at www.netbenefits.com/AA or by calling the American Airlines 401(k) Service Center at Fidelity toll free at (800) 354-3412 Monday through Friday (excluding all New York Stock Exchange holidays except Good Friday), from 8:30 a.m. to midnight Eastern time.

Travel

In accordance with company policy and provided you were eligible for travel privileges from the start of the Paid Voluntary Leave of Absence (PVLOA) Program, travel privileges, including online, AA20, A9 and OAL/ZED travel, will continue as an active team member of American Airlines for the duration of your leave of absence.

Travel is valid for:

- You
- Your spouse or domestic partner (DP)
- Registered companion (RC), if you are not married
- Your qualified children (dependent children, dependent students, non-dependent children, or DP's children up to age 24)
- Your designated parents/ parents-in-law/DP's parents
- Guest travelers (D3)

Travel Classification

D1 – eligible travelers may continue to use their 6 one-way passes per calendar year

D2 – team members and eligible travelers

D2R – retiree and eligible travelers will travel at the D2R boarding priority

D2P -- for up to two (2) designated parents/parents-in-law/DP's parents traveling without team member. If traveling with team member, they will board at D2R priority.

D3 – friends and family members will share your annual allotment of one-way passes

- A9 travel – positive space travel for emergency/bereavement
- AA20 – you may continue to purchase AA20 positive space revenue tickets for you and your eligible travelers during your travel period.

Jumpseat Travel

You will be eligible for cabin jumpseat (CJ) travel for the duration of your leave of absence.

Managing Your Travel Profile and Flight Listings

You will retain limited access to travel page for the duration of your travel privileges. Access will include the travel pages and news to be expanded where appropriate over time. Continue to use your same user ID and password.

You will retain access to the Travel Planner and your Traveler Information page by visiting <https://retirees.aa.com> and you may continue to use the following tools to manage travel:

Traveler Information Page – Add/edit the profiles of your eligible travelers according to the rules outlined in the Travel page.

Travel Planner– Check flight availability, create, edit and cancel flight listings, add/edit profiles of eligible travelers.

You may check in up to 24-hours prior to departure in the Travel Planner.

NRSA Charges

Service charges are waived system-wide for you, your spouse or domestic partner or RC and your qualified children. All travelers will be responsible for any international taxes or fees if applicable to the itinerary. Service charges apply for parents, parents-in-law and D3 guests when traveling in any cabin.

In addition to applicable NRSA charges, imputed income will be continued to be calculated for travel by your DP, RC and non-dependent children and DP's children. You will be taxed on the value of their travel.

Only travel by your DP, RC, non-dependent children, or DP's children is subject to imputed income.

See the Imputed Income section of the Travel Guide for additional information.

Method of Payment

The method of payment for all personal travel including Non-Revenue Space-Available (NRSA) travel by you and your eligible travelers is via Electronic Form of Payment (eFOP). You have two options to pay for travel;

1. You may store a card (credit or debit) in your traveler information profile in the Travel Planner--Travelers. Once stored, your card will be billed for applicable service charges, international taxes or airport fees for you and your dependent travelers, or
2. You can input a one-time use card at the time of booking to pay for service charges, international taxes or airport fees. If you choose the one-time use card option, you will need to re-enter the card each time you create a new flight listing.

Once the flight listing or booking is complete, you will be provided with details of the estimated service charges, including the routing, passenger name, pass type, class of service and date of travel in the Trips history section on (Upcoming trips) Travel Planner. In addition, imputed income, if applicable, will be estimated.

Payment for past-due travel charges will show in the Trips history (Previous trips) with a Pay Now option. To reconcile past-due charges, select the Pay Now button and input your credit/debit card information.

Failure to pay your bill within 30 days of the invoice date will result in the suspension of your travel privileges, as well as a \$40 late fee to be assessed and added to the next invoice. After your payment and fee have been processed, your travel privileges will be reinstated; however, additional suspensions may apply to unpaid invoices.

Failure to pay any company debt may result in your travel eligibility being suspended. This includes, but is not limited to NRSA, salary overpayments, and non-payment of benefits. Your travel privileges will be suspended until the balance is paid in full or a pay plan has been negotiated and brought current (no pay plan option is available for NRSA). Required payment will include any associated administrative fees and waiting periods may also apply.

NOTE: Non-revenue travel is a privilege with certain responsibilities and is not a form of compensation. As with any policy, the Company reserves the right to change these privileges, in any way, if it is in the best interest of the organization for our team members and retirees.

Refer to the Travel Guide regarding any specific questions you may have surrounding travel privileges.

Address Change

You must keep the Company advised of any changes to your address. You may update your information on Jetnet under Team Member Services, or by calling the Team Member Service Center at (800) 447-2000.

Failure to maintain a current address could prevent the company from contacting you, should it be necessary to do so. Please note that filing an address change with American does not file an address

change with other services such as Fidelity Investments, American Airlines Credit Union, Benefit Concepts, HealthFirst, etc. Please ensure you advise all of your address change in addition to American.

Training and maintaining your qualifications

While on leave of absence, you're required to keep your qualifications current. You may attend training in your base month and no later than your grace month.

You'll be compensated for this training during the normal pay cycle – which is your mid-month paycheck *following* the month you complete training.

Disclaimers

We've provided this information to give you a summary and overview of some of the key issues with which you may be concerned. Keep in mind, however, that this is just a summary, and is not as comprehensive or as detailed as the plan documents governing these benefits or the applicable policies. In the event of any conflict between the information provided to you in this document, and the terms and conditions of any particular welfare or benefit plan document, or policy, such plan or policy will govern. Plans and policies remain subject to amendment, modification or termination.