

**Employee Information Package
for APFA Represented Employees
Accepting the Voluntary Early Out Program – Lump Sum (VEOP)**

| Important Contact Information | |
|---|--|
| American Airlines Benefits Service Center <ul style="list-style-type: none"> COBRA Health Spending Accounts Insurance Payments for Retirees and Survivors Tax Free Spending Accounts (FSA) Your Spending Account (YSA) | 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 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 Accolade | Phone: (833) 346-3929 Web: member.accolade.com |
| DFW Connected Care | Phone: (800) 784-5473 Web: my.aa.com/dfw-connectedcare/ |

| | |
|---------------------------------|--|
| MetLife Dental | Phone: (866) 838-1072 |
| | Web: www.metlife.com/dental |
| Medicare | Phone: (800) 633-4227 |
| | Web: www.medicare.gov |
| Via Benefits® | Phone: (844) 287-9947 |
| Travel | Web: employeeservices@aa.com |
| Payroll Customer Service | Phone: (800) 447-2000, follow prompts |
| | Email: Payroll@aa.com |
| | Web (LUS): paperlesspay.talx.com |
| | Web (LAA): epays.aa.com |
| W-2 | Web: www.w2.adp.com |
| Journey to Well-Being (Limeade) | Phone: (855)-493-2582 |

• **Contents**

Important Notice Regarding the VEOP:..... 4

Final Paycheck 4

Vacation and Sick Pay 4

Grand Slam Program Awards **Error! Bookmark not defined.**

Beyond Thanks 4

Company Issued Property..... 4

Employment/Salary Verification 4

 For Verifiers Who Only Need Proof of Employment..... 5

 For Verifiers Who Need Proof of Employment Plus Income..... 5

Unemployment Compensation Insurance..... 6

Tax Records..... 6

Post-Employment Benefits Information 6

Life Insurance 10

Accidental Death & Dismemberment (AD&D) Insurance 11

Voluntary Benefits..... 11

Short Term and Long Term Disability (STD/LTD)..... 12

American Airlines Federal Credit Union..... 12

American Airlines 401(K) plan 12

Travel..... 13

Defined Benefit Pension Plans – Legacy American Airlines 17

Defined Benefit Pension Plans – Legacy US Airways..... 18

Address Change..... 19

Disclaimers..... 19

2020 Monthly Active Cost – Medical 20

2020 Monthly Active Cost - Vision and Dental **Error! Bookmark not defined.**

Important Notice Regarding the VEOP:

The election of the Voluntary Early Out Program is considered a voluntary resignation regardless of a Flight Attendant's decision and eligibility to retire and collect pension. As such, all policies and procedures associated with a resignation will be applied. If eligible and you choose to convert to retirement status after your VEOP has been processed, the provisions of retiree travel will apply.

Final Paycheck

Your final paycheck will be provided to you in accordance with your local state law, and will be distributed in the same manner as your previous paychecks.

You will retain access to paycheck details for 36 months from the date you leave the Company (access is granted 48 hours after your separation).

- 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 final paycheck, please contact Payroll Customer Service at 800-447-2000 and select the Payroll Customer Service option.

Vacation and Sick Pay

A Flight Attendant taking the VEOP with Immediate Separation will be paid out any accrued vacation at the time of separation, unless otherwise required by law.

Nonstop Thanks

Please redeem your Nonstop Thanks recognition points on or before your last day with the company.

Points will expire once you leave the company.

Company Issued Property

When a team member terminates employment with American Airlines, all Company property must be returned by the end of the last day of actual work, unless otherwise approved by an officer or People department.

Company property includes, but is not limited to, identification badges, laptops, tablets, 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 American Airlines 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 American Airlines)**
- 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:

- 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:

- 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/>

Post-Employment Benefits Information

Upon separation from the company, medical, dental and vision coverage will continue at the same rates team members pay today and with the same coverage, but administered through COBRA (Consolidated Omnibus Budget Reconciliation Act of 1986). COBRA continuation coverage allows you to remain in the same plan as similarly situated active team members and is subject to any future rate or plan changes that are implemented. You may elect to continue coverage for yourself and your dependents for a maximum period of 30 months. However, you may elect to drop coverage for yourself or individuals in your family. You'll simply pay for your coverage through

the Benefits Service Center. Please note that if you or your covered dependent are Medicare-eligible, COBRA will be secondary even if you are not enrolled in Medicare.

Health and Welfare Benefits Plan documents are accessible for review at <http://my.aa.com/en/plan-information-health-resources>.

You can enroll in COBRA by logging into <http://digital.alight.com/american-airlines>. You will be required to create your own username and password as a first-time user.

In addition, you will receive a COBRA solicitation packet in the mail from Alight Solutions, our COBRA administrator, which will have information on your rights under COBRA, your election form with benefit options and costs.

COBRA packets can take up to approximately 2 weeks to be mailed to your home, but if you do not receive a solicitation packet, you may call the American Airlines Benefits Service Center at (888) 860-6178 to request another one.

You will have up to 60 days from the date the packet is mailed to enroll with the American Airlines Benefit Center. You can enroll online or by calling the American Airlines Benefit Center at (888) 860-6178.

- After you enroll, you will receive a billing statement in the mail.
- Premiums are due within 45 days of the day you enroll.
- Coverage and payment will be retroactive to the date of separation.
- The benefits administrators will not be notified of your enrollment until your first payment is made.

To maintain COBRA coverage, you must pay the full cost of continuation of coverage on time. The premiums are due as scheduled regardless of when you receive the billing notice.

Payments can be made by mailing a check or money order directly to the address on your billing notice. You may also make a payment online at <http://digital.alight.com/american-airlines> using your checking account. Additionally, you have the option to enroll in direct debit from your checking account, which would allow Alight Solutions to pull the premiums due for COBRA on the first of each month, thus ensuring your coverage would not be dropped due to non- or late payment.

Non-payment of premiums includes payments for continuation of coverage not postmarked within 30 days after the date payment is due or checks returned for non-sufficient funds (“NSF” or “bounced”). If full payment is not received within the grace period specified on the invoice, your coverage will end and cannot be reinstated.

Until you have made your elections, submitted payment to Alight Solutions and the elections are transmitted to the appropriate claims administrators, your coverage will be inactive and it will appear that **there is a gap in coverage**. Once your payment is processed, your coverage will be reactivated retroactively to the date of the separation.

In the event you incur costs prior to making your COBRA elections and first payment, you will need to pay for services out of pocket. For reimbursement you can either submit a claim to your claims administrator or request the provider to submit the claim for you. Depending on when you make your elections and submit your payment, delays can be up to 60 days. In order to reduce this time, making your COBRA elections and submitting your payment is key – the earlier this is completed, the shorter the delay will be in reactivating coverage.

You will receive details from the COBRA administrator prior to the end of the calendar year to advise you of any changes that may occur to your rates or benefit options as well as the opportunity to make changes during Annual Enrollment.

COBRA and Medicare

Age 65 or Older

If you or your spouse is age 65 or over and Medicare-eligible, Medicare is the primary payer, even if you haven't enrolled in Medicare. COBRA is secondary to Medicare and only covers what Medicare does not cover, even if you have not yet retired and are not yet enrolled in Medicare.

You can enroll in Medicare now, even outside of the annual enrollment period. If you do not have any Medicare, (or only have Medicare Part A,) when your group health plan coverage based on current employment ends, you can still enroll in Medicare Part B during a "Special Enrollment Period" without having to pay a Part B premium penalty. To avoid paying this premium penalty, you need to enroll in Part B either at the same time you enroll in Part A or during this Special Enrollment Period after your group health plan coverage ends. You avoid the premium penalty by documenting your employment based group health plan coverage. If you are 65 years or older we will mail you a form upon separation noting your history of group health coverage. Please allow up to 2 weeks for the completed form to arrive via postal mail. If your spouse is also Medicare eligible, a separate form will be included for him/her.

Please note that if you or your covered dependent are Medicare-eligible, the American medical plan through COBRA will be secondary even if you are not enrolled in Medicare. Each covered individual's benefits are based on their own Medicare eligibility. For example, if you are Medicare eligible and your spouse is not, your coverage through COBRA will be secondary for you and not for your spouse.

If you are enrolled in Medicare, COBRA will pay when Medicare's payment is less than the American plan through COBRA. Any expenses not covered or covered at a lesser amount by Medicare will be subject to the deductible, coinsurance, and out-of-pocket maximum of the

American plan through COBRA in which you are enrolled. If you are not enrolled in Medicare, if you are eligible, your claims will be processed as though you have coverage through Medicare.

For more information on enrolling in Medicare please visit www.medicare.gov. or call 1-800-MEDICARE (1-800-633-4227).

Electing COBRA: If you are eligible for Medicare and decide to sign up for COBRA coverage anyway, and wait until the COBRA coverage ends before enrolling in Medicare Part B, you will have to pay a Part B premium penalty. Please note that if you are Medicare-eligible, Medicare is the primary payer, even if you are enrolled in COBRA.

If You Have Been Granted a Social Security Disability Award

If you or a family member has been granted Medicare based on a Social Security disability award, Medicare is the primary payer for that person, even if you haven't taken action yet to enroll in Medicare. However, if you or a family member has Medicare based on end-stage renal disease (ESRD), COBRA continuation coverage is the primary payer for a 30-month period and Medicare is the secondary payer.

For information on Medicare visit www.medicare.org or call 1-800-MEDICARE (1-800-633-4227).

Health Savings Account (HSA)

If you are participating in a Health Savings Account (HSA) with Alight Solutions, Smart-Choice Accounts payroll deductions will stop effective with your last day on payroll. You can continue to access your account funds and make after tax contributions to your account.

Please contact the American Airlines Benefits Service Center at 1-888-860-6178 or access Smart-Choice Accounts at <http://digital.alight.com/american-airlines> to review the balance in your account.

Health Care Flexible Spending Account (FSA) or Limited Purpose Flexible Spending Account (LPFSA)

If you are participating in the Health Care Flexible Spending Account (FSA) or Limited Purpose Flexible Spending Account (LPFSA) at the time of separation, and you have eligible claims for expenses occurring before your separation date, you can submit those claims and do not need to continue to contribute to your account.

If you plan to submit claims for expenses occurring after your separation date, you must continue to contribute to your Health Care FSA or Limited Purpose FSA through COBRA. Contributions are made through Alight Solutions on an after-tax basis. If you elect to continue contributing to your FSA, you will be permitted to submit claims for expenses which were incurred through the end of

the year in which your employment ends. At year-end, any unclaimed monies will be forfeited per IRS rules. If you do not elect to continue to participate, you may only file claims for reimbursement for expenses incurred up to the date of your separation.

Dependent Day Care FSA

Unlike the Health Care Flexible Spending Accounts, there is no continuation of coverage option through COBRA. If you are participating in a Dependent Day Care FSA at the time of separation, you have until June 15 of next year to submit claims to your Dependent Day Care FSA for expenses occurring prior to your separation date.

Health Reimbursement Account

If you were enrolled in the Standard, High Cost Coverage or Out of Area Medical Option, or the DFW ConnectedCare Plan and elect to continue your Medical Option coverage under COBRA, you will still have access to any remaining funds in your Health Reimbursement Account (HRA). HRA funds may be used for eligible medical, prescription, dental, and vision expenses as long as you remain enrolled in one of the 3 options noted above.

Journey to Well-Being (Limeade) Program

If you elect the Core, Standard, High Cost Coverage, or Out of Area, or the DFW ConnectedCare Plan under COBRA, you are eligible for the tools and resources provided by **Journey to Well-Being**. Visit <http://my.aa.com/well-being>.

Life Insurance

The group term life plan includes two options which allow continuation of life insurance coverage: conversion or portability.

You may convert or port your life insurance by calling MetLife at (877) 275-6387. You will also receive a letter from Metlife explaining the process for both conversion and portability.

Either of these options must be exercised within 31 days following the termination of your employment.

- Under the company paid program (basic life), you may convert the amount of your group life coverage to an individual life policy (other than term insurance). In addition, if you are enrolled in the team member paid plan (i.e., team member voluntary term life, spouse life, or child life) you and your covered dependents or domestic partner may have the right to convert the amount of your group life coverage to an individual life policy (other than term insurance) or continue your group term life coverage and port your voluntary coverage amount.
- Under the portability option, you may port an amount of your voluntary life election equal to or less than the amount of your Life Benefits subject to a minimum of \$20,000 and maximum of \$1,000,000. If you apply for coverage during the specified conversion or

portability period as stated above, the individual life or group term policy will be issued without the need to provide any medical information or undergo any medical examination. However, lower “Preferred Rates” are available upon your completion and approval by MetLife of proof of good health on a form provided by MetLife.

If you would like to initiate the process, prior to receiving your letter from MetLife, you can download the Life Insurance Portable Coverage from my.aa.com. This form has a section that must be completed by you, the team member, and has a section for the company to complete. American Airlines Benefits Service Center will complete the section for the company and return the form to you via postal mail. Once both sections are completed you will need to send the Life Insurance Portable Coverage form directly to MetLife for processing at the address listed on the form within 31 days of the coverage ending with the company:

MetLife Recordkeeping Center
P.O. Box 14401
Lexington, KY 40512-4401

If you have any questions about the Portability option, call MetLife toll-free at 866-492-6983 Monday through Friday, 8 a.m. - 8 p.m. Eastern Time.

Accidental Death & Dismemberment (AD&D) Insurance

Coverage for team members and eligible dependents will cease at the end of the pay period in which the last contribution has been deducted. You may convert your insurance and your spouse’s insurance to individual policies up to the amount for which each individual is insured or \$250,000, whichever is less. For dependent children, you may convert up to the amount for which the child is insured up to \$10,000. You must apply for conversion to Life Insurance Company of North America (LINA) within 31 days after the date your insurance terminates. If interested, you may contact LINA at 800-441-1832 for details on conversion.

You will need to download the AD&D Conversion Information Form on my.aa.com. This form has a section that must be completed by you, the team member, and a section for the company to complete. Once you have completed your section of the form, you will need to send it to the American Airlines Benefits Service Center to complete the section for the company. They will forward the completed form to CIGNA on your behalf.

If you have questions about the converting process, call CIGNA toll-free at 800-441-1832, Monday through Friday, 8 a.m. – 6 p.m. Eastern Time.

Voluntary Benefits

The voluntary benefits you are currently enrolled in are portable so you can take them with you as of the date of your separation. Premiums are paid directly to the carrier. Contact the respective carriers if you want to continue any voluntary benefits.

Short Term and Long Term Disability (STD/LTD)

Coverage under the American Airlines Short Term or Long Term Disability Plan ends on your last day of employment. If you are currently receiving STD/LTD benefits, payments will continue as long as you meet the criteria of disability under the plan.

American Airlines Federal Credit Union

At American Airlines Federal Credit Union, once you're a member, you're always a member. Therefore, departure 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, you may not be able to join at a later date, so 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 currently receive benefits for having Direct Deposit to a Credit Union checking account, such as fee-waived Jet Checking or a loan discount, you will need to redirect an existing Direct Deposit or set up a new Direct Deposit to the account. We do offer other checking account products with no monthly service fees and would be happy to talk to you about what accounts make the most sense for your transition.

If you have loans at the Credit Union, you are still obligated to make the payments on them. Contact the Credit Union after you have gone off payroll. Your loan payments will need to be converted from payroll deduction to monthly payments. Your next due date can be set approximately 30-45 days after your last payroll deduction.

A program (extension/deferment) is available to assist members having difficulty keeping their consumer loans current. You may visit one of our branch offices or contact the phone loan department at (800) 533-0035, Ext. 4161, to discuss this option. If you need assistance with a mortgage loan, please contact our Mortgage Servicing department at (817) 952-4210, and we will work with you during your transition period.

Should you need any further information or have any questions regarding the Credit Union, please call us at (800) 533-0035.

American Airlines 401(K) plan

You will continue to be eligible to contribute to the American Airlines, Inc. 401(k) Plan (the "Plan") on all Plan Eligible Compensation that is paid within the later of: (a) 2 ½ months after your separation of employment, or (b) the end of the calendar year containing your separation date. Your 401(k) employee contributions will be deducted based on the 401(k) employee deferral percentage(s) on file at the time of the separation. If you were eligible for company matching contributions, you will continue to be eligible and will receive company matching contributions up

to 5.5% of your 401(k) plan Eligible Compensation deferred as Pre-tax and/or Roth 401(k) Contributions.

NOTE: Per IRS regulations, severance payments (meaning payments that are conditioned upon separation of employment from the Company) are not eligible compensation for your own or company contributions to the Plan.

Upon your separation of employment from the Company there are several options for your Plan account. If your vested account balance is greater than \$5,000 you can keep your account in the Plan and maintain access to the unique low cost investments and features of the Plan. Vested account balances of \$5,000 or less are automatically distributed as a lump sum.

Except as provided in Appendix A of the Summary Plan Description, you can choose from several distribution options.

- If you keep your account in the Plan, you can request partial lump sum payments or set up regular installment payments.
- Of course, you can also request a full distribution of your account balance as a lump sum.

Generally, distributions from the plan can be treated as taxable earnings or rolled over to another qualified retirement account.

Once you have been separated from the Company for 30 calendar days, you can request a distribution 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

Travel privileges provided to those who meet the 65 point plan pursuant to Company policy. If the team member qualifies for the 65-point plan (at least 10 years of active service, and age + years of service = at least 65), they will be eligible for retiree non-revenue travel privileges as provided below.

- 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

D2R -- 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

- Retain 16 passes for same year
- Receive an allotment of 8 passes the following calendar year
- 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.

Cabin Jumpseat

A Flight Attendant taking a VEOP with a lump sum will not be eligible for cabin jumpseat travel beginning with their separation from the company.

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.

If you do not have access to a computer, the team at WE FLY AA can help with schedules and create or cancel flight listings. Please do not contact Reservations to flight list, as you will be referred to 1-888-WE-FLY-AA (1-888-933-5922) – The IVR system will ask for your PIN (last 4 digits of your social security number).

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.

Retirement

If you elect the VEOP, you may be eligible to retire under the 65 Point Retirement Plan.

You will be eligible for the 65 Point Retirement Plan if you have:

- A minimum of 10 years active service as determined by your current Company Seniority Date;
- A combined age and years of active service as determined by your current Company Seniority Date that equals or exceeds 65.

Those who are eligible for the 65 Point Plan will have retiree status which includes:

- Retiree travel privileges
- Retirement Sick payout as provided under your Collective Bargaining Agreement
- Retiree Gift
- Retiree ID (upon request)
- Profit sharing eligibility for pro-rated share of profit sharing pool in year of separation
- Retirement with medical coverage—**If you are between the ages of 55-65**, with a minimum of 10 years of Active Service you will have access to the retiree medical plan. You pay the full premium cost for this coverage.

Retirement Planning Resources and Retiree ID

If you're eligible to retire, American wants you to know all the benefits and privileges available to you--and wants you to understand the retirement process itself. There are varying criteria for becoming a retiree of American, for retiree health benefits coverage and for commencement of pension or 401(k) benefits.

If you're still actively employed with the company, please visit American Airlines Retirement Planning page under Leaving America to review important details about retirement and request your retiree ID. After your separation, you can request your retiree ID from the link on the home page of retiree Jetnet.

Retiree Medical Plan

If you are eligible, you may enroll in the Retiree Medical Plan upon your retirement. Please access the Retiree Benefits Guide at <http://my.aa.com/en/additional-benefit-guides-and-notices> to

review eligibility details. Additional updates about retiree medical benefits including cost details are available at <http://my.aa.com/-retiree-benefits>

Via Benefits®

Pre 65 Retirees and Retirees 65 and Older Medical Alternative

Via Benefits is a separate private insurance marketplace. Upon retirement, retirees should consider the medical coverage options by comparing American's plan and the plans available through Via Benefits. You and your dependents may be able to elect healthcare coverage through Via Benefits. You will be able to compare the private exchange to the federal exchange.

Via Benefits offers:

- Wide variety of plans and carriers – plans that may have better coverage
- Medical, prescriptions, dental, and vision coverage that may have lower cost
- State licensed Benefit Advisors who assist you with your plan selection

Via Benefits will be able to provide assistance:

- Ongoing to help you with medical claims and work with carriers on your behalf
- With transitioning into Medicare eligible supplemental plans
- With determining if you are eligible for a federal subsidy

Via Benefits Advisors are available at 1-844-287-9947 to provide more information on enrollment and eligibility.

Retiree Travel

If you elect the early out and are eligible to retire from the company you'll have access to <https://retirees.aa.com> and, 888-WE-FLY-AA.

Travel Planner is mobile-friendly and can be accessed on your personal computer, tablets and smartphones. All travel is now charged using electronic form of payment (eFOP) by you and your eligible travelers. You may store a credit card (credit or debit) in Travel Planner—Travelers—Click on your profile, or you can enter a one-time credit card during the listing process.

Please review the [Travel Guide](#) for more details.

Defined Benefit Pension Plans – Legacy American Airlines

If you are a participant in a Defined Benefit Pension Plan, you'll be eligible to draw your pension in accordance with the plans. You'll retain benefits earned through Oct. 31, 2012. You'll also continue to earn vesting service and service toward early retirement eligibility through your last workday.

Before leaving the company, estimate your pension benefit in Pension Service Center. You can use the estimate to consult a professional financial advisor about your retirement finances. **To see what your accrued pension benefit is:**

1. Access the Pension Service Center
2. Select Estimate My Pension
3. Click Get Started with My Pension Estimate
4. Enter an "age" or "date" representing "Your Last Day Worked"
5. Enter an "age" or "date" at which you would like to start your pension. (If applicable, enter your joint annuitant's birthdate to obtain a more accurate estimate.)
6. Click Continue

If you have already separated from the company, you may contact HR Services to have an estimate mailed to you.

If you're eligible and want to activate your pension following your separation date, you need to request a pension kit at least by the 15th of the month prior to your desired commencement month. Otherwise, you will have to wait a month to commence. Pension kits are valid up to 180 days prior to the requested pension start date. If you are still employed with American, you may request a kit via Pension Service Center. To request your pension kit:

1. Access the Pension Service Center
2. Select Request your Pension
3. Enter the Last Day Worked, Benefit Commencement Date and, if applicable, the Beneficiary Date of Birth.
4. Then click Submit.

If you have already separated from the company, you may contact HR Services to have your pension kit mailed to you.

In the event of any inconsistency between the above information and the actual Plan documents, the Plan documents prevail.

Defined Benefit Pension Plans – Legacy US Airways

If you terminate from the Company and have a vested benefit in the Retirement Plan for Certain Employees of US Airways, Inc., or another defined benefit plan, your benefit is known as a "deferred vested benefit." The Pension Benefit Guaranty Corporation (PBGC) is the trustee for all defined benefit plans previously sponsored by US Airways, Inc. You may contact the PBGC at 1-800-400-7242 for general questions. You must contact the PBGC and follow their procedures in order to commence your benefit payment.

Address Change

You must keep the Company advised of any changes to your address. If you have access to the American Airlines Retiree site, select, "Update My Information" and download the Personal Data Change Form. Otherwise, please send changes to:

Retirement.Services@aa.com

or

American Airlines
P.O. Box 619616
MD 5146
DFW Airport, TX 75261

or

FAX: 817-967-6335

Include in your request your name, employee number, new address and old address, and a copy of your government photo ID.

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, Alight Solutions, HealthFirst, etc. Please ensure you advise all of your address change in addition to American.

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.

Team Members represented by the APFA 2020 Monthly Active Cost – Medical

| Option | Team Member Only | Team Member + Spouse or Domestic Partner | Team Member + Child(ren) | Team Member + Family |
|---------------------------------------|--|--|--------------------------|----------------------|
| Core Medical * | \$67.99 | \$176.00 | \$121.85 | \$236.92 |
| Standard Medical | \$108.78 | \$282.84 | \$195.81 | \$380.75 |
| High Cost Coverage Medical | \$218.93 | \$613.24 | \$394.07 | \$825.63 |
| DFW Connected Care | \$97.90 | \$254.56 | \$176.23 | \$342.68 |
| Health Maintenance Organization (HMO) | Varies by HMO, contact the COBRA administrator for rates | | | |

2020 Monthly Active Cost - Vision and Dental

| | Team Member Only | Team Member + Spouse or Domestic Partner/1 | Team Member + Child(ren) | Team Member + Family/2+ |
|--------------|------------------|--|--------------------------|-------------------------|
| Vision | \$5.28 | \$10.24 | \$10.05 | \$14.37 |
| Plus Dental | \$8.31 | \$17.20 | \$18.62 | \$29.42 |
| Basic Dental | \$5.98 | \$12.38 | \$13.41 | \$21.18 |
| TWU Dental | \$6.58 | \$12.64 | NA | \$17.95 |