

Retirement Checklist for Flight Attendants Who Took the 12-month VEOP Beginning 4/1/2021 With a Retirement Date Of 4/1/2022

- If starting your LAA pension**, you must request your pension kit from the Pension Service Center no later than March 15, 2022, in order to be able to commence your pension on April 1, 2022. This can be done online via the Pension Service Center Page (<https://auth.myplansconnect.com/amrftw/login>) in Jetnet or by calling Team Member Services at 800-447-2000.
- If starting your LUS pension** from the PBGC, call 800-400-7242 as soon as possible to request your enrollment kit.
- Both LUS and LAA members requesting a pension will need the following documentation, if applicable:
 - If divorced - locate and make a copy of all pages in your divorce decree to include with your pension kit.
 - If widowed - locate and make a copy of your spouse's death certificate to include with your pension kit.
- Your first few months of pension payments will be paid retro-actively as it normally takes 6-8 to weeks process your initial payment. If a lot of employees company-wide take the VEOP it could take even longer. (It took 12-15 weeks for some of the October Lump Sum VEOPs to receive their first pension benefit deposits.)
- Your COBRA solicitation/enrollment packet will be mailed out in early April. You have 60 days from the date on the packet to make your enrollment elections, and your first payment. Once payment is received, your coverage will retro back to your separation on April 1, 2022, and you and your dependents are eligible for 18 additional months of subsidized coverage. **(Remember that if you or any of your dependents are eligible for Medicare, COBRA will be secondary to your Medicare coverage.)**
- As a quicker alternative to waiting for the COBRA packet to arrive by mail, you can make your elections online via the Benefits section of the retirees website approximately 48 hours after your retirement date. Contact the Benefits Service Center at 1-888-860-6178 if you need additional assistance.
 - Consider an auto pay option to avoid cancellation for non-payment.
- Remember to file for any Health Care FSA expenses, if you have not done so. You are entitled to use the full amount you elected to deposit into the FSA for qualifying services or purchases that occur prior to your retirement date.
- If you or your spouse are 65 or older, you will need to enroll in Medicare** and all its components, including Parts A, B and D; and select a Medigap Supplement. It is recommended that you start this process 60 days prior to your retirement.
 - Download form CMS-L564 – Medicare Request for Employment Information Form (<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf>) and print out a copy for each person on your coverage who will be enrolling in Medicare. Complete Part A (the top section of the form) and mail or FAX the form to the Benefits Service Center: PO BOX 661052, Dallas, TX 28256. FAX# 847-554-1884.
 - The form can also be uploaded from the 'Forms' section of <http://www.my.aa.com>. **Faxing or uploading the form are the quickest options.**
 - The Benefits Service Center will complete the form and return it to you via US Mail. This normally takes 7- 10 business days.

- This form will serve as proof of active coverage to avoid Medicare Late Enrollment penalties for signing up past age 65 for Part B and Part D.
 - Contact a Medicare Broker in your area to assist you in wading through the numerous options for a Part D Prescription Drug and Medigap Supplemental policies. VIA Benefits is a Medicare broker who contracts with AA to assist their retirees. Their number is: 1-844-686-0483. You may also access the “help me decide” tools on <http://www.medicare.gov/>, and www.aarp.org.
 - Part B enrollment is conducted through the Social Security Administration. Consider online or mail-in enrollment as many offices have reduced hours of operation due to COVID-19.
- You should already have access to the AA Retirees website: <http://retirees.aa.com> and you will continue sign in with your AA employee number and passcode. You will still be prompted to change the passcode every 90 days. You will no longer need to access the Retirees site via <http://www.aa.com/transition>.
- The AA Retirees website will be your source for accessing the Benefits Service Center, Payroll information, Non-Rev Travel Planner, and keeping your information updated with American.
 - You can access your pay statements from the current payroll system, ePays, or Paperless Pay via links on the Retirees website so that you will have the records you may need for preparing your future taxes.
- You should have already received your retiree ID, but if your ID is lost or stolen, you can request a replacement via the Retirees website. You will need a government photo ID for travel, but the Retiree ID card will give you access to discounts on hotel, car rental, interline travel deals, and FED EX shipping
- Your 401(k) will freeze for the first 30 days of your retirement. After the freeze concludes in early May, you are free to leave the money where it is or arrange for a rollover to an IRA. Consult your financial planner or the Fidelity Customer Service Center at (800) 354-3412
- Congratulations on your retirement!**