

GOOD SLIDE!

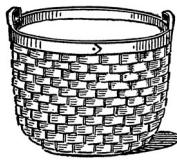
TAKING THE “JUMP” INTO RETIREMENT!



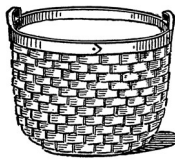
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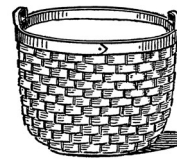
This handout will help you become aware of the options and benefits available as you consider retirement. It is never too early to start planning for this important step. While we tend to lump the benefits, we get into one category that we call “Retirement”, American Airlines retirement encompasses three separate “baskets” of benefits:



Retirement



Medical



401k/pension

With that in mind, this handout will explore and answer the following important questions:

1. **WHAT DO YOU NEED TO RETIRE?**
2. **WHAT DO YOU GET IN RETIREMENT?**
3. **WHAT ABOUT INCOME?**
4. **WHAT ELSE DO YOU NEED TO RESEARCH?**

PLEASE NOTE: We hope you find the information in this handout helpful. Keep in mind, it is offered for your assistance and guidance only. Please be sure to check everything in contract (CBA) and in jetnet. Check with your financial and legal advisers before making any decisions. APFA and/or its representatives are not your attorney or your financial adviser. These handouts and/or these briefings do not create any obligation or rights. Certain information in this handout is also unique to each legacy carrier and will be identified with the following logo boxes.



OR



YOUR THIRD ACT! **Find something to be passionate about!**

We need to challenge the retirement myth. Rather than perpetuate the mythology of work as penance and retirement as a time to be liberated from it, what if you replaced the concept of retirement with that of a third act? A time in which you can continue to create value and receive value for those things that you truly love to do, while you also establish a balance with other personally fulfilling activities you may want to do more of!

Retiring from American gives you the freedom to do the work you want, instead of the work you have to do. Your third act could potentially create an ongoing revenue stream, which you can modulate up or down as needed for the rest of your life, it will also allow you to use the knowledge, wisdom, connections, and perspective that you've gained over a lifetime in a meaningful way.

The bottom line is that the old rules were built for an economy and a society in which retirement was seen as a release from bondage--the liberating act from a lifetime of work. They were built for a time when most work was manual and labor intensive, when brains were less valuable than brawn.

The new rules are for a world in which knowledge is the universal currency for creating value. Flight Attendants have an experience and knowledge base unlike any other profession, and are uniquely prepared to compete in a world in which we can use the experience of a lifetime to create what may well be the greatest experience of our lives.

(excerpts from Thomas Koulopoulos, Founder, Delphi Group)

Eligibility

WHAT DO YOU NEED TO RETIRE?

IT'S VERY SIMPLE

- You need to be Eligible to retire
- You need enough Money
- You need to be Ready

Eligibility – The 65 Point Plan

Being eligible to “retire” and being eligible for a pension/social-security are different thresholds. For “retirement” eligibility, American Airlines uses standard and simplified criteria based on a 65 Point Plan. Simply put, you must have at least 10 years of company service and your age plus years of company service must equal 65 or more when you leave. Eligibility can be confirmed by calling Retiree Services at (844) 543-5747 or reaching out to your FSM.

Not Yet Eligible to Retire?

Stall:

One of the major advantages to being an APFA Flight Attendant is the flexibility. You can go many months/years without flying. If you are close, but not quite yet eligible to retire, you can “stall” your departure date, by dropping trips (down to 40 hours,) VLOA, and various personal leaves. If you are sick, and you can provide medical substantiation for your illness, you can stay on the sick list for as long as you have sick time, plus five years (60 months) of unpaid sick. Many people getting ready for retirement, get all their necessary medical treatments done prior to retirement and losing active employee health insurance. For many people, these delays allow enough time to become eligible to retire.

Quitting:

You are free to just walk away from American Airlines at any time. You simply give notice to your Flight Service Manager. Sick time is lost. Your unused vacation is paid out at the same formula as a retiree (see previous section.) Based on your eligibility and vesting, you may be able to commence your pension (if applicable) at some point in the future. You are eligible to continue active insurance thru COBRA (see page 24).



WHAT DO YOU GET IN RETIREMENT?

- Retiree travel
- Payout of sick and vacation time
- Retirement gift
- The “Status” of being retired
- Eligibility to purchase AA’s Retiree Medical Insurance (if separating at age 55 but before 65).



Retirement

Retiree Travel:

The Retiree Travel Program includes the following benefits:

- Six (6) one-way D1 passes per year for the retiree and each eligible traveler (Spouse, Domestic Partner*, Registered Companion*, Children under age 24)
 - Unlimited D2R travel for the retiree and each eligible traveler
 - Unlimited D2P travel for the retiree’s Parents or In-laws* (D2R when traveling with the employee)
 - Eight one-way D3 guest passes
 - Unlimited AA20 (20% discounts of AA full fares) travel
 - 20% off AAdvantage award redemptions
 - ZED fare travel per specific carrier agreements (myIDtravel in AA Retirees site)
- *imputed income may apply*



IMPUTED INCOME: Some travelers generate “imputed taxable income.” These include:

- Registered Companions
- Domestic Partners
- All non-dependent children age 19-23
- In-laws/Domestic Partners’ parents

Retirees and former employees with travel privileges and their eligible travelers fly free in all cabins on American Airlines and American Eagle flights.

NOT INCLUDED: jumpseat travel, reciprocal cabin seat travel

Retirees will retain access to the Travel Planner via the AA Retirees Site (<http://retirees.aa.com>) for checking loads, making flight listings, and placing themselves and their registered travelers on the standby list. The site also has a link to myIDtravel for purchasing and self-ticketing ZED fares on other carriers. Retirees can continue to use the Jetaway app on their smart phones to check in for flights and monitor the standby lists on the day of travel.

Airline friendly travel agencies such as Perx and Dargal also extend travel discounts to airline retirees.

PAYING FOR TRAVEL CHARGES:

While travel is free, retirees will still be responsible for government taxes and airport fees, depending on the destination, as well as any service charges for D2P and D3 travel. All charges are paid via credit card, with specific card information provided when the listing is made on Travel Planner. You can even use the traveler's credit card instead of your own. Email employee.travel@aa.com for travel charge queries.

Vacation and Sick Time

American will pay you \$8.65 for each hour of sick time left in your bank in the form of a cash payout.

Flight attendants retiring with seven or more days of vacation will receive 4.00 hours of flight pay for each day. The payout for less than seven days is 3.50 hours per day. Flight attendants have the option of participating in the vacation buy-back program each year. The payout for vacation buy back mirrors the formula used for vacations during a bid month.

Retirement Gift:

Retirees are eligible to select a gift from the retirement catalog. You can also choose to donate to the WINGS Foundation in lieu of a gift. Catalogs are special ordered by your Flight Service Manager and sent to you approximately 30 days after you retire. Contact your FSM during your last 30 days and remind them to request the catalog.



The “Status” of Being a Retiree

Upon retirement, you can request a Retiree ID from the company by completing an online form and uploading a picture (<https://c03.keysurvey.com/f/112668/24a3/>). There is also a link on <http://retirees.aa.com>. Airline retirees are still afforded many of the discounts they enjoyed as active employees at various hotel and rental car chains as well as shipping discounts with FedEx. The Retiree ID is not intended to replace a government issued photo ID when traveling or passing thru TSA security screening.



The loss of your Crew Member ID will also mean the loss of “crew line” expedited service thru TSA Security checkpoints and Customs and Border Patrol. The TSA Pre-Check Program and Global Entry are two programs administered by the Federal Government that allow you, for a fee, expedited passage thru these

checkpoints. Non-revs are frequently designated with “Pre-Check” on their boarding passes. Enrolling in the Pre-Check program will guarantee that designation 100% of the time.

Retirees have access to the AA Retirees site and (888) WE-FLYAA for checking loads and listing for flights, updating contact information, and annual enrollment for Retiree Medical Plans and COBRA.

Once on the AA Retirees site, go to the Benefits Service Center (located under the Applications/Resources tab. Click on the “My Pension” tab. Click on “Retiree Elections”.

Access to the combined Payroll system that went into effect on 10/15/2020, Epays, or Paperless Pay (for older pay data) continues thru links on the AA Retiree website (<http://retirees.aa.com>).

INCOME

You have several sources of income in retirement:

- Social Security
- 401k
- Pension (LAA pre-2012 hires, LUS pre- 2/1/05 hires with a pension
 - QPSA (LAA) / QDRO
- Individual Retirement Accounts (IRA)
- Savings

Social Security

Full retirement age is the age at which a person may first become entitled to full or unreduced Social Security retirement benefits. No matter what your full retirement age (also called Social Security Normal Retirement Age - SSNRA), you may start receiving benefits as early as age 62 or as late as age 70.5.



If You Retire Early

You can retire at any time before full retirement age. However, if you start benefits early, your benefits are reduced a fraction of a percent for each month before your full retirement age. The following chart lists age 62 reduction amounts and includes examples based on an estimated monthly benefit of

\$1000 a month at full retirement age.

Year of Birth	Full (normal) Retirement Age	Months between age 62 and full retirement age	At Age 62			
			A \$1000 retirement benefit would be reduced to	The retirement benefit is reduced by	A \$500 spouse's benefit would be reduced to	The spouse's benefit is reduced by
1937 or earlier	65	36	\$800	20.00%	\$375	25.00%
1938	65 and 2 months	38	\$791	20.83%	\$370	25.83%
1939	65 and 4 months	40	\$783	21.67%	\$366	26.67%
1940	65 and 6 months	42	\$775	22.50%	\$362	27.50%
1941	65 and 8 months	44	\$766	23.33%	\$358	28.33%
1942	65 and 10 months	46	\$758	24.17%	\$354	29.17%
1943-1954	66	48	\$750	25.00%	\$350	30.00%
1955	66 and 2 months	50	\$741	25.83%	\$345	30.83%
1956	66 and 4 months	52	\$733	26.67%	\$341	31.67%
1957	66 and 6 months	54	\$725	27.50%	\$337	32.50%
1958	66 and 8 months	56	\$716	28.33%	\$333	33.33%
1959	66 and 10 months	58	\$708	29.17%	\$329	34.17%
1960 and later	67	60	\$700	30.00%	\$325	35.00%

Pros and Cons of when to begin taking your Social Security payments

As a general rule, early or late retirement will give you about the same total Social Security benefits over a normal lifetime. If you retire early, the monthly benefit amounts will be smaller to take into account the longer period you will receive them. If you retire later, you will get benefits for a shorter period of time but the monthly amounts will be larger to make up for the months when you did not receive anything.

There are advantages and disadvantages to taking your benefit before your full retirement age. The advantage is that you collect benefits for a longer period of time. The disadvantage is your benefit is reduced. Each person's situation is different, so

- If you delay your benefits until after full retirement age, you may be eligible for delayed retirement credits that would increase your monthly benefit;
- There are other things to consider when making the correct decision about your retirement benefits.

Working and Drawing Social Security Benefits You can work while you receive Social Security retirement (or survivors) benefits. When you do, it could mean a higher benefit for you in the future. Higher benefits can be important to you later in life and increase the future benefit amounts your family and your survivors could receive.

Note: If you are outside the United States, the rules for receiving benefits while you are working are different.

If you decide to take your benefits early, you can continue to work but you are limited in how much you can earn while getting early Social Security benefits.

While you are working, your earnings will reduce your benefit amount only until you reach **your full retirement age**. After you reach full retirement age, Social Security recalculates your benefit amount to leave out the months when they reduced or withheld benefits due to your excess earnings.

Social Security uses a formula to determine how much your benefit must be reduced:

- **If you are under full retirement age for the entire year**, they deduct \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2022, that limit is \$19,560.
- **In the year you reach full retirement age**, they deduct \$1 in benefits for every \$3 you earn above the limit, but **they only count earnings before the month you reach your full retirement age**.

If you will reach full retirement age in 2022, the limit on your earnings for the months before full retirement age is \$51,960.

- **Starting with the month you reach full retirement age, you can get your benefits with no limit on your earnings.**

Are Social Security Benefits taxable?

The short answer is maybe. For a complete answer, see: <https://www.irs.gov/newsroom/are-social-security-benefits-taxable>

Social Security paper statements are no longer mailed annually. Electronic versions are available at any time via the Social Security website. Sign up and register today at <http://ssa.gov>.

Your Estimated Benefits	
*Retirement	You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until... your full retirement age (67 years), your payment would be about..... \$ 2,281 a month age 70, your payment would be about..... \$ 2,855 a month age 62, your payment would be about..... \$ 1,572 a month
*Disability	You have earned enough credits to qualify for benefits. If you became disabled right now your payment would be about..... \$ 2,037 a month
*Family	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
*Survivors	You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits: Your child..... \$ 1,587 a month Your spouse who is caring for your child..... \$ 1,587 a month Your spouse, if benefits start at full retirement age..... \$ 2,116 a month Total family benefits cannot be more than..... \$ 3,704 a month
Medicare	Your spouse or minor child may be eligible for a special one-time death benefit of \$255. You have enough credits to qualify for Medicare at age 65. Even if you do not retire at age 65, be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.
<small>* Your estimated benefits are based on current law. Congress has made changes to the law in the past and can do so at any time. The law governing benefit amounts may change because, by 2033, the payroll taxes collected will be enough to pay only about 77 percent of scheduled benefits.</small>	

American Airlines 401k

The most effective and commonly used retirement savings tool is a 401k account. **But it's only good if you take advantage of it.** As Flight Attendants, we have the ability to contribute to either:

- **A PRE-TAX REGULAR 401K** account that earns investment returns tax free until it is withdrawn.
- **A ROTH 401K** account where all future investment earnings are tax free, but what you contribute goes in as a post-tax contribution.

The maximum employee contribution for 2022 is \$20,500 with an additional \$6,500 allowable “catch up” contribution for those over 50. A 401k plan has an unbeatable combination of advantages - payroll deduction and employer contributions.

Catch up contributions and regular contributions are deducted concurrently. Please keep this in mind at the end of the calendar year, as your Catch-Up contributions will continue in the New Year unless you reset the field to ZERO on your Fidelity Contribution page.

Match and Contribution: 3% contribution and up to a 2.5% match after one year of service.

INFORMATIONAL ONLY			
Description	Hours	Amount	YTD Amount
C Co Contr 3%+Match 2.5%		99.84	495.25

What kind of pay is eligible for the contribution and match from the company?

- Flight Pay and Credit
- Deicing, Diversion and ATC pay
- Special Assignment Pay
- Training Pay
- Holding/Ground Time Pay
- Understaffing Pay
- Purser Pay
- Galley Pay
- International Override Pay
- Language Pay
- Bid Denial Pay
- Training Stipend Pay
- Profit Sharing

It's Never Too Late to Start

Investing in a 401k is a wise thing to do. If you don't know where to start, or are unsure about what options are right for you, Fidelity Brokerage Services has resources and tools at <http://netbenefits.com/aa>

401k Basics:

- **Paycheck Contribution Limits:** Automatic payroll deductions are up to 100% of eligible pay, up to annual IRS limits.
- **Eligibility for Employer-Matching Contributions:** All employees become eligible for the employer-matching contribution after completion of one year of service.
- **Vesting Schedule for Employer Matching Contributions:** You will become eligible for company match and contributions on your one-year anniversary and will become 100% vested after two years of vesting service.
- **Fidelity Brokerage Link:** You can set up a self-directed brokerage account, as one of the options in your 401k. This allows you to invest in almost any tradable security on US stock exchanges.
- **Commission Fees:** The online commission rate for trade in a self-directed brokerage account is currently \$5.95 per trade.
- **Loan Provisions:** A participant may have up to two loans. After paying off an outstanding loan, participants must wait 30 days before a new loan can be requested. A loan default will count toward your "two loan" maximum. The interest rate for all loans will be prime + 1% based on published rates by Reuters. The minimum balance to request a loan is \$2,000 and the minimum amount that can be borrowed is \$1,000. The maximum loan is 50% of your balance up to \$50,000. General loans have a term of 12 to 60 months, home loans have a term of 12 to 360 months.

- **401k Freeze:** Upon termination from the company, the plan will be frozen for 30 days, after which, the participant may request a distribution, rollover, or make investment changes.
- **Contribution Percentage:** All elections must be made in half percentage increments (example; 4.0%, 4.5%). (Previous elections made in tenths will remain in effect until you make a contribution change.)
- **Hardship Withdrawals:** Any hardship withdrawal will result in a contribution suspension of six months, at which time contributions will resume automatically.
- **Account Statements:** Statements will be available online only, unless the participant specifically requests a paper copy.
- **Roth Conversion:** 401k Plan Participants have the option of converting pre-tax assets from their 401k into a Roth account within the same 401k. Call the Fidelity Service Center for details.

If you have an outstanding loan at the time of your separation, AA will allow you to continue to pay back the loan per the original terms of the amortization schedule. If you decide to take a total distribution via cash out or rollover, your outstanding loan will default and become a taxable distribution. If you are under 59.5, you will also be assessed an early withdrawal penalty.

Talk to your financial planner about what to do with this money. Contact information for Fidelity is at the back of this packet.

Pensions

Legacy US Pensions



Legacy US Pensions are administered by the PBGC. As a result, they are governed under different rules. Early pension, full pension, and the age at which you can draw your pension and still fly will vary depending on which US Airways legacy carrier you started with. Legacy US Flight Attendants with questions regarding their pensions should contact the

PBGC Administration at (800) 400-7242 or visit the PBGC website at <http://www.pbgc.gov>. At the time of the plan's termination in 2005, the PBGC conducted an audit for each member of the plan. All reviews, verifications and calculations were completed and formal determination letters describing the amount of pension benefits were sent to participants and beneficiaries in 2005.



Pension

Legacy Carrier	Early Pension Age	Early Pension Reduction	Full Pension & Age
Shuttle	52	3% per year prior to age 62 (max reduction of 30%)	62
Piedmont, Allegheny, US Air	55	3% per year prior to age 62 (max reduction of 21%)	62
PSA	55	3% per year prior to age 65 (max reduction of 30%)	65

“Double Dip” Taking your pension while still working after June 2021, has the same full pension age and pension reduction age/amounts (listed above) as pension after retirement.

WHAT IS THIS SOCIAL SECURITY OFFSET ABOUT? Legacy US Airways plans have a Social Security offset provision. This offset reduces the pension when the retiree turns 62 if they are single, or when the younger of the employee and the spouse turns 62 if married.

Flight Attendants commencing the pension before they turn 62 (or if married, before they or their spouse turn 62) have the option of drawing more from the Straight Life Annuity or the 50% Joint and Survivor Annuity (options A and B on the PBGC estimate) before they reach the offset age, and then less afterwards, or they may choose a “level-ized” option that factors in the offset from the beginning of the benefit period, but pays a consistent monthly annuity option that will not reduce (options C thru J on the PBGC estimate). Flight Attendants commencing the pension after age 62 (or if married, after both they and their spouse have turned 62) will see the offset reduction factored into all annuity options.



Flight Attendants with a PBGC pension, must contact the PBGC directly for pension estimates and information, by calling (800) 400-7242, emailing mypension@pbgc.gov or visiting <https://mypba.pbgc.gov/mypba2/faces/login>

MyPBA Login

Enter your MyPBA username and password to log in.

• MyPBA Username

• MyPBA Password

SECURE LOGIN

Once you create your account, the site will allow you to request an estimate for your specific pension, see the ways you can elect to take your pension, the effect that beneficiaries have on your pension, and keep your contact information up to date. It is recommended that you set up your account well in advance of when you wish to commence your benefits, so there won't be a delay when you are ready to start drawing your pension. Plan for at least a 90 day lead time when you are ready to begin pension benefits. If you are commencing your pension before full retirement age, you will need to complete a Retirement Notification Form (RNF) available from your manager. The company will mail you a confirmation letter, which must be submitted with your pension kit to the PBGC to confirm that you are ending your employment.

Legacy AA Pensions



<i>If you leave at this age</i>	<i>*Are you vested?</i>	<i>**RES</i>	<i>You can start you pension at this age with this reduction</i>
65+	Yes: automatic at age 65	N/A	Unreduced Pension Immediately
< 65	No	N/A	No Pension
< 65	Yes	< 10 years	Unreduced Pension at 65
60+	Yes	10+ years	Unreduced Pension Immediately
< 60	Yes	10-15 years	Unreduced Pension @ 65, or any age 60-65 w/ Pension actuarially reduced
55+	Yes	15+ years	Unreduced Pension @ 60, or any age 55-59 w/ Pension reduced 3% for each year less than 60

< 55	Yes	15+ years	Unreduced Pension @ 60, or any age 55-59 w/ Pension reduced 3% for each year less than 60
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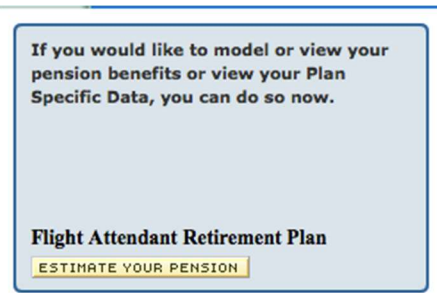
**You are vested when you have 5 or more years of “vesting service”. Vested means your pension is “locked in”. You cannot lose it. You WILL get a pension at age 65, maybe sooner.*

***You earn one full year of Retirement Eligibility Service for each calendar year you are paid 734 or more flight hours. If you had less than 734 flight hours, you get a partial year of credit = paid hours / 734.*

How do I estimate my pension?



1. Log in to jetnet (<http://newjetnet.aa.com>)
2. Select "Team Member Services" tab.
3. Select the "Leaving American" link
4. Click on "Read More" in the Pension Service Center box, which opens a new window.
5. Click on tab at the top that says "My Pension"
6. Click on "Estimate Your Pension" and then "Get Started with My Pension Estimate"
7. You will be presented three questions asking for dates. (The Estimator lets you put in an age or a date, use the date options, ages seem to confuse it.) For the first question, LAST DAY WORKED, use the LAST DAY OF THE CALENDAR MONTH IN WHICH YOU PLAN TO LEAVE. Don't put in your age, just put in a date.
8. The next question is BENEFIT COMMENCEMENT DATE. What Date will you begin to Draw Your Pension? It's a good idea to do two estimates: one for when you are 60 so that you will see an unreduced amount, and one for when you are 55, which is the earliest you can draw a pension. This estimate will reflect the fact that you take a 3% reduction per year for each year you draw your pension earlier than 60. You can only do one estimate at a time, so you will need to complete the first estimate and then begin another one. The dates you put in should be the first of the month following your 55th and 60th birthdays.
9. The third question is JOINT ANNUITANT DATE OF BIRTH. If you want your pension to continue to be paid to someone after your death, put their date of birth in here. Note, leaving a benefit for someone else reduces your benefit while you are alive.
10. It will take a few minutes as the computer is researching to find what your best 48 consecutive months are out of the last 120 months and figuring your years of credited service.
11. Once it is complete, it will show you the different amount of pension payments available to you depending on how you decide you want to take your pension.
12. If you want to see how this pension amount is calculated and see your best 48 consecutive months, click "email" or "chat" at the top and request The Plan Calculations for this Estimate. It will show your best 48 consecutive months and how that pension estimate was calculated. LifeWorks will send you a report for this estimate via US Mail in about two to three weeks.



Flight Attendant Qualified Monthly Benefits	
Scenario	Scenario 1
Final Average Salary	\$52,133.28
Credited Service	13.799
Single Life Annuity Participant Amount	\$999.35
50% Joint & Survivor Annuity Participant Amount	\$909.71
50% Joint & Survivor Annuity Beneficiary Amount	\$454.86

If you are a terminated employee without jetnet access, you can view your pension estimates directly from Mercer at <https://p40web.mercerhrs.com/amr/>. Your initial username is your nine-digit Social Security Number and your password is MMDDYY of your birthday. You will be prompted to change your password after the initial login.

Useful Definitions Relating to LAA Pension:

ANNUITY: A specific amount is contributed to a retirement fund. Each employee has an account balance in the fund and typically can select from several investment choices. In some cases, a company will contribute a percentage of workers earnings, in other cases the employer will match an employee's contribution (this requires that an employee contribute in order to realize any benefit from the employer). In other situations, an employer is the plan sponsor but the employee makes all contributions. The principle is a series of payments determined by the retirement plan formula, which are paid at specific intervals, in our case monthly for the pensioner's lifetime.



DEFINED BENEFIT PLAN: Retiree is provided a specific annuity for life based on the retirement plan formula. For us, the terms of this are negotiated and described in Article 26 of our Contract. The Retirement Benefit Plan of American Airlines, Inc. for Flight Attendants is a Defined Benefit Plan and is paid for completely by American Airlines. The SPD (Summary Plan Description) is available on JETNET.

EARLY RETIREMENT AGE: Any age prior to age 65 that a Flight Attendant can elect to retire and begin receiving retirement benefits. The minimum age to begin collecting any benefits is 55. Our Contract allows early retirement with pension at age 55 with 15 years of credited service or at age 60 with 10 years of credited service. If you leave before age 60 with less than 15 YCS your pension annuity would be permanently reduced if you elected to commence it prior to 65. Health and travel benefits are based upon age and Company Seniority – the earliest age is 55 with 10 years of Company Seniority.

FINAL AVERAGE COMPENSATION (FAC)*: The average earnings used in determining your pension benefit. This is computed using the eligible annual earnings for the highest 48 consecutive months out of the last 120 months worked prior to the freeze date of 10/31/2012.

RETIREMENT ELIGIBILITY SERVICE (RES): The combined number of years credited from work at AA and other carriers that were absorbed through acquisitions and mergers (Reno Air, Air Cal and TWA). It is used to determine ELIGIBILITY ONLY (not value) for pension benefits. Our plan allows us to continue to accrue retirement eligibility service, but **NOT** years of credited service since the pension freeze.

SENIORITY: There are six measures of service that are used for various purposes in your employment. The three “seniorities” are described below; the other three are Years of Credited Service, Retirement Eligibility Service and Vesting.

- Company Seniority (benefits) – Starts out as date of hire but is adjusted for certain specified absences from active status.
- Classification Seniority (pay) – Begins accruing when placed on line as Flight Attendant and determines pay step as Flight Attendant.
- Occupational Seniority (bidding) – Based upon length of service as a Flight Attendant. This is bidding seniority and is updated annually in June. It is also referred to as “Union Seniority.”

VESTING SERVICE: Time accrued towards determining if you have a “right” to a pension benefit. Vesting credit begins on date of hire. One year is earned for each calendar year that you are paid 386 hours. There are no proportionate accruals, so if you aren't paid at least 386 hours in a year you receive no credit. Five years are necessary to be fully vested and to be eligible to receive a pension benefit. Once you are fully vested, you are entitled to your pension benefit and cannot lose it regardless of when you leave the Company. If you stay with the Company until age 65, you are fully vested at age 65 regardless of your years of vesting.

YEARS OF CREDITED SERVICE (YCS)*: This is a measure used to determine the amount of your retirement benefit. It is also used to determine the earliest age at which you can commence your pension. Accrual and entry into the Plan begin after completion of one year of service with American Airlines if you are paid at least 386 hours in that year. If not, accrual and entry into the Plan begin on January 1 after any calendar year in which you were paid 386 hours. After Plan entry, a Flight Attendant earns one year of credited service for each calendar year in which s/he is paid 734 or more hours of service.

Pay for less than 734 hours in a calendar year will result in a partial accrual for that year. Currently, the Company notifies you of your accrued YCS through your annual pension statement on JETNET.

**Reflects a hard freeze date of 11/1/12*

ARE THERE CHOICES ABOUT HOW MY PENSION IS PAID?



Both Legacy AA and Legacy US plans share three options in how a pension is paid. The snapshots in the following section will also show you how these options appear on the LAA and PBGC LUS pension estimates.

THE SINGLE LIFE ANNUITY (SLA) calculation is the highest benefit level. It is the basic calculation from which all other forms are determined. It is paid for the lifetime of the retiree but does not provide a survivor benefit and will cease upon the death of the retiree. The SLA is the default form of benefit paid to a single employee. The PBGC refers to this as the **STRAIGHT-LIFE ANNUITY**. On the PBGC estimate, participants starting their pension prior to age 62 will have the option of taking their annuity with either a pre and post offset amount (Option A) or the “level-ized” option, which spreads the offset out over the participants lifetime, but offers the same monthly amount from the start of the benefit (Option C).

Single Life Annuity Participant Amount		\$999.35
A:	Plan's Normal Single Form for Married Participant:	
	Straight Life Annuity at ARD	\$591.47
	Straight Life Annuity at FCD	\$591.47
	Straight Life Annuity at SCD	\$508.62
C:	Straight Life Annuity	\$554.82



WHAT ARE THE OTHER FORMS OF PAYMENTS?

- **SPOUSE 50% JOINT ANNUITY** – This is the automatic method of payment for a married employee. The calculation for the single lifetime annuity is done, and then a permanent reduction is applied to the calculation based upon the age of the retiree and spouse at the time of retirement. In the event of the death of the retiree, the spouse will receive a payment equal to 50% of the amount that was being paid to the employee. A married employee may elect the lifetime annuity or any of the other forms of payment; however, a notarized consent of the spouse is required. Like the Straight Life Annuity option with the

PBGC, participants have the option of choosing to take this benefit either with a pre and post offset amount (Option B) or a “level-ized” amount (Option D,E,F) shown in the next section.

50% Joint & Survivor Annuity Participant Amount	\$909.71	
50% Joint & Survivor Annuity Beneficiary Amount	\$454.86	
B: Plan's Automatic Form for Married Participant:		
Joint-and-50% Survivor Annuity at ARD	\$560.71	\$280.36
Joint-and-50% Survivor Annuity at FCD	\$560.71	\$280.36
Joint-and-50% Survivor Annuity at SCD	\$482.17	\$241.09



• **JOINT AND SURVIVOR ANNUITY (50%, 75% OR 100%)** –This payment method allows an employee to designate anyone as a beneficiary to receive the selected level of benefit payable in the event of the retiree predeceases the beneficiary. This method of payment also has a permanent reduction based upon age of the retiree and beneficiary. It is paid for the lifetime of the retiree and provides a lifetime survivor benefit to the beneficiary at the designated level of payment. *Please note: The 75% and 100% options (Options E,F) may only be taken as a “level-ized” option with the Social Security offset factored in from the beginning of the benefit. When selecting a beneficiary who is not the spouse, only the “level-ized” options (D,E,F) are permitted.*

D: Joint-and-50% Survivor Annuity	\$523.53
E: Joint-and-75% Survivor Annuity	\$507.45
F: Joint-and-100% Survivor Annuity	\$492.34



• **POP UP OPTION (50%*, 75% OR 100%)** – The “Pop Up” payment method is much the same as the Joint and Survivor Annuities described above, however, if the designated beneficiary predeceases the retiree, the amount of the pension benefit “pops up” to the amount it would have been if no beneficiary calculations had been applied. There is a slightly higher reduction in the initial calculation to pay for this. **The PBGC only permits the 50% option in their plan (Option G).*

50% Pop Up Joint & Survivor Annuity Participant Amount	\$879.23	
50% Pop Up Joint & Survivor Annuity Beneficiary Amount	\$439.62	
G: Joint-and-50% Survivor 'Pop-up' Annuity	\$520.18	
* If the beneficiary dies first, the participant's benefit increases to the amount in Line C.		



NOTE: In the three options described above there can be no change of joint annuitant should they predecease the retiree.

• **PERIOD CERTAIN (GUARANTEED FOR 10, 15, OR 20 YEARS LAA / 5, 10, OR 15 YEARS LUS)** –

This method also has a permanent reduction applied to the pension calculation. This method of payment is paid for the lifetime of the retiree and provides a possible survivor benefit for a specified period of time. Should the retiree pre-decease the beneficiary; the beneficiary will receive the full amount for the remaining portion of the guaranteed period. Should the beneficiary pre-decease the retiree before the end of the specified period; a new beneficiary may be named. If the retiree is still collecting their pension when the specified time has elapsed, there will be no survivor benefit. *This appears as Options H, I, and J on the PBGC estimate.*

120 Months Guaranteed Period Option Participant Amount	\$907.31
H: 5-year Certain-and-Continuous Annuity	\$552.35
I: 10-year Certain-and-Continuous Annuity	\$545.19
J: 15-year Certain-and-Continuous Annuity	\$533.70



THE FOURTH PAYMENT OPTION IS ONLY AVAILABLE IN THE LAA PLAN.

• **LEVEL INCOME OPTION (MORE UP FRONT)** – This option is designed to provide a level income during retirement by considering your Social Security benefit. The Level Income Annuity Option provides an increased monthly benefit to age 62 or Social Security Normal Retirement Age, as selected by you, when many people begin receiving Social Security benefits. The monthly benefit decreases when you reach the selected age (62 or Social Security Normal Retirement Age) even if you do not begin receiving Social Security benefits at that age. This option is always combined with another option such as a Single Life Annuity, a Joint & Survivor Annuity, or a Guaranteed Period Option.



Single Life Annuity with SSNRA Level Income Option Pre-SSNRA Participant Amount	\$1,827.03
Single Life Annuity with SSNRA Level Income Option Post-SSNRA Participant Amount	\$862.03



MAY I TAKE MY PENSION AS A LUMP SUM? Neither plan has provisions for a lump sum payout. (LAA pensions with a lifetime value of less than \$5,000 will be cashed out)

HOW DO I DECIDE WHICH METHOD IS RIGHT FOR ME? Your estimates are available on JETNET and from the PBGC. Make copies and discuss them with your spouse/partner or potential beneficiary. It is also a good idea to consult a financial adviser when making decisions such as these because the elections are final once made.

WHAT IF I DECIDE TO TAKE MY PENSION LATER THAN FULL RETIREMENT AGE? Flight attendants commencing their pensions past a certain age will be eligible for an actuarial increase in their monthly payments based on how old they are when they commence the benefit. Actuarial adjustments are made for Legacy AA flight attendants commencing their benefit past age 70.5. The PBGC calls this a Late Retirement Factor and will make the actuarial adjustment when a Legacy US flight attendant begins their pension past age 62 (Shuttle) or 65 (Non-shuttle). The LUS Late Retirement Factors Table can be found on the APFA Retirement page at <https://www.apfa.org/images/retirement/US-Airways-Flight-Attendants-LRFs.pdf>.

HOW DO I APPLY FOR MY PENSION?

Start Your Pension Benefits

Select here to begin the process of receiving your pension benefits if you are ready to retire in the next 90 days.

If your commencement date is more than 90 days away, please continue to model your benefits by using the "Estimate Your Pension" selection.

[REQUEST YOUR PENSION](#)



It is a multi-step process. To apply for your pension: Visit the Pension Service Center in jetnet and select "Request Your Pension" and follow the prompts. You can also request a kit over the phone by calling the Pension Service Center at (800)447-2000, option 1, 3, 4. This needs to be done no later than 45 days prior to date you wish to begin collecting you pension. Paperwork is mailed within 7-10 days and should be returned at least two weeks before your retirement date so processing can begin on time.

Contact your supervisor and tell them you are retiring and give them the date. Remind them to contact the Flight Attendant Service Center to request your Payroll Transfer Record (PTR) be cut over to Retired (RT). Don't forget when picking your exit date, that pensions only start on the first of the month. If you retire on the second, you miss a whole month of pension payments! It is a good idea to leave at the end of the calendar month and retire on the first day of the next calendar month. If you take vacation in your last month, don't bid a carryover trip. Bringing time into the next month will keep you on payroll and you'll miss your first pension check! There is a checklist to follow at the back of this packet.



LUS flight attendants should request their pension materials directly from the PBGC. The process should start 90 days before benefit commencement. The PBGC can be reached at (800) 400-7242. <https://www.pbqc.gov/>

TAXES (UNCLE SAM WANTS HIS SHARE)

Both LAA and LUS pensions are subject to withholding of federal and state (if applicable) income tax. When you request your pension kit, the paperwork will include a W4P form from the IRS. Your withholding amount is determined by the number of allowances you select. Consult with your accountant or tax advisor to determine the right number of allowances you will claim. Most pensioners will not have a good idea of their income tax liability until they have been drawing their pension for a full tax year, and other factors may contribute to what you decide to claim in allowances (such as if you are LUS and double or triple dipping). New W4P forms can always be submitted if you wish to make a change. The 1099-R tax form will be

mailed to you at the beginning of the year for the previous tax year. Pensions are not considered earned wages, so they are not subject to Social Security and Medicare taxes.

BEFORE YOU COMPLETE THE PENSION PAPERWORK

When you receive your pension kit in the mail, make a copy of the paperwork before you start filling it out so you have a spare in case you make a mistake. When you have completed the paperwork, make a copy for yourself before mailing it off. Pension kits should be mailed no later than the 3rd week of the month before your retirement on the first of the next month. If you have been down more than just the airplane aisle a few times and have not already submitted your Divorce Decree or QDRO, you will need to include a copy of this paperwork with your kit. If you are widowed, you will also need to include a copy of your spouse's death certificate. **If these items are not included, your pension payments will be delayed until the documents are received.** If you are planning to retire and do not have these documents, contact the county that issued them and request copies so as not to delay your pension.

Keep in mind that your pension kit will not be processed until you have officially retired or separated from the Company (or reached the month following your Double Dipping age if LUS). Your first pension check is always paid retroactively, normally about 6 – 8 weeks after you retire.

Qualified Pre-Retirement Survivor Annuity (QPSA) - LAA



Your selection of a Joint Annuitant when you request your pension, determines how you would leave your pension to a survivor once you are retired. What happens if you were to pass away before you retire? Does anyone inherit your pension?

Federal law requires that a pension plan must allow a pension to be inherited by a spouse. The default amount mandated by federal law is for the surviving spouse to get 50% of your joint and survivor pension.

APFA negotiated a better benefit. If you file a QPSA (qualified pre-retirement survivor annuity) form you can designate that your legally married spouse receives up to 100% of your joint and survivor pension should you die before you retire. For Flight Attendants, this benefit is a no cost option. If you do not fill out this form, should you die before benefit commencement, your spouse will only receive 50% of your pension. Once you make your selections for form of benefit at retirement and begin receiving pension payments, this form is replaced by your new selection. There are copies of this form at the back of this packet, the APFA website, and the Pension Service Center site on jetnet.

Qualified Domestic Relations Order (QDRO)

A QDRO is a decree from your divorce settlement that will indicate if your ex-spouse is entitled to a portion of your pension, and if so, how much. If you have gone thru a divorce during your time as an employee of American Airlines, HR will need a copy of your QDRO or Divorce Decree on file before they will initiate pension payments. The company does not pay pensions until all forms are complete and on file. If you have an LAA pension, QDRO's on file will be have a "Yes" indication in your *Plan Specific Data* section of

the Pension Service section on jetnet. QDRO forms can be mailed to: American Airlines HR Services, P.O. Box 14452, Des Moines, IA 50306-3452

LUS Flight Attendants – QDRO's must be sent to the PBGC. Visit

<https://www.pbgc.gov/wr/benefits/qdro> or the retirement page of the APFA website for information about submitting your QDRO to the PBGC.

Individual Retirement Accounts (IRA)

An Individual Retirement Account is a type of "individual retirement plan", offered by many financial institutions. It provides tax advantages for retirement savings in the United States.

THERE ARE TWO MAIN TYPES OF IRA ACCOUNTS

Traditional IRA – contributions are “before tax” and grow untaxed until you withdraw the money. Withdrawals at retirement are taxed as income.

Roth IRA – contributions are made “after-tax”, and grow untaxed. Withdrawals (including interest) are tax free in retirement.

CONTRIBUTION MAXIMUMS: For 2022, the maximum contributions for both the Traditional IRA and the Roth IRA are \$6,000 with an extra \$1,000 for individuals over 50 years of age.

INCOME LIMITS: You can contribute the maximum to a Roth IRA in 2022 only if your adjusted gross income is less than \$129,000 if single or \$204,000 if married filing jointly.

TAX CREDITS: Individuals with lower incomes can file a Retirement Savings Contribution Credit on their income taxes. Visit <http://www.irs.gov/taxtopics/tc610.html> for more information.

2022 Saver's Credit			
Credit Rate	Married Filing Jointly	Head of Household	All Other Filers*
50% of contribution	AGI up to \$41,000	AGI up to \$30,750	AGI up to \$20,500
20% of contribution	\$41,001 - \$44,000	\$30,751 - \$33,000	\$20,501 - \$22,000
10% of contribution	\$44,001 - \$68,000	\$33,001 - \$51,000	\$22,001 - \$34,000

Savings

Personal savings for each person will vary based on individual circumstances. Savings can include, but are not limited to Equity in your home, Life Insurance, Inheritance, Saving Accounts and Certificates of Deposit (CD's). While there is no minimum required amount, it's important to have an adequate savings base to complement your other income holdings. The consensus is that your savings should be able to cover a minimum of three to six months of living expenses. A Financial Advisor can give you recommendations on how to have a healthy portfolio.

HEALTH INSURANCE OPTIONS

Health insurance coverage is divided into two categories: Pre-Medicare eligible, and Medicare eligible.

Pre-Medicare

Consolidated Omnibus Budget Reconciliation Act (COBRA)

You may continue your active medical insurance thru COBRA for 18 months after you leave the company. You have **60 days** from your last day of employment to make your COBRA elections, so make sure that you don't miss the deadline. In addition, COBRA coverage may be extended an additional 11 months, up to a maximum of 29 months, for Flight Attendants who qualify for Social Security Disability.

Continuation of Coverage (COBRA)

If your employment terminates for any reason (i.e., furlough, resignation, etc.), your active medical is cancelled, along with your other benefits. You may elect to continue your health benefits as part of your continuation of coverage options available through Alight, the COBRA administrator. Alight will mail a COBRA package to your home address (or to the address you provide) after your termination is processed. If you do not continue your active medical through COBRA, claims incurred after the date of your termination are not payable.

Several of American Airlines' other benefits or plans (Dental Benefits, Vision Insurance Benefits, and Health Care Flexible Spending Accounts) provide for continuation of coverage under the COBRA in case of certain Qualifying Events. If you and/or your dependents have coverage at the time of the Qualifying Event, you may be eligible to elect continuation of coverage under the following:

Medical Benefits

Dental Benefits

Vision Insurance Benefits

Health Care Flexible Spending Account Benefit: for the remainder of the calendar year in which you became eligible for continuation of coverage. (Although you would not be able to make contributions on a pre-tax basis, by electing continuation of coverage for this account, you would still have the opportunity to file claims for reimbursement based on your account balance for the year.)

The coverage under COBRA is identical to coverage provided under the benefits or plans for active employees or their dependents, including future changes.

Alight is the COBRA billing administrator and handles solicitation and enrollment. You will receive a COBRA solicitation via mail within two weeks following your retirement. If you continue active coverage through COBRA, you will have no lapse of coverage of medical insurance, but until the coverage is entered into the system upon your enrollment, you will pay for medical care out of your pocket and apply for reimbursement.

Complete and mail the election form back to Alight. Once they receive the election notice, their system will be updated within 72 hours to show the elections. After elections are in the system you can make a payment. Once the payment is made and posted, eligibility will be sent to your claims administrators.

Over age 65? Cobra is not considered credible coverage as defined by Medicare, and will become secondary coverage to Medicare. If you are 65 or older when you retire, Medicare will become your primary coverage. Check with legal and financial advisers about medical coverage options if you are over 65 to avoid substantial financial penalties/reduction in coverage if you make the wrong choices!! As a rule, COBRA will only pay 20%. (Please note that Flight Attendants qualifying for early Medicare due to a Social Security Disability award will not be permitted to remain on COBRA once they reach their Medicare eligibility date).

Under COBRA, the employee does not have to reestablish deductibles. Deductibles and out-of-pocket maximums met during active employment will continue.

Since COBRA is a continuation of your active medical, the cost is the total cost of your health insurance. That means it includes what you now pay through payroll deduction, what the company pays on your behalf as part of your benefits package, plus a 2% administration fee to cover the cost of administering COBRA benefits.

It is very important to make your payments to Alight on time as once COBRA coverage is lost due to late payment it will not be reinstated!!

Per the Employee Benefits Guide, “To maintain COBRA continuation of coverage, you must pay the full cost of continuation of coverage on time, including any additional expenses permitted by law. Your first payment is due within 45 days after you elect continuation of coverage. Premiums for subsequent months of coverage are due on the first day of each month for that month’s coverage. If you elect continuation of coverage, you will receive payment coupons or invoices from Alight, Inc. indicating when each payment is due. Payments are due even if you have not received your payment coupons. Failure to pay the required contribution on or before the due date, or by the end of the grace period will result in termination of COBRA coverage, without the possibility of reinstatement.”

Cost of COBRA coverage for 2022

Self-Funded Medical	EO	E+S	E+C	E+F
High Cost Coverage	\$ 1,333.88	\$3,067.95	\$2,400.98	\$4,135.04
Standard	\$ 685.32	\$1,576.22	\$1,233.57	\$1,878.38
Plus	\$ 676.04	\$1,554.88	\$1,216.87	\$2,095.69
Core	\$ 609.21	\$1,401.16	\$1,096.56	\$1,888.54
Dental				
Basic Dental	\$ 27.18	\$ 56.25	\$ 60.88	\$ 96.21
Plus Dental	\$ 37.75	\$ 78.13	\$ 84.57	\$ 133.63
Vision	\$ 5.88	\$ 11.38	\$ 11.17	\$ 15.97

American Airlines Retiree Medical Insurance:

Retirees between the ages 55 and 65 at separation, who meet the 65 Point Plan requirements, are eligible to purchase retiree medical insurance. You pay the full contribution cost for this pre-65 retiree medical coverage if you choose to enroll.



Medical

Legacy AA Flight Attendants who retired prior to 11/1/12 continue to receive pre-funded retiree medical insurance.

The Retiree Standard Medical Plan (RSMP).

Retiree medical coverage is offered through the preferred administrator for your state. You can request a packet with enrollment information and plan details after you retire (you will also receive a COBRA solicitation. **Do not confuse the two**). You can only enroll in retiree medical once, any time after retirement but before age 65. For the first 30 days after separation you may enroll online. After that, just call the Benefits Service Center at (888)860-6178.

American reserves the right to amend or terminate the RSMP at any time.

Paying for Coverage

You must pay your retiree medical contributions each month by the due date. **Do not be late!** If your payment is late, your coverage will be terminated and you will **NOT** be able to re-enroll. Aight handles the billing and payment is made a month in advance. They offer an Automatic Billing feature to pay your contribution costs and ensure payments are always on time.

The chart below explains the plan premiums, and maximum benefits for 2022.

Retiree Standard	
Individual Medical Maximum Benefit	\$300,000
In Network Deductible	\$150 per person / \$400 family
Out of Network Deductible	\$150 per person / \$400 family
Coinsurance (In/Out)	20% / 40%
In Network Out of Pocket Max (Single/Family)	\$1,000 / \$3,000
Out of Network Out of Pocket Max (Single/Family)	\$1,000 / \$3,000
2022 Monthly Contributions	
Retiree Standard (all workgroups)	

2022 Retiree Standard Medical Plan Premiums:

Employee Only	\$1,826.00
Employee Plus 1	\$3,652.00
Employee Plus 2	\$5,478.00

Dependent Eligibility

Under the Retiree Medical Benefit, an eligible dependent is an individual who is related to the retiree in one of the following ways:

- Spouse or Company-recognized Domestic Partner

For retirees under age 65, an eligible dependent may also include:

- Unmarried child under age 19
- Unmarried incapacitated child age 19 + who maintains legal residence with you.
- Unmarried child age 19 through 22, if the child is registered as a full-time student at a school/educational institution in a program of study leading to a degree or certification (proof of continuing eligibility will be required from time to time) and either: The child maintains legal residence with you; or You are required to provide coverage under a Qualified Medical Child Support Order (QMCSO) that is issued by the court or a state agency. If, for medical reasons, the child is required to reduce or terminate his or her studies, coverage will be continued for up to 12 months (one year). The child must be under a physician's care and statements must be provided from the attending physician and school/educational institution to your network/claims administrator. After 12 months (one year), coverage will end unless the child returns to school/education institution full-time or meets the definition of an incapacitated child.

If you have enrolled your dependents into Retiree Medical by the time you turn 65, when your coverage ends at 65, they continue to be covered as long as they remain eligible. You may not enroll any new dependents into the plan after you turn 65.

Retiring after age 65? If you do not start Retiree Medical by age 65, ***you cannot get dependent coverage for your spouse or children, regardless of their eligibility.***

If you take the AA RSMP - Supplemental coverage (Back Up Plan)

DO NOT CONFUSE THIS COVERAGE WITH MEDIGAP/SUPPLEMENTAL POLICIES FOR MEDICARE. THIS SUPPLEMENTAL POLICY IS A BACK UP TO AMERICAN'S RETIREE MEDICAL PLAN.

If you exhaust your AA Retiree Medical, **The Supplemental Medical Plan** begins and pays a percentage of eligible expenses for medically necessary care, treatment and supplies up to the usual and prevailing fee limits with a maximum medical benefit of \$500,000. You must enroll when you are first eligible as a retiree and maintain coverage. The plan's claims are processed by HealthFirst TPA (800) 711-7083. Enrollment in the plan is handled by Alight.

When does Supplemental Medical pay a benefit?

1. When you or your covered spouse exhausts your maximum medical benefit under your selected Retiree Medical Benefit Option.
2. If you are the surviving spouse of a retired employee who dies while you are both covered under this Plan.

What happens to my retiree medical coverage after I turn 65?

When you reach age 65, Medicare becomes your primary coverage. You will no longer be eligible for American Airlines Retiree Medical Benefits. You will be offered access to purchase a Medicare supplement plan provided by United HealthCare, a third-party vendor. You are guaranteed coverage as long as you enroll when you first become eligible, regardless of your health status. Visit **United HealthCare Medicare Solutions** (<http://myuhcplans.com/aa>) and use the Plan Selector Tool to compare different plans and pricing options that meet your needs. Via Benefits can also provide Medicare supplement quotes and their contact info is in the back of this handout.

Affordable Care Act (ACA):

The Affordable Healthcare Act (also known as the ACA) is a government-sponsored program that allows you to purchase insurance via a state or federal exchange. Visit <http://healthcare.gov> where you'll provide some information about your household size and income to find out if you can get lower costs on your monthly premiums and out-of-pocket costs for private insurance plans. You'll see all the health plans available in your area so you can compare them side-by-side and pick the plan that's right for you.

Major insurance companies write the policies and you are allowed to shop in the marketplace for a policy that meets your specific needs. Premiums are based on Age and Zip Code. You can preview the premium rates in your area by visiting <https://www.healthcare.gov/find-premium-estimates/>

American has contracted with a nationwide third-party provider called Via Benefits. Their insurance brokers can give you quotes and enroll you in an ACA plan. Additionally, they can quote and sell you private insurance policies. Their counselors can be reached at (844) 287-9947 and you can find more information thru their website <http://my.viabenefits.com/americanairlines>

Based on income levels, you may also be eligible for a tax credit to help lower premiums and out-of-pocket costs. A subsidy calculator for enrollments is available at <https://www.healthinsurance.org/obamacare/subsidy-calculator/>

Your retirement is a Qualifying Life Event and triggers a "Special Enrollment Period", and allows you to purchase insurance via the Healthcare Marketplace outside of set annual enrollment periods.

Are you drawing a PBGC Pension? You may be eligible for the HCTC!

The Health Coverage Tax Credit (HCTC) is a federal subsidy (as a tax credit) to help pay for the cost of qualified health insurance premiums for people age 55 - 65. One of the eligible classes for the HCTC is people drawing a PBGC Pension. The subsidy is for 72.5% of the premium for the qualifying coverage. The subsidy is currently funded thru the end of 2021. We are still hoping for an extension. Stay tuned.

Qualifying coverage includes plans where you pay 100% of the premiums. This includes COBRA, and coverage under a VEBA (Voluntary Employee Beneficiary Association). Note that Affordable Care Act

policies are not qualified plans after 2015. If you are eligible for Medicare (age 65 or disabled) or Tricare (Military) you cannot claim the tax credit. The IRS website has instructions for completing the Form 8885 to claim your Health Coverage Tax Credit. Visit <https://www.irs.gov/Credits-&-Deductions/Individuals/HCTC> for more information. The credit can be taken monthly or for the whole year when you file your taxes.

AIRLINE TRUST VEBA

There are health insurance plans specifically for people who qualify for HCTC, including the Airline Trust VEBA for pre-65 retirees. Visit <https://hctcplans.com/hctc-rates/> or call (800) 236-4782 for more information.

Medicare-Eligible

Medicare: As easy as A B D!

Retiree medical insurance is not available to you once you turn 65, and COBRA is considered secondary to Medicare. Unless you are going on some other active medical insurance that is considered creditable coverage by Medicare, you will be enrolling in Medicare. If you will be 65 or older at your exit date, you will want to begin researching the type of coverage you will want to purchase with Medicare. There are numerous books on Medicare as well as lots of information on the Medicare website at www.medicare.gov. If you are eligible for early Medicare as the result of a disability, do not sign up for the American Airlines Retiree Medical Plan or elect COBRA.



Part A covers hospitalization and for most people and has been prefunded.

Medicare Part A covers inpatient hospital, skilled nursing facility, and some home health care services. About 99 percent of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment.

Part A Deductible and Coinsurance Amounts for Calendar Years 2021 and 2022 by Type of Cost Sharing

	2021	2022
Inpatient hospital deductible	\$1,484	\$1,556
Daily coinsurance for 61 st -90 th Day	371	389
Daily coinsurance for lifetime reserve days	742	778
Skilled Nursing Facility coinsurance	185.50	194.50

Part B covers physician care.

If modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS) is above a certain amount, [you may pay more.](#)

If your yearly income in 2020 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2022)
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	not applicable	\$238.10
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	not applicable	\$340.20
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	not applicable	\$442.30
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$544.30
\$500,000 or above	\$750,000 or above	\$409,000 or above	\$578.30

Part D is the Medicare plan that covers prescription drug benefits.



MEDICARE PART D

Medicare offers prescription drug coverage to everyone with Medicare. To get

Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and drugs

covered.

Late Enrollment Fees: Medicare Part B and D have late enrollment fees of 10% per year for each year you delay signing up for coverage after age 65. Retiring flight attendants over age 65 can waive these fees by showing they had employer sponsored coverage when they first enroll. The two ways to do this are with a Letter of Credible Coverage from the Benefits Service Center or having AA complete the Employer Verification Form which can be downloaded at <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf> or from the Retirement page at apfa.org

Medicare Supplemental (Medigap) Insurance?

Medicare supplement (Medigap) insurance, sold by private companies, can help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. Some Medigap policies also cover medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share.

AIRLINE RETIREE VEBA

Retiring Flight Attendants who are 65 and over may take advantage of an Airline Retiree Medicare Voluntary Employee Beneficiary Association (VEBA) to help pay for out of pocket costs associated with Parts A, B and D. The VEBA Retiree Services number is (888) 287-4101. Their current Benefits Guide is available for download from the Retirement page at apfa.org.

All of the information below is found on the Medicare website at www.medicare.gov. Make sure you shop a variety of Medigap and Part D drug plans to make sure you get the plans that are right for your needs. There is a plan finder on the Medicare website: <https://www.medicare.gov/find-a-plan/questions/home.aspx>

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

How do I compare Medigap policies?

If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest. Visit [Medicare.gov](http://www.medicare.gov) to see the 2022 benefit amounts.

Benefits	Medicare Supplement Insurance (Medigap) plans									
	A	B	C	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%*
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2021*			
							\$6,220	\$3,110		

- * Plans F and G also offers a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,370 in 2021 before your policy pays anything. (Plans C and F won't be available to people who are newly eligible for Medicare on or after January 1, 2020. See previous page for more information.)
- ** For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$203 in 2021), the Medigap plan pays 100% of covered services for the rest of the calendar year.
- *** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

Eight things to know about Medigap policies

1. You must have Medicare Part A and Part B.
2. If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Medicare Advantage Plan before your Medigap policy begins.
3. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare.
4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to buy separate policies.
5. You can buy a Medigap policy from any insurance company that's licensed in your state to sell one.
6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay the premium.
7. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 aren't allowed to include prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).
8. It's illegal for anyone to sell you a Medigap policy if you have Medicare Medical Savings.

Medicare Advantage Plans (Part C)

Another option is buying your Medicare through a Medicare Advantage Plan, commonly called a Part C plan. This essentially rolls your Part A, B and (in some cases) D plans into an HMO or PPO administered by a private insurance company. You can choose the plan that fits your needs, and in some cases, attach additional benefits to the plan such as vision, hearing, and dental. In addition to your Part B premium, you will have a monthly premium for your Advantage plan. It's best to consult a Medicare Broker if going this route as you want to make sure you choose a plan that works for you and includes the doctors you visit and the prescription drugs you take.

What is a Medicare health plan? A plan offered by a private company that contracts with Medicare to provide Part A and Part B benefits. Health plans include all Medicare Advantage Plans, Medicare Cost

Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE). With Medicare Advantage Plans, you're always covered for emergency and urgently needed care. Medicare Advantage Plans must cover all of the services that Original Medicare covers except hospice care

The plan can choose not to cover the costs of services that aren't medically necessary under Medicare. If you're not sure whether a service is covered or not, check with your provider before you get the service.

Dental Insurance:

Retiree Dental Plan: You will be offered retiree dental insurance. The cost of the retiree dental plan is determined by the zip code where you live. In most cases COBRA coverage that offers a continuation of your active dental will be less expensive and will be better coverage. The 18 months of COBRA dental coverage will give you time to shop dental plans including the retiree dental plan. The AA credit union has a dental club that gives you a network to choose dentists who will give you a discount on services. Dental insurance is difficult to find and expensive. Nobody wants to insure old people's teeth but there are a few alternatives that you may wish to investigate.

While original Medicare doesn't provide dental coverage, some Medicare Advantage (Part C) plans do.

Dental discount networks also exist. You pay annual membership fees ranging from \$80-\$200 a year in exchange for discounts ranging from 10% to 60% from participating dentist. To find a network, visit <http://dentalplans.com> and search for plans and providers by zip code. The AA Credit Union offers a dental discount network as well thru Benefit Services of America (<http://benefitservices.com>). Call (866) 838-1763 or email them at info@benefitservices.com for more information.



Dental schools provide dental care from students under the supervision of licensed professors for as much as half the cost of regular services. To search for dental schools, visit <http://ada.org/dentalschools>.

Flexible Spending Accounts:

There are two possible scenarios concerning your flexible spending account.

1. **Positive Balance:** You leave with funds still in the account. **For example:** you elect to place \$2500 in your account for next year, you leave at the end of March, and you have contributed \$625 at that point, but have only used \$400, American gets to keep the \$225 already on deposit in the account. (Pro-Tip: you could continue your flexible spending account through COBRA. Although you could not continue to contribute pretax dollars, you could use what you have already contributed.)
2. **Negative Balance:** You leave the company before year's end with a zero balance in your flexible spending account. You have been paid out more than you have contributed to the account. You do not have to repay American the difference. **For example:** you elect \$2,500 in your flexible spending account for next year. In January you have dental work done which requires all \$2,500 from your account. You separate from the company and retire March 31.

3. At that time, you have only contributed \$625 to your account through payroll deduction, but you have used \$2,500. You will not have to reimburse American the difference of \$1,875.

WHAT ELSE DO YOU NEED TO RESEARCH?

- Life Events
- Optional Insurances

Life Events:

Federal law defines your ability and time frame in which to apply for other insurance under a spouse/partner's plan through a life event. You have the right to request "special enrollment" in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse's employer) within 30 days after your Plan coverage ends. You will also have the same "special enrollment" rights at the end of COBRA coverage if you get continuation of coverage for the maximum time available to you. Keep in mind that when joining your spouse's plan, you must re-establish all deductible and out of pocket maximums under the new plan.

Optional Insurance:

You can continue these coverages by contacting the vendors directly to continue your policies: Long-Term Care insurance, Hyatt Legal Plan, and other optional coverages available through AA Added Benefits. Please refer to contact page at the back of the packet for phone numbers to discuss continuation of these types of coverage.

You can convert/(port) your AA Life Insurance and/or Accident Insurance from a group policy to an individual policy: AA does not provide Retiree Life Insurance. Your current employee term life insurance and voluntary accident insurance ends at retirement. These policies include portability and conversion rights that allow you to continue coverage as a term policy or convert coverage to a personal policy (other than term life insurance) without providing proof of good health. To port or convert Life Insurance, contact MetLife at 1-877-275-6387 within 30 days of your last day on payroll. Policies for Accidental Death & Dismemberment and Voluntary Personal Accident Insurance can be converted by calling the Life Insurance Company of North America (LINA) at 1-800-238-2125, and select option 4 and 7.

Policies you cannot continue: You cannot continue LTD and STD as they replace existing income. However, if you are receiving LTD and/or STD payments may continue if you are eligible.



American Airlines, Inc.

Enhanced Pre-Retirement Survivor Annuity Retirement Benefit Plan of American Airlines, Inc. for Flight Attendants (Participants who were actively employed on or after 9/12/2001)

Employee Number: _____ Social Security Number: _____

Employee Name: _____

If you die before you begin receiving your retirement benefit, the Plan automatically provides a pre-retirement survivor benefit for your spouse through a Qualified Pre-Retirement Survivor Annuity (QPSA) if you are vested and you have been married at least one year at the time of your death. The QPSA provides your surviving spouse a lifetime monthly benefit equal to the surviving spouse's portion of a 50% Joint and Survivor Annuity based on your accrued benefit at the time of your death. In lieu of the QPSA benefit automatically provided by the Plan, you may elect an enhanced benefit that provides your spouse with a greater lifetime monthly benefit by checking one of the boxes below.

I elect the following Enhanced Pre-Retirement Survivor Annuity benefit to be provided for my surviving spouse, if eligible, in the event of my death prior to commencement of my benefit from the Plan.

66 2/3% 75% 100%

Spouse Name: _____

Spouse Social Security Number: _____ Marriage Date: _____

I understand that I have elected a benefit for my spouse, if eligible, that is greater than the QPSA benefit automatically provided by the Plan. The Enhanced Pre-Retirement Survivor benefit shall be payable to my surviving spouse, if eligible, in the event of my death prior to commencing my pension benefit. Once my benefit commencement date has passed, this election is no longer valid. Should I wish to waive this benefit in the future, I may do so by completing the proper form and obtaining my spouse's notarized consent.

Signature of employee: _____ Date: _____

Daytime phone number: _____

Return the completed form to:

American Airlines HR Services
P.O. Box 9925
Providence, RI 02940-4025

American Airlines HR Services
P.O. Box 9925
Providence, RI 02940-4025

RETIREE CHECKLIST:

Between 90 and 30 days prior to your exit:

- a) Review the **AA Retirement Planning Guide** on jetnet. jetnet > Team Member Services > Leaving American > Retirement Planning. Much of the information in this packet is also available online in that section.
- b) Apply for your pension if you plan to collect immediately after leaving the company. LUS flight attendants should contact the PBGC at (800) 400-7242. LAA Flight Attendants can apply online by visiting the Pension Service Center in jetnet or calling (800)447-2000 (selection option 1, 3, 4). **Applying for your pension should be done a minimum of 45 days before retirement if you plan to take your pension immediately after leaving the company.** Notifying your FSM of your retirement does NOT start your pension.
- c) Research medical insurance coverage choices available for purchase after you exit the company i.e. COBRA, AA retiree medical, coverage under spouse if they are an AA employee, other insurance available from your spouse's medical coverage, Medicare, state insurance programs. You will be solicited for COBRA coverage by Alight. If you plan to take COBRA benefits when you leave, you will keep the same coverage you had as an active employee.
- d) If you or your spouse are going into Medicare at retirement and either of you is over 65, complete the Medicare Request for Information form and mail/fax to Alight to verify proof of coverage so you won't be charged a late enrollment fee.
- e) Consult with financial advisers concerning available pension and 401k options.
- f) 30 days before your exit date, contact your supervisor and let them know you will be leaving and give them your exact exit date. They will also want you to email them this information including your retirement date and last day as an active employee.
- g) **Pull copies of sequence histories if you will need this information when you file your taxes. This info will not be available once your access to the Flight Service website ends.**

During the last month you are employed:

- a) Pull up any contact information, forms or information on jetnet that you might need in the future.
- b) If you have coverage such as life insurance, Hyatt Legal, Long Term Care etc. that you wish to continue after you leave the company, contact those companies and make those arrangements. They will not send you the paperwork until after you have left the company, but it must be accomplished within the first 30 days after you leave.
- c) LAA flight attendants not starting their pension right away should pull up a pension estimate on jetnet. Refer to the Pension section on page 16. LUS flight attendants should contact the PBGC, see page 13.
- d) Contact HR to schedule an optional retirement counseling session.
- e) It is always a good idea to verify with your FSM that they have submitted the Payroll Transfer Record (PTR) to the Flight Attendant Service Center in order to change your status from active to retiree as of your chosen retirement date. (RT code in your HI10).
- f) Consider offering leftover uniform items to active Flight Attendants who may be able to use them.
- g) Attend to any medical, dental, or vision needs while still on active insurance.
- h) Your 401k funds cannot be moved or adjusted during the first 30 days after exit. Make any adjustments in investment choices prior to your exit date, or if you plan to roll over into an IRA, either do it before exiting or

wait until 30 days after leaving the company. Talk to Fidelity about arrangements to repay any outstanding loans from your 401k Plan.

- i) (LAA) If you have collected Long Term Disability payments before January 1, 2004, you may be eligible for an additional check. You will need to contact Met Life at (888) 533-6287 to check on eligibility. You will need to advise them of your pension commencement date and ask them about receiving the LTD supplemental benefit check to your defined pension benefit.
- j) Contact your supervisor to request the retirement gift catalog.
- k) Make arrangements with your flight service manager to return your keys, ID badge, and Flight Attendant Tablet. Ask about returning any airport access ID's as well. If you cannot make it to base, ask your FSM for a FedEx envelope or shipping label to return all of these items.
- l) Contact the AA credit union about new repayment arrangements for loans as they will no longer be payroll deducted.

Within the first 30 days after I leave

- a) If your spouse works for American Airlines and you wish to be covered under their plan, they will need to add you by processing a "life event" on the benefits center in jetnet. This cannot be done until you leave but needs to be done within 30 days after the event occurs.
- b) Coverage from your spouse who works for another company will need to be filed as a life event. Remember that your retirement is their life event. Check for that company's policies and deadlines.
- c) After a few days for the conversion, verify you have access to the AA retirees site (<http://retirees.aa.com>) logging in with your AA ID and your most recent jetnet passcode. Like jetnet, the passcode must be changed every 90 days. Verify your travel has transitioned from active to retiree travel. Contact Team Member Services at 800-447-2000 if you need assistance with accessing retirees.aa.com or have issues with your travel.
- d) If you are planning on keeping any of your active coverage available under COBRA, (medical, dental, vision) you must sign up within 60 days of your exit date. Contact Alight (888-860-6178) if you have not been solicited for COBRA coverage in the first 45 days after your exit. COBRA solicitations will be available online thru the Benefits Service Center link on the AA retirees site within the first few days after your retirement is processed and you can sign up online or over the phone for faster processing.
- e) If you would like a retiree ID, and have not already submitted your request, you can request it on retirees.aa.com, or at <https://c03.keysurvey.com/f/112668/24a3/>
- f) Make sure both American Airlines and the APFA have your correct address, phone number and email. Keep this updated at all times.
- g) If you have any optional insurance coverage you wish to keep after your exit, i.e. Long Term Care, Hyatt Legal, Life Insurance, Accident Insurance, Homeowners and Auto Insurance, you must contact the specific provider to establish a new payment plan before their deadline.
- h) Make sure to file any outstanding active medical, dental, or vision claims as well as receipts to flex spending before deadlines expire for reimbursement.

30 days and later after you leave:

- a) Keep your contact information updated
- b) Don't forget to pay your medical insurance premiums (COBRA or Retiree Medical).
- c) If you are purchasing Retiree Medical, coverage may change each year, so don't forget to check each fall during benefits enrollment.
- d) The 401k freeze ends and you can begin withdrawals, make changes to your portfolio, or roll your balance into an IRA.

Planning for the Future – Contacts

Association of Professional Flight Attendants (APFA): <http://apfa.org>

APFA National Retirement Specialist
1004 W. Eules Blvd.
Eules, TX 76040
(817) 540-0108 (Retirement Extension 8490)
retirement@apfa.org

American Airlines Federal Credit Union: <http://aacreditunion.org>

P.O. Box 619001 MD 2100, HDQ
DFW Airport, TX 75261-9001
(800) 533-0035
(817) 952-4500

Social Security: <http://socialsecurity.gov>

(800) 772-1213
To apply online go to:
<http://www.socialsecurity.gov/planners/about.htm>
To get an estimate of your social security benefits go to:
<http://www.socialsecurity.gov/estimator/>

Medicare: <http://medicare.gov>

(800) 633-4227
To sign up or change plans: <http://medicare.gov/sign-up-change-plan/index.html>
Employment Verification/Information Forms for Medicare (CMS L564) can be sent to:
American Airlines Benefit Service Center
P.O. Box 661052
Dallas, TX 75266
FAX (847) 554-1884

AA Human Resources: <http://newjetnet.aa.com>

Link for Former Employees without Retiree site access: <https://p40web.mercerhrs.com/amr/>

AA Retirees Site and NRTP: <http://retirees.aa.com>

Team Member Service Center – (800) 447-2000
State Street Bank (LAA Pensions) – (888) 548-4455

Benefits Service Center (Health, Flex Spending, COBRA) – (888) 860-6178, FAX (847) 554-1884

American Airlines – Benefits Service Center
P.O. Box 661052
Dallas, TX 78256

Medical Insurance and Prescription Drugs		
Retiree Medical: Standard Plan Network/Claims Administration	United Health Care American Airlines Medical Claim Unit P.O. Box 30551 Salt Lake City, UT 84130-0551	(866) 873-3903 http://myuhcplans.com/aa
Retiree Medical: Standard Plan Network/Claims Administration	BCBS P.O. Box 660044 Dallas, TX 75266-0044	(877) 235-9258
Prescription Drug Coverage, Refills, Customer Service, Mail Order	Express Scripts P.O. Box 747000 Cincinnati, OH 45274-7000	(800) 437-3455 http://express-scripts.com

Optional Insurance		
Retiree Life Insurance Benefit Conversion	MetLife American Airlines Customer Unit P.O. Box 3016 Utica, NY 13504-3016	(800) 638-6420
Voluntary Accident Insurance Benefit Conversion	Life Insurance Company of North America (LINA) 1601 Chestnut Street Philadelphia PA 19192	(800) 238-2125
Long-Term Care Insurance Plan	MetLife Long-Term Care 57 Greens Farms Road Westport, CT 06880	800-308-0179
Legal Insurance	Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507	(800) 821-6400 (216) 241-0022 http://www.legalplans.com
Supplemental Retiree Medical Insurance	Healthfirst TPA Claims: P.O. Box 130217 Tyler, TX 75713-0217	(800) 711-7083 http://hftpa.com customerservice@hftpa.com
Dental Insurance	MetLife Dental P.O. Box 981282 El Paso, TX 79998-1282	(866) 838-1072 http://mybenefits.metlife.com dental@metnotices.com
Benefit Services of America (AA Credit Union Dental Club)	2600 Maitland Center Pkwy. Suite 350 Maitland, FL 32751	(866) 838-1763 http://benefitservices.com info@benefitservices.com

Vision Insurance	EyeMed Vision Care	(844) 714-5678 http://eyemedvisioncare.com/American
HCTC qualified Insurance (pre-65)	Voluntary Benefit Trust for Airline Retirees 10 Tower Lane, Ste 100 Avon, CT 06001	(800) 236-4782 http://coneretireebenefits.com
Airline Retiree Medigap VEBA (post 65)	Airline Retiree Benefit Plan Service Center c/o Gilsbar, LLC P.O. Box 998 Covington, LA 70434-0998	(844) 413-1989 http://gilsbar.com/medicareoptionsus
Via Benefits Insurance/Medicare Advisors	1350 N. Glenville Dr. Richardson, TX 75081	(844) 287-9947 – Pre 65 Retirees (844) 686-0483 – Post 65 Retirees http://my.viabenefits.com/americanairlines

Miscellaneous		
Employee Benefits Committee – Information about appeals	PBAC American Airlines MD 5134-HDQ1 P.O. Box 619616 DFW Airport, TX 75261-9616	(682) 278-4734
Pension Benefit Guaranty Corp. - PBGC (LUS Flight Attendants)	PO Box 151750 Alexandria, VA 22315-1750	(800) 400-7242 FAX (202) 326-4047 http://pbgc.gov
401k Administration	Fidelity Brokerage Services Attn: American Airlines 401k Plan 900 Salem Street Smithfield, RI 02917	(800) 354-3412 http://www.netbenefits.com/aa my401k@aa.com
Charity/Philanthropic	Wings Foundation	http://wingsfoundation.com
Employment Verification	Equifax Verification Services 11432 Lackland St. Louis, MO 63146	(800) 367-2884 http://theworknumber.com code 10104
Retired Stewardesses	Kiwi Club	http://thekiwiclub.org
jetnet/Retiree Website Help Desk		(888) 207-2607 (866) 523-5333 #3
AA Retiree Travel Service Center	Travel issues	(844) 543-5747

ENJOY YOUR RETIREMENT!