



Retiree Checklist

Between 90 and 30 days prior to your exit:

- 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.
- 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.
- 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.
- 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.
- Consult with financial advisers concerning available pension and 401k options.
- 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.
- 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:

- Pull up any contact information, forms or information on jetnet that you might need in the future.
- 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.
- 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.
- Contact HR to schedule an optional retirement counseling session.
- 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).
- Consider offering leftover uniform items to active Flight Attendants who may be able to use them.
- Attend to any medical, dental, or vision needs while still on active insurance.
- 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.
- (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.
- Contact your supervisor to request the retirement gift catalog.
- 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.
- 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:

- 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.
- 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.
- 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.
- 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.
- 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/>
- Make sure both American Airlines and the APFA have your correct address, phone number and email. Keep this updated at all times.
- 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.
- 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:

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