

FIND



WAY

Pictured:
Bridget Vetter, Flight attendant

to the best American benefits and programs for **you!**

2019 Benefits Guide

All team members represented by APA, APFA, CWA-IBT, PAFCA and TWU
All management and support staff team members



Welcome to The Team!

You've got benefits choices to make.

American offers a full suite of benefits so you can choose the options that are best for you. Find out everything you need to know with a little help from this guide and the resources available on my.aa.com.

**You must enroll within
31 days of your date of
hire to get the benefits
you need for 2019!**



Joshua McGee with
wife Misty and daughters
Anna and Jayci-Lynn
Crew Chief Overhaul mechanic

FIND *your* WAY

Life is full of twists and turns, and you never know what tomorrow might bring. Let us help you find your way to the best benefits for you.

Pat DuBois
Base Maintenance planner



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Find Your Way With Accolade

American Airlines has partnered with Accolade to bring you personalized help for health care decision-making.

**Need help understanding your medical options?
Connect with Accolade.**

As a new team member, you have to make decisions about your benefits. Accolade can help. Accolade's dedicated health assistants are deeply knowledgeable about all the health and wellness programs at American and can support you in choosing the right plan for your needs.

Accolade is an independent health care concierge service. With Accolade, you and your covered family members will have a dedicated health assistant.¹ Every time you use Accolade, you'll talk with the same health assistant.

Your health assistant can help you manage your health, navigate the health care system and make the most of all the programs and resources American offers.

While BlueCross BlueShield or UMR will manage your provider network and administer claims, Accolade is the customer service number on the back of your medical ID card.

¹ To be assigned a dedicated Accolade health assistant, you must be an active team member or covered dependent enrolled in the Core, Standard or Value medical option.



Linda Strawderman
Flight attendant

Accolade does not practice medicine or provide patient care. It is an independent resource to support and assist you as you use the health care system and receive medical care from your own doctors, nurses and health care professionals. If you have a medical emergency, please contact 911 immediately.

What Accolade Can Do For YOU

You and your family will have a dedicated, personal health assistant who will be your point of contact for health care and health benefits needs. Here's what you can expect.

Dedicated: Navigating the health care system can be overwhelming. But with your Accolade health assistant, you'll receive personalized help with:

- Finding a provider
- Understanding covered services
- Supporting a new diagnosis
- Managing chronic conditions
- Handling claim payment questions

Expert: Get expert advice quickly. Your Accolade health assistant is backed up by registered nurses, provider search specialists, claims specialists, pharmacists, behavioral health clinicians and a medical director. When you need help, their expertise will be there.

Proactive: Your health assistant may reach out to offer support with a new or chronic condition, or if you've had a recent inpatient stay.

Confidential: Accolade is an independent third party. Your health assistant doesn't work for BlueCross BlueShield or UMR, and they're separate from American. They are bound by state and federal privacy laws to safeguard your information and use it only for the purposes for which it was disclosed.

How it works

Call Accolade at **833-346-3929** (833-FIND-WAY) when you...

- Have questions related to your BlueCross BlueShield or UMR medical coverage
- Have claim payment questions
- Want to enroll in StayWell Rx
- Need assistance with managing your health
- Need help managing an acute or chronic condition
- Don't know who to call

You'll be able to connect to your dedicated health assistant by phone, online or on the Accolade mobile app.

- **Phone:** Call your personal health assistant at **833-346-3929** (833-FIND-WAY). If it's urgent and you can't reach your health assistant, you can talk to another.
- **Online:** Access the Accolade member portal from my.aa.com, using your American ID and password.
- **App:** Download the free app from the Apple App Store or Google Play.

Who is Eligible?

As a U.S.-based team member, you are eligible for a wide array of benefits. You may also enroll your eligible dependents, including your:

- Spouse.
- Dependent children up to age 26, or to any age if considered a disabled dependent.¹
- For **Core** option coverage, as well as dental, vision, life and accidental death and dismemberment (AD&D) insurance, you may enroll your eligible domestic partner and domestic partner's children up to age 26, or to any age if considered a disabled dependent.¹

You will be asked to provide documentation for any newly enrolled dependents before their coverage will begin.

Are You Married to Another American Team Member?

You can enroll in medical, dental and vision coverage separately or as a dependent. Be sure to compare costs — it will cost more to be enrolled as a spouse than if you enroll as a team member. If you're already covered under your American spouse's coverage, you need to waive dependent coverage before you can enroll for yourself.

¹ Imputed income may apply in accordance with state and federal laws. Refer to your [Summary Plan Description](#) for the details.

WHO IS ELIGIBLE?



Crea Goff with husband Ja'Taun
Aircraft Records specialist

Health Care

Medical

American offers three medical options allowing you to choose the best fit for you and your family.

Core

LOWER
paycheck deductions



HIGHER
deductible



HIGHER
out-of-pocket
maximum



Standard

MID-RANGE
paycheck deductions



MID-RANGE
deductible



LOWER
out-of-pocket
maximum



Value¹

HIGHER
paycheck deductions



LOWER
deductible



LOWER
out-of-pocket
maximum



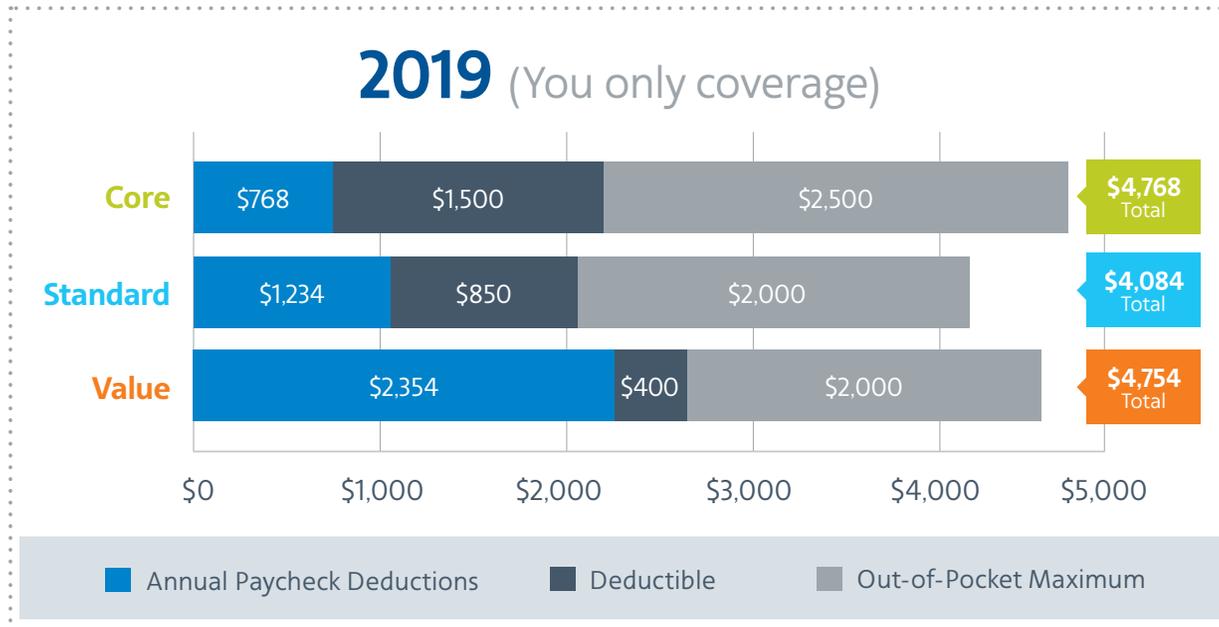
¹ Value option is **NOT** intended to convey that the plan is more valuable than the other options. In fact, the Value option is one of the most costly options for team members.

Do the Math!

Take the time to do the math to see which plan is best for you. You can see in the chart below, there are several factors to consider including: the paycheck deductions, deductibles and out-of-pocket maximums (the most you will pay before the plan pays 100% of your medical costs). Keep in mind, only about 10% of team members ever need enough care to meet the out-of-pocket maximum.

The example below shows the cost difference if you were to participate for the entire plan year. Even though you may not be enrolled for 12 months, the difference in your annual contributions for coverage in each option is significant.

For instance, the **Standard** option is the least expensive option offered when you factor in all potential costs including the out-of-pocket maximum (which is a worst-case scenario). It is also important to note that the **Core** option has the lowest paycheck deductions of all three options and total costs that are very similar to the **Value** option. In fact, as shown below, for You only coverage, there is only a \$14 difference in the total annual cost between the **Value** and the **Core** options. Lastly, the **Value** option has the highest paycheck deductions and one of the highest total costs amongst the three options.



Will you max out?

The odds are your total costs will be less than shown here.

- **70%** of team members **DO NOT** hit their deductible.
- **90%** of team members **DO NOT** hit their out-of-pocket maximum.

← *Be cautious of the real cost!*

It's clear to see the **Value** option may not be the best choice for most team members.

Medical Comparison

		Core		Standard		Value	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	You Only	\$1,500	\$4,000	\$850	\$3,000	\$400	\$1,550
	Family	\$3,000 ¹	\$8,000	\$2,550	\$9,000	\$1,200	\$4,650
Out-of-Pocket Maximum	You Only	\$4,000 includes deductible	\$12,000 includes deductible	\$2,850 includes deductible	\$9,000 includes deductible	\$2,400 includes deductible	\$7,550 includes deductible
	Family	\$8,000 ² includes deductible	\$24,000 includes deductible	\$7,550 includes deductible	\$24,000 includes deductible	\$6,200 includes deductible	\$19,650 includes deductible
What You Pay							
Preventive Care		\$0 no deductible	40% after deductible	\$0 no deductible	40% after deductible	\$0 no deductible	40% after deductible
Onsite Clinic		20% ³ after deductible	N/A	\$20 ⁴ no deductible	N/A	\$20 ⁴ no deductible	N/A
Doctor On Demand		20% after deductible	N/A	\$20 ⁴ no deductible	N/A	\$20 ⁴ no deductible	N/A
PCP Visit		20% after deductible	40% after deductible	\$30 ⁴ no deductible	40% after deductible	\$25 ⁴ no deductible	40% after deductible
Specialist Visit		20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$45 ⁴ no deductible	40% after deductible
Hospitalization		20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Urgent Care		20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$65 ⁴ no deductible	40% after deductible
ER		20% after deductible	20% after deductible	\$100 ^{4,5} + 20% after deductible	\$100 ^{4,5} + 20% after deductible	\$200 ^{4,5} + 20% after deductible	\$200 ^{4,5} + 20% after deductible



Medical Administrators

Your medical administrator is UMR or BlueCross BlueShield, depending on your alternate/benefits address with the company (if different from your home address). View the [Medical Administrator Map](#).

- 1 If more than one person is covered, the family deductible must be met.
- 2 There is an individual out-of-pocket maximum of \$6,850.
- 3 Before reaching the deductible, Core participants will pay \$40.
- 4 Copays do not count toward the deductible.
- 5 Copay waived if admitted.

LOOKING FOR HMO INFORMATION?

Go to my.aa.com for more information.

Tarah Severtson with
husband Josh and sons
Ben, Noah, Jake and Sam

Airport Customer Experience
Compliance coordinator

Your Monthly Cost for Coverage

	Core	Standard	Value
You Only	\$64.00	\$102.85	\$196.13
You + Spouse	\$166.40 ¹	\$267.41	\$543.13
You + Child(ren)	\$115.20 ¹	\$185.13	\$353.03
You + Family	\$224.00 ¹	\$359.98	\$731.20

¹ You can enroll your spouse or your domestic partner and his or her eligible children for coverage in the Core option.

WANT MORE DETAILS?

Go to the Plan Guides page of my.aa.com.



Find Network Providers

All the medical options offer in-network services at negotiated (discounted) rates, which can mean significant savings for you.

Find network providers.

Prescription Drug Comparison

	Core ¹		Standard		Value	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
What You Pay – Retail (up to 30 days)²						
Generic	20% after deductible	40% after deductible	20% no deductible (\$10 min/\$40 max)	20% no deductible (\$10 min/\$40 max)	20% no deductible (\$10 min/\$40 max)	20% no deductible (\$10 min/\$40 max)
Preferred ³	20% after deductible	40% after deductible	30% no deductible (\$30 min/\$100 max)	30% no deductible (\$30 min/\$100 max)	30% no deductible (\$20 min/\$75 max)	30% no deductible (\$20 min/\$75 max)
Non-Preferred ³	20% after deductible	40% after deductible	50% no deductible (\$45 min/\$150 max)	50% no deductible (\$45 min/\$150 max)	50% no deductible (\$35 min/\$90 max)	50% no deductible (\$35 min/\$90 max)
What You Pay – Mail or Retail Through Smart 90 (up to 90 days)						
Generic	20% after deductible	Not covered	20% no deductible (\$5 min/\$80 max)	Not covered	20% no deductible (\$5 min/\$80 max)	Not covered
Preferred ³	20% after deductible	Not covered	30% no deductible (\$60 min/\$200 max)	Not covered	30% no deductible (\$40 min/\$150 max)	Not covered
Non-Preferred ³	20% after deductible	Not covered	50% no deductible (\$90 min/\$300 max)	Not covered	50% no deductible (\$70 min/\$180 max)	Not covered

¹ In the Core option, you are responsible for the full cost of prescriptions until you reach your deductible.

² To avoid a penalty, you must use mail order or a CVS- or Safeway-owned retail pharmacy for maintenance and long-term prescriptions after the first three fills.

³ If you select a brand-name drug when a generic is available, you pay the generic coinsurance plus the difference between the generic and the brand-name price.



Smart 90

For lower costs on long-term medications, use Express Scripts mail order or a CVS (freestanding or located in Target) or Safeway pharmacy – including any Safeway-owned chains such as Tom Thumb, Randalls and Vons.

Free Prescriptions

Did you know some of your prescriptions could be free? Read more about StayWell Rx on the following page.

More prescription benefits on the next page.



Save Time and Money on Prescriptions

Philip Stauner and
Mitch Houtman

Aviation Maintenance
technicians



Generic Drugs

Generic drugs are generally less expensive than brand-name drugs. Talk to your doctor about lower cost options for medications you are taking.

*Low-to no-cost
prescriptions →*



StayWell Rx

If you're taking medications for high blood pressure, diabetes and/or asthma, you can save on these prescriptions with StayWell Rx, offered through Accolade. Your Accolade health assistant will help you manage your condition, including your prescription medications. **Enroll in the Smart 90 Program, and use it to keep costs low for a 90-day supply of your prescriptions: \$0 for generic medications, and \$15 for brand medications.**



Find Network Pharmacies

You can save money by using in-network pharmacies, which offer medications at negotiated (discounted) rates. Find one on the Express Scripts website through my.aa.com.

Health Accounts

American offers several accounts you can use to pay for eligible health care expenses on a tax-free basis, all administered by Alight YSA.

	HSA	Limited Purpose FSA ¹ (Flexible Spending Account)	HRA (Health Reimbursement Account)	Health Care FSA ¹ (Flexible Spending Account)
What medical option does it go with?	Core	Core	Standard and Value	Standard , Value and waive medical
What can it be used for?	Medical, prescription, dental and vision expenses ²	Dental and vision expenses ²	Medical, prescription, dental and vision expenses ²	Medical, prescription, dental and vision expenses ²
How is it funded?	You can contribute on a pre-tax basis (Wellness Rewards count toward total): \$3,500 you only / \$7,000 family + \$1,000 if over 55	You can contribute on a pre-tax basis: \$2,650	Wellness Rewards	You can contribute on a pre-tax basis: \$2,650
Which account pays first?	Your HSA will automatically pay medical expenses first Your Limited Purpose FSA will automatically pay dental and vision expenses first		Your Health Care FSA will pay first, if you have one	
Does it carry over?	Yes, unused HSA funds are always yours to keep	Up to \$500 carries over to the following year; the rest is lost	Yes, as long as you remain enrolled in Standard or Value	Up to \$500 carries over to the following year; the rest is lost
What if I leave American?	You take your HSA with you	You may submit claims for eligible expenses incurred only through the last day of your employment, unless you continue coverage under COBRA		

¹ If you are hired during November or December, you may not participate in the FSA during the current year, but may enroll for the following calendar year.

² See IRS Publications [502](#) and [969](#).



HSA Advance Feature

If you choose to enroll in the **Core** option and contribute to an HSA, we'll make all or part of your goal amount available to pay eligible expenses before your HSA is built up.

The money is available starting on your coverage effective date.

YOU ONLY

up to **\$1,000**

of what you choose to contribute

FAMILY

up to **\$2,000**

of what you choose to contribute



Katie Clover
Flight attendant

How Expenses are Reimbursed

If You Want...

To **have claims reimbursed automatically** from your account when they are approved...



Here's What You Need to Do...

Go online to the YSA website and enroll for auto-reimbursement. No claim is needed and you will not have to substantiate your expenses.

Please note: If you go online and choose the auto-reimbursement feature, this election inactivates the YSA card.

To **use the YSA card** to have payments made directly from your account at the time of service...



Activate the YSA card and use it when you receive health care services.

To **receive a check for expenses** not paid by the YSA card or reimbursed automatically...



Manually submit claims as you incur them. Submit claims to the **YSA website** or through the YSA Reimburse Me mobile app on your iOS or Android device.

Itemized receipts are important!

If you use your YSA card to pay eligible expenses, be sure to ask for an itemized receipt and save it. You may be asked by YSA to provide it to substantiate your claim.

If you elect manual reimbursement, you will need to submit an itemized receipt showing a breakdown of the expense to be reimbursed.



Reimburse Me App

The YSA Reimburse Me mobile app makes it easy for participants with an iOS- or Android-powered device to take action or find up-to-date account information. Download the Reimburse Me app free from the Apple App Store or Google Play.



Wioletta Szejner
Customer Service agent

5 Reasons to Consider the Core with HSA

1

Lowest paycheck deductions

The **Core** option has the lowest monthly deductions from your paycheck. For example, for You only coverage, the **Core** option deductions are 67% less than **Value** and 38% less than **Standard**.

2

The advance feature

You can access up to **\$1,000** (\$2,000 for a family) of your HSA goal amount to pay expenses starting on your coverage effective date. That means you can worry less about having a major expense before your account is built up.

3

Your HSA dollars are yours forever

You never lose the money in your HSA. The funds roll over each year, and you can continue to use them for eligible expenses even if you leave American or retire.

4

In most cases, you won't pay taxes on your HSA money, including earnings

That makes the HSA a smart choice for saving for health care expenses now and in the future.

5

An HSA can help you save to pay health care expenses in retirement

Your HSA money goes with you into retirement. When you pay eligible health care expenses — including dental and vision — with your HSA, you are not taxed. Any interest that accumulates in your account is tax-deferred, and funds used to pay qualified medical expenses are tax-free.



Don't Forget

Added Benefits offered through ABC, described starting on [page 25](#), can help you pay for unexpected expenses.

Dental

	Management and Support Staff and Team Members Represented by APA, APFA and CWA-IBT		Additional Options for Team Members Represented by APA and APFA				Team Members Represented by PAFCA and TWU	
	Standard Dental		Option 1		Option 2		PAFCA/TWU Dental	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$50 per person	\$50 per person	\$50 per person	\$50 per person	\$50 per person	\$50 per person	\$50 per person	\$50 per person
Annual Maximum Benefit: Preventive, Basic and Major Care	\$1,500 per person	\$1,500 per person	\$1,000 per person	\$1,000 per person	\$1,000 per person	\$1,000 per person	\$1,500 per person	\$1,500 per person
Lifetime Maximum Benefit: Orthodontic Care	\$1,500 per adult and child	\$1,500 per adult and child	\$1,000 per person (children only)	\$1,000 per person (children only)	\$1,000 per person (children only)	\$1,000 per person (children only)	\$1,500 per adult and child	\$1,500 per adult and child
What the Plan Pays								
Preventive Care	100% no deductible	80% no deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible	100% no deductible	100% no deductible
Basic Care	80% after deductible	80% after deductible	80% after deductible	80% after deductible	50% after deductible	50% after deductible	80% after deductible	80% after deductible
Major Care	80% after deductible	80% after deductible	80% after deductible	80% after deductible	50% after deductible	50% after deductible	80% after deductible	80% after deductible
Orthodontic Care	50% no deductible	50% no deductible	50% no deductible	50% no deductible	50% no deductible	50% no deductible	50% no deductible	50% no deductible

Your Monthly Cost for Coverage

	Management and Support Staff and Team Members Represented by APA, APFA and CWA-IBT
	Standard Dental
You Only	\$8.37
You + Spouse	\$17.33
You + Child(ren)	\$18.76
You + Family	\$29.64

	Additional Options for Team Members Represented by APA	
	Option 1	Option 2
You Only	\$8.71	\$0
You + 1 Dependent	\$16.72	\$0
You + 2 or More Dependents	\$23.75	\$0

	Additional Options for Team Members Represented by APFA	
	Option 1	Option 2
You Only	\$4.17	\$0
You + 1 Dependent	\$8.00	\$0
You + 2 or More Dependents	\$11.36	\$0

	Team Members Represented by PAFCA and TWU
	PAFCA/TWU Dental
You Only	\$6.52
You + 1 Dependent	\$12.53
You + 2 or More Dependents	\$17.79



Find Network Providers

You can save money by using an in-network dentist, who offers services at negotiated rates. Find one on my.aa.com.

Vision

	Vision Plan	
	In-Network (what you pay)	Out-of-Network (what the plan reimburses)
Eye Exam ¹	\$10	Up to \$40
Eyeglass Frames	\$0 copay, up to \$140 allowance; 20% discount on amount more than \$140	Up to \$45
Eyeglass Lenses		
Single Vision	\$25	Up to \$40
Bifocal	\$25	Up to \$60
Trifocal	\$25	Up to \$80
Standard Progressive	\$25	Up to \$60
Lens Options		
UV Treatment or Tint	\$0	Up to \$8
Standard Plastic Anti-Scratch Coating	\$0	Up to \$8
Photocromatic/Transitions	\$65	Up to \$5
Standard Anti-Reflective Coating	\$40	Up to \$3
Contact Lenses		
Standard Fitting	Up to \$55	Not covered
Conventional	\$0 copay, up to \$150 allowance; 15% discount on amount more than \$150	Up to \$150
Disposable	\$0 copay, up to \$150 allowance	Up to \$150
Laser Vision Correction	15% discount on retail amount or 5% off promotional price at U.S. Laser Network	Not covered



Find Network Providers

You save money if you use EyeMed network providers, including LensCrafters, Pearle Vision, Sears, Target Optical and JCPenney. Go to my.aa.com to find a network provider near you.

Note:

You may receive eyeglass frames and the lenses of your choice (either eyeglass lenses or contact lenses) once per calendar year.

¹ Covered once per calendar year.

Your Monthly Cost for Coverage

Vision Plan	
You Only	\$5.28
You + Spouse	\$10.24
You + Child(ren)	\$10.05
You + Family	\$14.37



Tiffany Raymond-Chance
Flight attendant

Wellness

The WebMD Wellness Program Offers:

1

Free health assessments and biometric screenings

2

Personal health coaches who can help you build and stick with a plan for improving your health¹

3

The ability to earn Wellness Rewards to use toward eligible medical, prescription drug, dental and vision expenses¹

¹ You and your covered spouse are eligible if enrolled in the Core, Standard or Value option. Your domestic partner is eligible if enrolled in the Core option.



Alan Kuznicki
and Annabelle
Pilot

It's Your Choice!

It's easy to earn up to **\$250** for yourself and **\$250** for your covered spouse¹ (\$500 total) by completing any of these activities no later than October 31:

Complete a health assessment		\$50
Complete a biometric screening	OR Complete an age- or gender-appropriate preventive screening or annual physical exam	\$100
Engage online at WebMD Wellness (e.g., activity tracking or participating in a challenge)	OR Engage in telephonic coaching or complete Naturally Slim	\$75
Participate in a community event or program (including Do Crew activities)		\$25



How Wellness Rewards Pay Off

Wellness Rewards go into a Health Savings Account (HSA) or Health Reimbursement Account (HRA), depending on your medical option:

- First, set up your **WebMD Wellness** account.
- If you're in the **Core** option, you must open your HSA before your rewards can be added.
- If you're in the **Standard** or **Value** option, your HRA will be opened when you earn your rewards.

You can use the money in your account for eligible medical, prescription drug, dental and vision expenses.

¹ Your domestic partner is eligible, if enrolled in the Core option.

Tax Savings

American offers more opportunities to reduce taxes on your earnings.

Dependent Care FSA¹

You can avoid taxes on money you set aside for eligible expenses, up to:

- **\$5,000** per calendar year on a pre-tax basis if you are single or married and filing your tax returns jointly, or
- **\$2,500** per calendar year if you are married and filing separately.

Money in your Dependent Care FSA can only be spent on dependent care expenses necessary for you and your spouse to work or go to school full time. You can use your Dependent Care FSA **for dependents under age 13** who you claim on your federal tax return (or for whom you are the custodial parent, if divorced) and/or a **spouse or dependent who is physically or mentally incapable of self-care** and lives in your home for more than half the year. For complete details, see IRS Publication **503**.

You may only be reimbursed up to the amount currently in your account at the time. If you leave American, you can submit claims for eligible expenses incurred through the last day of your employment. This account is administered by Alight YSA.

Budget carefully! You lose any amount you don't use by March 15, 2020!

¹ If you are hired during November or December, you may not participate in the FSA during the current year, but may enroll for the following calendar year.

Submitting claims

Submit Dependent Care FSA claims on the **YSA website** or the Reimburse Me app through your iOS or Android device. Download the app free from the Apple App Store or Google Play.

Transit Program

You can buy monthly commuter passes for bus and rail travel to and from work on a pre-tax basis. Participating in the Transit program not only saves you money by lowering your taxable income, it helps the environment and buys you some 'me' time for a little nap or to listen to music or catch up on your reading.

The Transit Program is administered by Alight YSA. Go to the **Benefits Service Center** and click on the "Transit Program" tile from the main page. Once there, click on "Let's Get Started" to order your Transit Products. With YSA, you can manage or change orders on an ongoing basis — all online.

Income Protection

Ryla Sharifi with
boyfriend Pratik
and Lucky
Customer Service agent

Life and AD&D Insurance

American provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance coverage to eligible team members. Based on your workgroup, you can also purchase Voluntary Life, AD&D and/or Voluntary Personal Accident Insurance (VPAI) for yourself and your dependents. AD&D and VPAI coverage pay for a covered accident that results in a loss of life, speech, hearing or sight, paralysis and more. As a newly eligible team member, you can elect up to one time your annual pay in Voluntary Life coverage for you with no Statement of Health (SOH) required.

Name Your Beneficiary(ies)

- To name your Life, AD&D or VPAI beneficiary, go to the **Benefits Service Center**.
- To name your 401(k) beneficiary, access your account online at netbenefits.com/aa.

Disability Insurance

American's disability insurance coverage replaces a portion of your income if you are unable to work. You may be covered under Short-Term Disability (STD), Long-Term Disability (LTD) and/or Voluntary LTD, depending on your workgroup eligibility. Check your options when you enroll and make any changes to ensure you have the disability coverage you need.

When you enroll as a new hire, you do not need to provide an SOH. If you elect this coverage after your initial enrollment opportunity, you might be required to provide an SOH.

Note:

Coverages and contributions for salary-based benefits, such as disability and life insurance, are subject to change throughout the year based on changes to your benefits salary, seniority and/or age. If you wish to decrease or cancel your coverage due to an increase in contributions, please contact the Benefits Service Center.

Added Benefits

offered through ABC

You can choose from a wide variety of voluntary benefits at great group rates available to large employers like American.

Choose the options you need to fill in any gaps you may worry about. Visit AAaddedbenefits.com for complete plan information and to enroll for coverage.



What's This?

This icon indicates you can enroll only within **31 days** of your date of hire and during Annual Enrollment. No icon means you can enroll or drop coverage anytime.



Hospital Indemnity Plan

A hospital stay can be expensive. Be ready for costs not covered by your medical plan with hospitalization insurance from The Hartford. You'll be paid a fixed amount each day a covered person is hospitalized for a covered event (minimum \$1,000 for the first day and \$200 each following day). You and your family members are guaranteed to be accepted for coverage, with no SOH required.

The payment is in addition to any other insurance you may have and is yours to spend as you wish. You pay contributions through payroll deduction.



Critical Illness Insurance

Be prepared in case critical illness affects you or a dependent. This coverage from The Hartford can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. Examples of covered medical conditions include:

- Cancer
- Heart attack
- Stroke
- Coronary artery bypass
- Kidney failure
- Major organ transplant

The payment is in addition to any other insurance you may have and is yours to spend as you wish. You pay contributions through payroll deduction.

Hyatt Legal Plan

You can receive representation, unlimited phone advice and office consultations on a wide variety of personal legal matters, including:

- Estate planning
- Sale or purchase of your home, including refinancing
- Sale or purchase of your second or vacation home, including refinancing and home equity loans
- Family law
- Contested adoption and contested guardianship or conservatorship
- Document review/preparation, including wills
- Negotiation with creditors

Visit [AAaddedbenefits.com](https://www.aadddbenefits.com) for details about all the services. You pay contributions through payroll deduction.



= Enroll within 31 days of your date of hire and during Annual Enrollment.

Careington Dental Discount Program

This program is not insurance; it provides access to discounted fees at contracted dental offices across the country. You can enroll in the Dental Discount Program whether or not you enroll in the MetLife dental coverage described on [page 18](#). If you think you will have expenses over the maximum annual amount or expenses not covered by your dental plan, you may want to consider both. Check the list of Careington participating providers before enrolling.

- The program offers **20% to 60%** discounts on the reasonable and customary cost of most dental procedures, ranging from routine oral exams to major work such as dentures, root canals and crowns, including cosmetic dentistry.
- You may use any of the **66,000+** participating dentists nationwide (about **30%** of MetLife network dentists currently participate).
- You can enroll in and drop the Dental Discount Program as needed throughout the year.

You pay your membership fees through payroll deduction. The list of participating providers and pre-set fees for services, as well as monthly costs, are available at [AAaddedbenefits.com](https://www.aadddbenefits.com).

Accident Insurance

Accidents can happen anytime, and while you can't plan for them, you can be better prepared financially to handle them. The Hartford Accident Insurance provides a lump-sum payment to use as you wish if you experience a covered accident, such as a:

- Fracture
- Dislocation
- Concussion
- Eye injury
- Ruptured disk
- Burn

The payment is in addition to any other insurance you may have and is yours to spend as you wish. You pay contributions through payroll deduction.

Auto and Home Insurance

Save on your auto (including recreational vehicles) and home (including condo or renter) insurance from three national carriers: Liberty Mutual, MetLife Auto & Home and Travelers.

You pay contributions through payroll deduction, electronic funds transfer (EFT) or direct bill.¹ All three carriers offer multi-policy discounts.

Pet Insurance

Nationwide Pet Insurance covers a range of pet care services from wellness care to treatment of significant medical problems. You are free to visit any veterinarian worldwide — even specialists and emergency providers. You pay through payroll deduction, credit card or check.

LifeLock Identity Theft Protection

Identity theft is one of the fastest-growing crimes in the nation, affecting millions of Americans every year. The experts at LifeLock protect you from identity theft before the damage is done. Monitoring services 24 hours a day, seven days a week help safeguard your information both online and off.

You pay by credit card. You can receive up to a **40%** discount by using promotion code **AAEMP1** when you enroll.

¹ You may pay contributions through evenly distributed deductions from your paycheck, if you are eligible. A separate down payment is required in certain instances. Some carriers require a down payment and service fee associated with EFT or direct bill.

Beyond The Basics

American's benefits go far beyond medical coverage. Take a look at my.aa.com to see what we have to offer.



Advance Medical¹

Access to some of the best medical minds in the world to help you explore all your medical options regarding a procedure or determine the best course of treatment for your health situation. This expert opinion program can help you make your next serious decision regarding your health.



Tax Savings

Get the most bang for your buck when you save with a health spending account, dependent care account and/or the 401(k) savings plan, or participate in a Transit Product.



Doctor On Demand

Connect with a doctor 24/7 using your camera-enabled smartphone, tablet or computer.



Onsite Clinics

Convenient and affordable access to clinics staffed with doctors, nurse practitioners and nurses – available in 11 major locations.

More great benefits on the next page →

¹ Available for participants in an American medical option.

Marisol Acosta and
Samantha Serrano

Base Technical Operations
Production assistants

Rachel Serrano

Technical Operations Staff
assistant



Family Benefits

American supports your family with programs such as post-pregnancy maternity disability and adoption assistance.



Knock Out Nicotine¹

Get help quitting with free over-the-counter gum, lozenges, patches or prescription medication. Receive support and resources from a WebMD Wellness personal coach to see you through to a nicotine-free life.



Naturally Slim

Naturally Slim is an online program that helps you change **how** and **when** you eat instead of **what** you eat. Learn the skills to lose weight and keep it off forever while still eating your favorite foods.



Optum Employee Assistance Program (EAP)

Find confidential help managing stress, life changes, financial issues and more. Work with a counselor over the phone or in person. You and your household can receive up to four free in-person counseling visits per issue per year. Your EAP also includes concierge service, which can help you find a plumber, child care or even moving services.

¹ Available for participants in an American medical option.

Enroll!

If You Don't Enroll Within 31 days of Your Date of Hire

You will be enrolled automatically in:

- Core option medical coverage for you only
- Company-paid Basic Life insurance coverage



Go

to my.aa.com and type your question or a keyword(s) in the search bar to get the information you need fast!



Call

the Benefits Service Center at **888-860-6178**. Help is available Monday–Friday, 9 a.m.–6 p.m. (CT).

If you need support understanding American's medical options, call Accolade at **833-346-3929** (833-FIND-WAY), Monday–Friday, 7 a.m.–10 p.m. (CT).



Enroll

(Enroll within 31 days of your date of hire)

Go to the **New Hires tab on my.aa.com** and click on **Enroll Now** to make your benefit choices.

While enrolling, you can use a cost estimator tool to help you select the right medical option for you and your family.

Go to AAaddedbenefits.com or call **855-550-0706** to elect your Added Benefits offered through ABC.



James Pitts with
son Alex
Material Logistics specialist

If You Enroll Dependents

You will need to provide proof of dependent eligibility — such as marriage or birth certificates — for your spouse and children. You will receive a request for documentation from the **Benefits Service Center** and have 31 days to submit the required documentation. Coverage for dependents won't be approved until your proof has been accepted. If you have questions about your dependents' proof of eligibility, call the Benefits Service Center at **888-860-6178**.

If You Are Rehired

If you leave and are then rehired within the same calendar year, you will be enrolled automatically in the benefits you had when you left. To change your elections, call **888-860-6178** within 31 days of your rehire date.

Changes to Your Elections During the Year

Choose carefully, as you may make changes to most benefits during the year only if you experience a qualified life event, such as marriage or the birth of a child. You must make your changes online within 31 days of the event. You will have another 31 days after you receive a request for documentation from the **Benefits Service Center** to submit any required documentation.

Contacts

Accolade

Call when you...

- Have questions related to your BlueCross BlueShield or UMR medical coverage
- Have claim payment questions
- Want to enroll in StayWell Rx
- Need assistance with managing your health
- Need help managing an acute or chronic condition
- Don't know who to call

If your need is urgent and after hours, call the same number to connect with the 24/7 nurseline. Of course, you should always call 911 in an emergency.

833-346-3929 (833-FIND-WAY)

Monday–Friday, 7 a.m.–10 p.m. (CT)

Benefits Service Center

Call when you...

- Have health spending account questions
- Have direct billing or benefits deduction questions
- Need dependent verification
- Need to enroll, confirm or change who's covered

888-860-6178

Monday–Friday, 9 a.m.–6 p.m. (CT)

my.aa.com

Visit for any other information you need.

Important Notices

Summary of Benefits and Coverage

American Airlines is required to provide you the Summary of Benefits and Coverage (SBC) and the Uniform Glossary (UG). We've created a separate SBC for each of the self-funded medical benefit options that were effective on January 1, 2019, and the UG applies to all of these options. You can use the SBCs and the UG as quick references for what benefits are available in each option and an explanation of terms used in benefit plans.

Access the SBCs and UG. You can also obtain paper copies of the **SBCs and UG** free of charge by calling the Benefits Service Center at **888-860-6178**.

About This Overview

DISCLAIMER: This is an overview of your benefit options. The complete provisions of the plans are set forth in the plan documents, available for review on my.aa.com. If the information in this overview is inconsistent with the plan documents, the plan documents will govern. This overview is not intended as a contract of employment or a guarantee of current, past or future employment. The plan sponsor(s) reserves the right to amend or terminate each plan at any time.

Welcome aboard!



Alissa Tanner
Technical Operations
Purchasing assistant