

**SUMMARY OF MATERIAL MODIFICATIONS FOR
THE TWA RETIREE HEALTH AND LIFE BENEFITS PLAN
PLAN NUMBER 511; EIN #13-1502798
DECEMBER 15, 2013**

This Summary of Material Modifications contains important information for participants, spouses, and dependents enrolled in the TransWorld Airlines, Inc. Retiree Health and Life Benefits Plan. Please read this information carefully, and place it with your TWA Retiree Benefits Guide.

1. Changes to the Contacts Section of the TWA Retiree Benefits Guide

On page 75, under the contact for Prescription Drugs, these four rows of the chart change to the following:

For Information About:	Contact:	At:
Prescriptions—Mail Order (Under Age 65 Option Only)	Express Scripts (formerly known as Medco) PO BOX 3938 Spokane, WA 99220-3938	1-800-988-4125 Website: https://www.jetnet.aa.com/jetnet/go/ssomedco.asp
Prescriptions—Prior Authorization (Under Age 65 Option Only)	Express Scripts (formerly known as Medco) 8111 Royal Ridge Parkway, Suite 101 Irving, TX 75063	1-800-988-4125 Website: https://www.jetnet.aa.com/jetnet/go/ssomedco.asp
Prescriptions—Retail Under Age 65 Option Only)	Express Scripts (formerly known as Medco) Member Services - Phone Inquiries	1-800-988-4125 Website: https://www.jetnet.aa.com/jetnet/go/ssomedco.asp
Filing Retail Prescription Claims (Under Age 65 Option Only)	Express scripts (formerly known as Medco) P.O. Box 2160 Lee's Summit, MO 64063-2160	1-800-988-4125 Website: https://www.jetnet.aa.com/jetnet/go/ssomedco.asp

2. Long Term Care Insurance Plan

MetLife, the insurer for the Long Term Care Insurance Plan, stopped selling this coverage in December, 2012; thus, it is no longer available to retirees. Retirees who purchased this coverage prior to December 31, 2012 may still continue their coverage; however, they will be billed directly from MetLife for their premiums, and will pay their premiums directly to MetLife.

END OF SUMMARY OF MATERIAL MODIFICATIONS

*Please Note: Retiree medical benefits for current retirees are subject to pending changes due to American Airlines Chapter 11 Restructuring and its current proposal to the Retiree Committee. The TWA Retiree Medical Plan is not guaranteed, and it may become necessary to change benefit programs for employee groups, including retirees. If that becomes the case, we will notify you promptly. The company reserves the right to alter, amend, modify, or terminate the plans, any program described in the TWA Retiree Benefit Guide or the TWA Retiree Health and Life Benefits Plan, or any part thereof at its discretion.