

# Discover

American Benefits

## 2018 BENEFITS GUIDE

- ALL TEAM MEMBERS REPRESENTED BY THE APA, APFA, CWA-IBT AND TWU
- ALL MANAGEMENT AND SUPPORT STAFF TEAM MEMBERS

American Airlines 



Jodiann Wright  
Flight attendant



# Discover

The Benefits American Offers

Nancy Borcky with family  
Customer Service manager

Life is full of twists and turns, and you never know what tomorrow might bring.

It's time to explore your American benefits and the support that is available for you, no matter the circumstances.

Let's *discover benefits* together.

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**Annual Enrollment**  
**October 16–27**



# Discover What's New



Marvin Alvarez  
Ochoa with sons  
Lennart and Lyndon  
Sales manager



There are several changes to your  
American benefits for 2018.

## Medical Options

### All Options

We're enhancing behavioral health coverage to include family and couples therapy in addition to individual therapy.

### Core

We're enhancing this option by:

- ▶ Reducing your monthly costs for coverage significantly! See [page 7](#) for details.
- ▶ Adding an "advance" feature if you contribute to a Health Savings Account (HSA). This feature gives you access to a portion of your annual HSA goal contribution amount starting January 1, 2018. See [page 10](#) for details.

### Standard and Value

We're enhancing these options by offering in-network coverage for:

- ▶ Fertility treatment, including cryopreservation and in-vitro fertilization
- ▶ Applied Behavior Analysis (ABA) therapy

The Core option already offers these benefits.

### Value

- ▶ We're enhancing this option by adding in-network coverage for gender reassignment. (The Core and Standard options already offer this coverage.)
- ▶ Some copays are being raised to offset increasing costs in this medical option. See [page 6](#) for details.

### ≡ New Benefits ≡

We're expanding our voluntary benefit options to include:



A hospitalization insurance plan that pays a cash benefit if you are hospitalized (see [page 17](#) for details).



A discount dental program you can choose in addition to or in place of the other dental options (see [page 18](#) for details).

# Discover Who You Can Cover



Connie Sepulveda Rumbaut with  
husband Julio and dog Ella Bella  
Executive assistant

## 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 disabled<sup>1</sup> and enrolled in the plan before age 26

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

## Are You an American Employee Married to Another American Employee?

You can enroll in medical, dental and vision coverage separately or as a dependent. Be sure to compare costs – you may save more if you enroll separately. If you're already covered under your American spouse's coverage, your spouse will need to remove you from coverage before you can enroll yourself.

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<sup>1</sup> Refer to your [Summary Plan Description](#) for the details.



# Discover Better Health



Adam Reynolds with wife Ruth and dog Lilly  
Customer Service manager

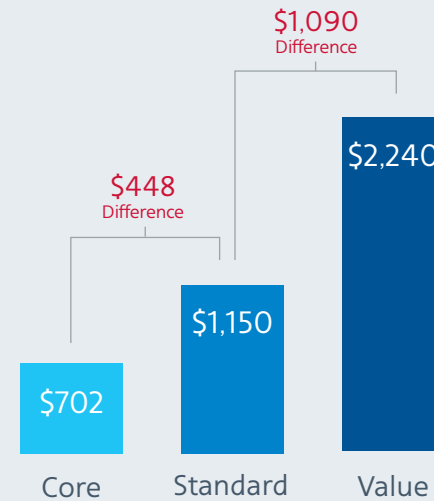


American supports your efforts to stay healthy by paying most of the cost of health care coverage and providing a wellness program.

## Medical

American offers three medical options, allowing you to choose the best fit for you and your family. To decide which option is best for your situation, it's helpful to compare the costs of participating – your paycheck contributions and the most you will pay out of your pocket if you need care (the out-of-pocket maximum).

### 2018 Paycheck Contributions (You Only Coverage)



The difference in your annual contributions for coverage in each option is significant. Here's something to consider: save the difference in an HSA if you enroll in the Core option or a Health Care Flexible Spending Account (FSA) if you enroll in the Standard option. You can use the money in your HSA or Health Care FSA to pay for your out-of-pocket medical and prescription drug costs if you have them.

### Do the Math!

By reviewing your annual contributions for coverage and out-of-pocket maximum, you can compare the most you will pay under each option.<sup>1</sup> You still might be better off enrolling in the Core or Standard option when you consider all costs. Here's an example:

You Only	Value	Standard	Standard vs. Value
Contributions	\$2,240.16	\$1,150.80	-\$1,089.36
Out-of-Pocket Maximum (including deductible)	\$2,400.00	\$2,850.00	+ \$450.00
<b>Amount Saved by Choosing Standard over Value</b>			<b>-\$639.36</b>

Even if you reach your out-of-pocket maximum, in this scenario, **you would pay \$639 less for the year by choosing the Standard option over the Value option.**

<sup>1</sup> You will continue to pay the cost difference between generic and brand-name drugs after you meet your out-of-pocket maximum.

## Medical Comparison (UHC/ BCBS)

The deductibles and out-of-pocket maximums for the options are not changing, but we are now showing all out-of-pocket maximums **including the deductible** to make comparisons easier.

Changes from 2017 are highlighted.

	Core		Standard		Value	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>						
Individual	\$2,000	\$4,000	\$850	\$3,000	\$400	\$1,550
Family	\$4,000 <sup>1</sup>	\$8,000	\$2,550	\$9,000	\$1,200	\$4,650
<b>Out-of-Pocket Maximum</b>						
Individual	\$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 <sup>2</sup> includes deductible	\$24,000 includes deductible	\$7,550 includes deductible	\$24,000 includes deductible	\$6,200 includes deductible	\$19,650 includes deductible
<b>What You Pay</b>						
Preventive Care	\$0 no deductible	40% after deductible	\$0 no deductible	40% after deductible	\$0 no deductible	40% after deductible
PCP Visit	20% after deductible	40% after deductible	\$30 <sup>3</sup> no deductible	40% after deductible	\$25 <sup>3</sup> no deductible	40% after deductible
Doctor On Demand	20% after deductible	NA	\$20 <sup>3</sup> no deductible	NA	\$20 <sup>3</sup> no deductible	NA
Hospitalization	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Specialist Visit	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$45 <sup>3</sup> no deductible	40% after deductible
Urgent Care	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$65 <sup>3</sup> no deductible	40% after deductible
ER	20% after deductible	20% after deductible	\$100 <sup>3,4</sup> + 20% after deductible	\$100 <sup>3,4</sup> + 20% after deductible	\$200 <sup>3,4</sup> + 20% after deductible	\$200 <sup>3,4</sup> + 20% after deductible

<sup>1</sup> If more than one person is covered, the family deductible must be met.  
<sup>2</sup> There is an individual out-of-pocket maximum of \$6,850.  
<sup>3</sup> Copays do not count toward the deductible.  
<sup>4</sup> Copay waived if admitted.

### Looking for HMO Information?

Team members in some locations may have access to HMO coverage.

[Find HMO Information.](#)

### Medical Administrators

Your medical administrator is either UnitedHealthcare or BlueCross BlueShield of Texas, depending on your alternate/benefits address with the company.

### Find Network Providers

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

[Find network providers.](#)

## Prescription Drug Comparison (Express Scripts)

What You Pay	Core		Standard		Value	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Retail (up to 30 days)<sup>1</sup></b>						
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 <sup>2</sup>	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 <sup>2</sup>	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)
<b>Mail (up to 90 days)</b>						
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 <sup>2</sup>	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 <sup>2</sup>	20% after deductible	Not covered	50% no deductible (\$90 min/\$300 max)	Not covered	50% no deductible (\$70 min/\$180 max)	Not covered

<sup>1</sup> 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.

<sup>2</sup> If you select a brand when a generic is available, you pay the generic coinsurance plus the difference between the generic and the brand price.

## Your Monthly Cost for Medical Coverage

	Core	Standard	Value
You Only	\$58.51	\$95.90	\$186.68
You + Spouse	\$152.13	\$249.34	\$485.37
You + Child(ren)	\$105.32	\$172.62	\$336.02
You + Family	\$204.80	\$335.65	\$653.38

### StayWell Rx

Enroll in the StayWell Rx program and get a 90-day supply of eligible generic medications for free and brand name medications for \$15! Call WebMD Wellness at **888-383-8740** to confirm eligibility of your medication and to enroll in the program.

### Smart 90

You can refill 90-day maintenance prescriptions at a CVS (freestanding or located in Target) or Safeway pharmacy – including any Safeway-owned chains such as Tom Thumb, Randalls and Vons – and get the same savings as mail order!

# Health Accounts

Depending on your medical option, you can participate in the following tax-saving health accounts, administered by Alight YSA:

	HSA (Health Savings Account)	Limited Purpose FSA (Flexible Spending Account)	HRA (Health Reimbursement Account)	Health Care FSA (Flexible Spending Account)
<b>What medical option does it go with?</b>	Core	Core	Standard and Value	Standard, Value and waive medical
<b>What can it be used for?</b>	Medical, Rx, dental and vision expenses <sup>1</sup>	Dental and vision expenses <sup>1</sup>	Medical, Rx, dental and vision expenses <sup>1</sup>	Medical, Rx, dental and vision expenses <sup>1</sup>
<b>How is it funded?</b>	<p><b>Wellness Rewards</b> You can contribute on a pre-tax basis (includes Wellness Rewards) up to:</p> <p><b>\$3,450</b> INDIVIDUAL</p> <p><b>\$6,900</b> FAMILY</p> <p>+ \$1,000 if 55 or older</p>	<p>You can contribute on a pre-tax basis up to:</p> <p><b>\$2,600</b></p>	<p><b>Wellness Rewards</b></p>	<p>You can contribute on a pre-tax basis up to:</p> <p><b>\$2,600</b></p>
<b>Which account pays first?</b>	<p>Your HSA will automatically pay medical expenses first</p> <p>Your Limited Purpose FSA will automatically pay dental and vision expenses first</p>		<p>Your Health Care FSA will pay first, if you have one</p>	
<b>Does it carry over if there are remaining funds?</b>	Yes, HSA funds are always yours to keep until you use them	Up to \$500 carries over to the following year; the rest is forfeited	Yes, as long as you remain enrolled in Standard or Value	Up to \$500 carries over to the following year; the rest is forfeited
<b>What if I leave American?</b>	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		

<sup>1</sup> See IRS Publications [502](#) and [969](#) for details.



# How Expenses Are Reimbursed

If You Want...	Here's What You Need to Do...
<b>To have claims reimbursed automatically</b> from your account when they are approved...	<b>Go online to the YSA website and enroll for auto-reimbursement.</b> No claim is needed and you will not have to substantiate your expenses. <b>Please note:</b> If you go online and choose the auto-reimbursement feature, this election inactivates the health care card.
<b>To use the YSA health care card</b> to have payments made directly from your account at the time of service...	<b>Activate the YSA health care card and use it</b> when you receive health care services. <b>Save your receipts!</b> You may need to substantiate some of your claims. Alight YSA will notify you via email if you need to send in documentation.
<b>To receive a check for expenses</b> not paid by the health care card or reimbursed automatically...	<b>Manually submit claims</b> as you incur them. Do not activate your card, but keep your reimbursement method as Pay with Card. Then submit claims on the <b>YSA website</b> or through the YSA Reimburse Me mobile app on your iOS or Android device.

## Reimburse Me App

The YSA Reimburse Me mobile app makes it easy for participants with an iOS or Android device to take action and find up-to-date account information – from the doctor's office, coffee shop and everywhere in between. Download the Reimburse Me app free from the Apple or Google Play Store.



Jowanda Jennings with family  
Material Logistics specialist

## ➤ *New!* Advance Feature for HSA

One of our goals for 2018 is to make the Core option more affordable and easier to use.

We're adding a new "advance" feature to the HSA in 2018. If you contribute to your HSA, we'll make all or part of your goal contribution amount available to pay medical expenses at the start of the year before your HSA is built up:

- Up to \$1,000 if you have employee-only coverage
- Up to \$2,000 if you have dependent coverage
- The money is available starting January 1

The Core option is significantly less expensive per paycheck than the other options. If you're not already enrolled in the Core option, consider enrolling, and taking the difference in monthly contributions between the Core option and your current option, and adding that to your HSA. You could also consider supplemental insurance, such as Hospitalization, Critical Illness and/or Accident Insurance, described on [page 17](#).

Juliet Lindrooth  
with dog Bear  
Pilot



## Fast Facts ⚡

### Core Option + New HSA Advance

#### CORE OPTION

#### CONTRIBUTIONS FOR YOU ONLY COVERAGE

**69%**  
LESS THAN  
VALUE

**39%**  
LESS THAN  
STANDARD

#### HEALTH SAVINGS ACCOUNT

Available January 1

UP TO:

**\$1,000/\$2,000**

Tax Advantages<sup>1</sup>

- ✓ Reduces taxable income
- ✓ Tax-free earnings
- ✓ Tax-free withdrawals for eligible expenses

Maximum Allowable Contribution

**\$3,450** INDIVIDUAL

**\$6,900** FAMILY

+ \$1,000 if 55 or older

(includes any Wellness Rewards)

<sup>1</sup> Tax advantages apply to federal income taxes. Certain states, including CA, NJ, AL, NH and TN, do not treat HSA contributions and/or earnings as tax advantaged for state income tax purposes.



# WebMD Wellness

Discover how the WebMD Wellness program supports you by offering:

- ▶ Free health assessments and biometric screenings
- ▶ Personal coaches who can help you build and stick with a plan for improving your health<sup>1</sup>
- ▶ The ability to earn Wellness Rewards<sup>1</sup>

<sup>1</sup> You are eligible if enrolled in an American medical option (excluding Health Maintenance Organization (HMO) options).

## Choose the Activities You Want to Complete

You (and your covered spouse) can each earn up to \$250 by completing any of these activities from January 1 through October 31:

**\$50**

Complete a 15-minute online health assessment

**\$100**

Complete a preventive screening or annual physical  
OR  
Complete a biometric screening

**\$75**

Engage in telephonic coaching  
OR  
Engage online at WebMD Wellness  
OR  
Complete Naturally Slim

**\$25**

Participate in a community event or program  
*(including Do Crew activities)*

### How Wellness Rewards Pay Off

Wellness Rewards go into an HSA or HRA, depending on your medical option:

- ▶ If you're in the **Core** option, you must open your HSA (if it's not already open) before your rewards can be added to the account.
- ▶ If you're in the **Standard** or **Value** options, your HRA will be opened (or funded if it's already open) when you earn your rewards.

You can use the money in your HSA or HRA for eligible medical, prescription, dental and vision expenses, such as copays, deductibles, braces and glasses.



Cassandra Ferguson  
and son Adreas  
Customer Assistance representative

# Dental (MetLife)

	Team Members Represented by the APA, APFA and CWA-IBT, and Management and Support Staff		Team Members Represented by the TWU		Team Members Represented by the APA and APFA Can Also Choose			
	Standard Dental		TWU Dental		Option 1		Option 2	
	In-Network <sup>1</sup>	Out-of-Network	In-Network <sup>1</sup>	Out-of-Network	In-Network <sup>1</sup>	Out-of-Network	In-Network <sup>1</sup>	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	
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)	
<b>What The Plan Pays</b>								
Preventive Care	100% no deductible	80% after deductible	100% no deductible	100% no deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible
Basic Care	80% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible	50% after deductible	50% after deductible
Major Care	80% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible	50% after deductible	50% 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

<sup>1</sup> In-network providers offer services at negotiated rates, which can mean significant savings for you.

≡ *Enroll for Dental and Vision*

You may enroll yourself and your eligible dependents for dental and/or vision coverage whether or not you or they are enrolled in a medical option. However, you must be enrolled in dental or vision coverage for your dependents to be enrolled.

≡ *Find Network Providers*

All the dental options offer in-network services at negotiated rates, which can mean significant savings for you. Go to the [MetLife website](#) to find a network provider.



## Your Monthly Cost for Dental Coverage

### Team Members Represented by the APA, APFA and CWA-IBT, and Management and Support Staff

	Standard Dental
You Only	\$8.69
You + Spouse	\$17.99
You + Child(ren)	\$19.47
You + Family	\$30.76

### Team Members Represented by TWU

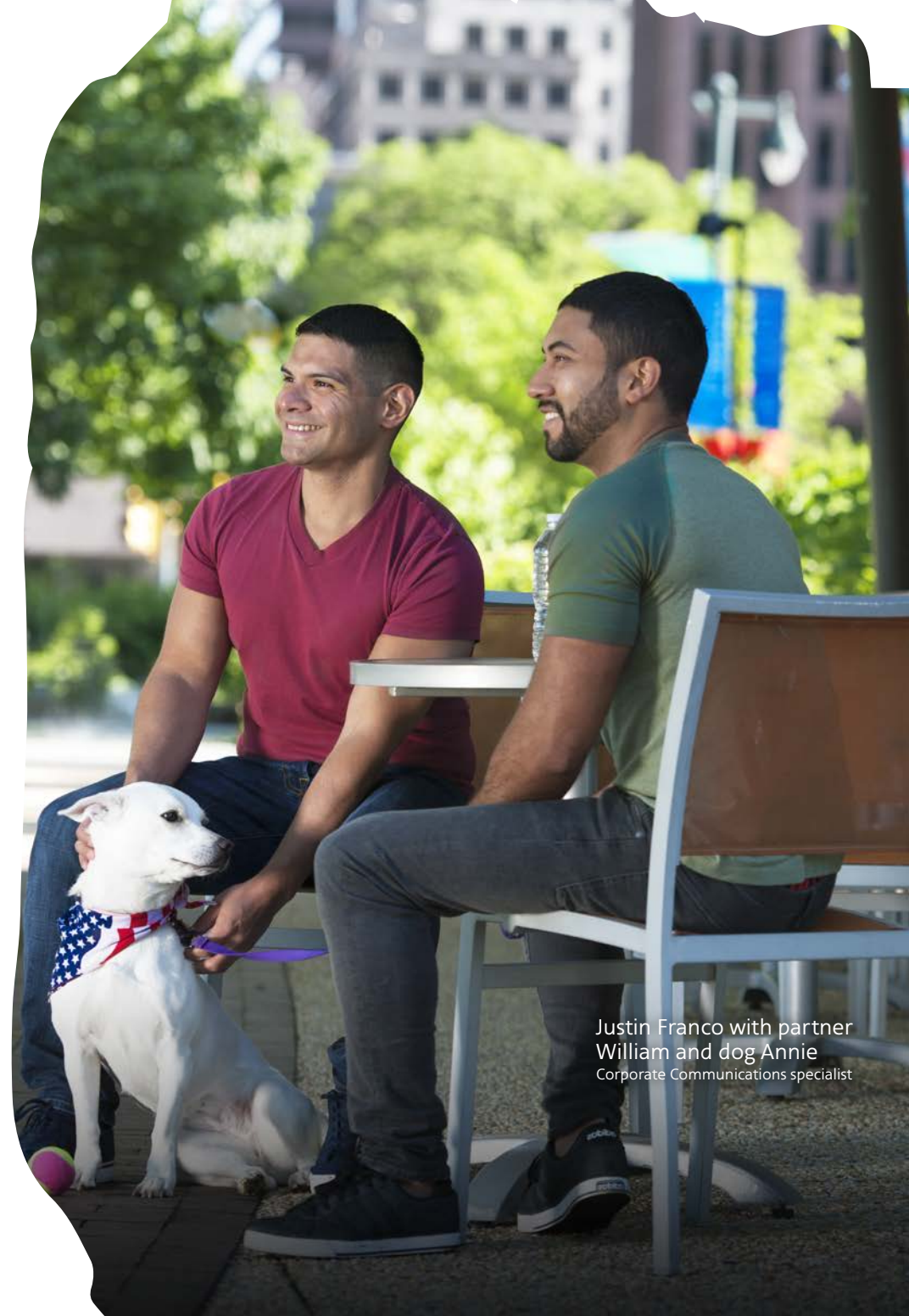
	TWU Dental
You Only	\$6.60
You + 1 Dependent	\$12.66
You + 2 or More Dependents	\$18.00

### Additional Options for Team Members Represented by the APA

	Option 1	Option 2
You Only	\$9.04	\$0
You + 1 Dependent	\$17.34	\$0
You + 2 or More Dependents	\$24.65	\$0

### Additional Options for Team Members Represented by the APFA

	Option 1	Option 2
You Only	\$4.32	\$0
You + 1 Dependent	\$8.29	\$0
You + 2 or More Dependents	\$11.79	\$0



Justin Franco with partner William and dog Annie  
Corporate Communications specialist

# Vision (EyeMed)

	In-Network (what you pay)	Out-of-Network (what the plan reimburses)
Eye Exam <sup>1</sup>	\$10	Up to \$40
Eyeglass Frames <sup>1</sup>	\$0, up to \$140 allowance; 20% discount on amount over \$140	Up to \$45
<b>Eyeglass Lenses<sup>2</sup></b>		
▶ Single Vision	\$25	Up to \$40
▶ Bifocal	\$25	Up to \$60
▶ Trifocal	\$25	Up to \$80
▶ Standard Progressive	\$25	Up to \$60
<b>Lens Options</b>		
▶ UV Treatment or Tint	\$0	Up to \$8
▶ Standard Plastic Anti-Scratch Coating	\$0	Up to \$8
▶ Standard Anti-Reflective Coating	\$40	Up to \$3
▶ Photocromatic/Transitions	\$65	Up to \$5
<b>Contact Lenses<sup>2</sup></b>		
▶ Standard Fitting	Up to \$55	Not covered
▶ Conventional	\$0, up to \$150 allowance; 15% discount on amount over \$150	Up to \$150
▶ Disposable	\$0, 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

<sup>1</sup> Covered once each calendar year.

<sup>2</sup> You may receive either **eyeglass lenses or contact lenses** (not both) once each calendar year. Copays are for standard lenses.

## Your Monthly Cost for Vision Coverage

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



*Find Network Providers*

You receive significant savings if you use EyeMed network providers, including LensCrafters, Pearle Vision, Sears, Target Optical and JCPenney. Go to the [EyeMed website](#) to find a network provider near you.



Marvis Johnson  
Flight attendant



# Discover Tax Savings

Jon Snyder  
Pilot



American offers several opportunities to **reduce taxes on your earnings.**

## Dependent Care Flexible Spending Account (FSA)

You can avoid taxes on money you set aside on a pre-tax basis for eligible dependent care expenses, up to:

- \$5,000 per calendar year if you are single or married and filing your tax returns jointly, or
- \$2,500 per calendar year if you are married and filing separate tax returns.

Money in your Dependent Care FSA **can only be used for 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 any time based on your payroll deductions. 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 forfeit any amount you don't use by March 15, 2019!** ➤

### Submitting Claims

Submit Dependent Care FSA claims to the [YSA website](#) or through the YSA Reimburse Me mobile app on your iOS or Android device. Download the Reimburse Me app free from the Apple or Google Play Store.

## 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 "Sign Up Now" to order transit services. With YSA, you can manage or change orders on an ongoing basis – all online.

# Discover Peace of Mind

Christina Horn  
with dog Savanna  
Flight Service manager



Life, accident and disability options  
provide income to your family in case  
of the unexpected.

## Life and AD&D Insurance

American offers Basic Life and Accidental Death & Dismemberment (AD&D) coverage to eligible team members. You can also purchase Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance for yourself and your dependents. AD&D coverage pays for a covered accident that results in a loss of life, speech, hearing or sight, paralysis and more.

≡ *Limited Time Opportunity!* ≡

During this enrollment period, you may be able to increase your Voluntary Life insurance by answering just five easy questions.

 *Be Sure to Review Your Beneficiary(ies) Each Year!*

- ▶ To make changes to your Life and AD&D beneficiary, go to the **Benefits Service Center**.
- ▶ To make changes to your 401(k) beneficiary, access your account online at [netbenefits.com/aa](https://netbenefits.com/aa).

## Disability Insurance

American's disability coverage replaces a portion of your income if you are unable to work for an extended period of time. You are eligible to elect Long-Term Disability (LTD) coverage with American Airlines. Check your coverage options in the online enrollment system on the Benefits Service Center and make any needed changes to ensure you have the disability coverage you need.

If you elect new or increased coverage, you will be required to provide a statement of health (SOH). If a SOH is required, new or increased coverage will be effective when your SOH is approved by MetLife.



# Discover Added Benefits

Fabricio Carvalho  
and Jesús Ojeda  
Flight attendants



American offers a variety of **voluntary benefits** at great group rates to help you be prepared.

## Voluntary Benefits

### ≡New!≡ Hospitalization Plan Through The Hartford

A hospital stay can be expensive. Be ready for costs not covered by your medical plan — including deductibles and out-of-pocket medical expenses — with hospitalization insurance.

This insurance pays a fixed benefit amount directly to you for each day a covered person is hospitalized for a covered event (minimum \$1,000 for the first day and \$200 for each following day). You and your family members are guaranteed to be accepted for coverage — no statement of health is required.

You pay premiums through payroll deduction. Visit [AAaddedbenefits.com](http://AAaddedbenefits.com) for complete plan information and to enroll for coverage.

### Critical Illness Insurance — Now Through The Hartford

Be prepared in case a critical illness strikes you or a dependent. This coverage 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 premiums through payroll deduction. **If you are currently enrolled in MetLife Critical Illness Insurance**, your coverage will continue in 2018 under The Hartford at a lower premium, unless you cancel it through [AAaddedbenefits.com](http://AAaddedbenefits.com) during Annual Enrollment.

### Accident Insurance — Now Through The Hartford

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

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

You pay premiums through payroll deduction. **If you are currently enrolled in MetLife Accident Insurance**, your coverage will continue in 2018 under The Hartford at a lower premium, unless you cancel it through [AAaddedbenefits.com](http://AAaddedbenefits.com) during Annual Enrollment.

## ≡New!≡ Careington Dental Discount Program

This new 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 12](#). If you think you will have expenses over the maximum annual amount covered by the dental plan or expenses not covered by the plan, you may want to consider both. Just be sure you check the list of Discount Program 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 or drop this coverage as needed throughout the year.

You pay premiums through payroll deduction. The list of participating providers and pre-set fees for services, as well as monthly costs, are available at [AAaddedbenefits.com](#).

## Hyatt Legal Plan

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

- Estate planning
- Family law
- Sale or purchase of your home, including refinancing
- Document review/preparation, including wills

You pay premiums through payroll deduction. **If you are currently enrolled in the Hyatt Legal Plan**, you will automatically continue to participate in 2018 unless you cancel your coverage through [AAaddedbenefits.com](#) during Annual Enrollment.

## Auto and Home Insurance

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

You pay premiums through payroll deduction, electronic funds transfer or direct bill. 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. Nationwide is the smart way to protect your pet's health and your wallet.

You are free to visit any veterinarian worldwide, even specialists and emergency providers. You pay premiums 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 premiums by credit card. You can receive up to a 40% discount by using promotion code **AAEMPI** when you enroll.

A photograph of a woman, Suzanna Eads, sitting on a sandy beach. She is wearing a red tank top and black shorts. In the background, there is a white lighthouse on a rocky outcrop, and the ocean is visible under a blue sky. The photo has a white, torn-edge border.

Suzanna Eads

Materials Logistics supervisor



# Enroll!



Latifah Fields  
Customer Service agent



Enroll **October 16–27, 2017** (11:59 p.m. CT)  
to get the benefits you need.

## Get the Benefits You Need

American Benefits

Voluntary Benefits

Go to the **2018 Annual Enrollment page on [my.aa.com](http://my.aa.com)** and click on **Enroll Now**.

Go to **[AAaddedbenefits.com](http://AAaddedbenefits.com)** or call **855-550-0706**.

### Questions?



#### VIEW

the videos on the **2018 Annual Enrollment page on [my.aa.com](http://my.aa.com)**.



#### CALL

the Benefits Service Center at **888-860-6178** Monday–Friday, 9 a.m.–6 p.m. CT (7 a.m.–7 p.m. CT October 16–27).



#### ATTEND

a roadshow. Look on **[my.aa.com](http://my.aa.com)** or watch for posters to see the schedule.

### On a Leave of Absence?

If you're currently enrolled in medical, dental or vision coverage, you may change your medical, dental and vision coverage during Annual Enrollment if you are current on your direct-bill payments.

# Changes to Your Elections During the Year

Choose carefully, as you may only make changes to most benefits during the year 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.



## *If You Don't Enroll*

Current elections for **legacy US Airways FSE/FCTI represented by TWU DO NOT carry over to 2018**. If you do not enroll and you currently have coverage, you and your currently covered dependents will be enrolled in the following:

- Core option medical coverage
- TWU dental coverage
- Vision coverage
- Certain life and accident coverage (visit the [Benefits Service Center](#) to see your default coverage)
- Your 2017 voluntary benefits

**2017 benefit elections for all other employees will carry over, except:**

- **HSA** – You must make a new HSA contribution election each year, but you can change your contribution amount anytime during the year.
- **FSA** – You must re-enroll in the Health Care and/or Dependent Care FSA each year.



Ernesto Quidgley and  
Rhonda Quidgley  
GSE coordinator and Customer  
Care manager



# Contacts

If You Want to...	Contact...
<ul style="list-style-type: none"> <li>➤ Find benefits information, forms, contact lists and links to plan administrators' websites</li> <li>➤ Get information on life events</li> <li>➤ Enroll online</li> <li>➤ See current benefit election summary</li> <li>➤ Find information about your health accounts and Flexible Spending Accounts</li> <li>➤ View Summary Plan Descriptions (SPDs)</li> </ul>	<p><b>my.aa.com</b>  <b>Benefits Service Center</b>  <b>888-860-6178</b>            (9 a.m.–6 p.m. CT, Monday–Friday)</p>
<ul style="list-style-type: none"> <li>➤ Check online claim status and details</li> <li>➤ Compare hospitals and medical costs</li> <li>➤ Find a doctor</li> <li>➤ Order and print ID cards</li> </ul>	<p><b>UnitedHealthcare</b>  <b>800-955-8095</b>  <b>BlueCross BlueShield of Texas</b>  <b>877-235-9258</b></p>
<ul style="list-style-type: none"> <li>➤ Contact Doctor On Demand for a consultation</li> </ul>	<p><b>Doctor On Demand</b>  <b>800-997-6196</b></p>
<ul style="list-style-type: none"> <li>➤ Contact Advance Medical for a second opinion</li> </ul>	<p><b>Advance Medical</b>  <b>855-212-1074</b></p>
<ul style="list-style-type: none"> <li>➤ Find pharmacy information and a list of preventive drugs</li> <li>➤ Review formulary and drug costs</li> </ul>	<p><b>Express Scripts</b>  <b>800-988-4125</b></p>
<ul style="list-style-type: none"> <li>➤ Ask dental coverage questions</li> <li>➤ Check dental claims</li> </ul>	<p><b>MetLife</b>  <b>866-838-1072</b></p>
<ul style="list-style-type: none"> <li>➤ Ask vision coverage questions and find additional information</li> <li>➤ Print ID cards</li> </ul>	<p><b>EyeMed</b>  <b>844-714-5678</b></p>
<ul style="list-style-type: none"> <li>➤ Find out more about your WebMD Wellness program</li> </ul>	<p><b>WebMD Wellness</b>  <b>888-383-8740</b></p>
<ul style="list-style-type: none"> <li>➤ Review and enroll in voluntary benefits</li> </ul>	<p><b>AA Added Benefits</b>  <b>855-550-0706</b></p>
<ul style="list-style-type: none"> <li>➤ Ask for assistance from the OptumHealth Employee Assistance Program (EAP)</li> </ul>	<p><b>OptumHealth</b> access code: American  <b>800-363-7190</b></p>

# 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 will become effective on January 1, 2018, 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 the **Plan Guides page of 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.



Tiesha Chance-Johnson  
Premium Customer Service  
representative