

# Discover

American Benefits

## 2018 BENEFITS GUIDE

U.S.-BASED LEGACY US AIRWAYS TEAM MEMBERS COVERED  
BY THE IAM COLLECTIVE BARGAINING AGREEMENT

American Airlines 



Ronald Barr  
Customer Assistance  
representative



# Welcome to the Team

You've got 2018 benefit choices to make. Find out everything you need to know with a little help from this guide and the resources available on [my.aa.com](https://my.aa.com).

## ENROLL

You must enroll within **31 days** of your first day of active service to get the benefits you need for 2018!

Marvin Alvarez  
Ochoa with sons  
Lennart and Lyndon  
Sales manager





# 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 what life brings.

Let's *discover benefits* together.

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# Discover Who You Can Cover



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



Before you enroll, be sure your dependents  
are eligible for coverage.

## 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 enrolled dependents before their coverage can begin.

## Are You Married to Another American Team Member?

As an American team member too, 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 four medical options, allowing you to choose the best fit for you and your family.

PPO 80	<ul style="list-style-type: none"> <li>➤ Moderate deductible</li> <li>➤ Low monthly contributions</li> <li>➤ Copays for many services</li> <li>➤ 80% coinsurance after deductible for other services</li> <li>➤ High out-of-pocket maximum</li> </ul>	FSA eligible
PPO 90	<ul style="list-style-type: none"> <li>➤ Low deductible</li> <li>➤ Moderate monthly contributions</li> <li>➤ Copays for many services</li> <li>➤ 90% coinsurance after deductible for other services</li> <li>➤ Moderate out-of-pocket maximum</li> </ul>	FSA eligible
PPO 100	<ul style="list-style-type: none"> <li>➤ Low deductible</li> <li>➤ High monthly contributions</li> <li>➤ Copays for many services</li> <li>➤ Pays 100% after deductible for other services</li> <li>➤ Low out-of-pocket maximum</li> </ul>	FSA eligible
Core	<ul style="list-style-type: none"> <li>➤ High deductible</li> <li>➤ Low monthly contributions</li> <li>➤ No copays, except for the Onsite Clinics</li> <li>➤ 80% coinsurance after deductible for most services</li> <li>➤ High out-of-pocket maximum</li> </ul>	HSA eligible



# Medical Comparison (UHC/BCBS)

	PPO 80		PPO 90		PPO 100		Core	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>								
Individual	\$450	\$900	\$225	\$450	\$225	\$450	\$2,000	\$2,000
Family	\$900	\$1,800	\$450	\$900	\$450	\$900	\$4,000 <sup>1</sup>	\$4,000 <sup>1</sup>
<b>Out-of-Pocket Maximum</b>								
Individual	\$3,000 includes deductible	\$6,000 includes deductible	\$1,500 includes deductible	\$3,000 includes deductible	\$225 includes deductible	\$3,000 includes deductible	\$4,000 includes deductible	\$12,000 includes deductible
Family	\$6,000 includes deductible	\$12,000 includes deductible	\$3,000 includes deductible	\$6,000 includes deductible	\$450 includes deductible	\$6,000 includes deductible	\$8,000 <sup>2</sup> includes deductible	\$24,000 includes deductible
<b>What You Pay</b>								
Preventive Care	\$25 <sup>3</sup> no deductible	Not covered	\$25 <sup>3</sup> no deductible	Not covered	\$25 <sup>3</sup> no deductible	Not covered	\$0 no deductible	40% after deductible
PCP Visit	\$25 <sup>3</sup> no deductible	40% after deductible	\$25 <sup>3</sup> no deductible	30% after deductible	\$25 <sup>3</sup> no deductible	20% after deductible	20% after deductible	40% after deductible
Doctor On Demand	\$20 <sup>3</sup> no deductible	NA	\$20 <sup>3</sup> no deductible	NA	\$20 <sup>3</sup> no deductible	NA	20% after deductible	NA
General Hospitalization	20% after deductible	40% after deductible	10% after deductible	30% after deductible	\$0 after deductible	20% after deductible	20% after deductible	40% after deductible
Specialist and Urgent Care	\$40 <sup>3</sup> no deductible	40% after deductible	\$40 <sup>3</sup> no deductible	30% after deductible	\$40 <sup>3</sup> no deductible	20% after deductible	20% after deductible	40% after deductible
Emergency Room	\$100 <sup>3,4</sup> no deductible	\$100 <sup>3,4</sup> no deductible	\$100 <sup>3,4</sup> no deductible	\$100 <sup>3,4</sup> no deductible	\$100 <sup>3,4</sup> no deductible	\$100 <sup>3,4</sup> no deductible	20% after deductible	40% 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.

## Medical Administrators

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

**Find the administrator for your state.**

## Looking for HMO Information?

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

**Find HMO Information.**

## Find Network Providers

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

**Find network providers.**

**Want More Details?** Go to the **Plan Guides** page of [my.aa.com](http://my.aa.com).

## Prescription Drug Comparison (Express Scripts)

	PPO 80		PPO 90		PPO 100		Core	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>What You Pay</b>								
Retail <sup>1</sup>								
Generic	\$15 <sup>2</sup> no deductible	Not covered	\$15 <sup>2</sup> no deductible	Not covered	\$15 <sup>2</sup> no deductible	Not covered	20% after deductible	40% after deductible
Brand	\$30 <sup>2,3</sup> no deductible	Not covered	\$30 <sup>2,3</sup> no deductible	Not covered	\$30 <sup>2,3</sup> no deductible	Not covered	20% <sup>4</sup> after deductible	40% after deductible
Non-Preferred Brand	\$50 <sup>2,3</sup> no deductible	Not covered	\$50 <sup>2,3</sup> no deductible	Not covered	\$50 <sup>2,3</sup> no deductible	Not covered	20% <sup>4</sup> after deductible	40% after deductible
Mail Order								
Generic	\$30 <sup>2</sup> no deductible	Not covered	\$30 <sup>2</sup> no deductible	Not covered	\$30 <sup>2</sup> no deductible	Not covered	20% after deductible	Not covered
Brand	\$60 <sup>2,3</sup> no deductible	Not covered	\$60 <sup>2,3</sup> no deductible	Not covered	\$60 <sup>2,3</sup> no deductible	Not covered	20% <sup>4</sup> after deductible	Not covered
Non-Preferred Brand	\$100 <sup>2,3</sup> no deductible	Not covered	\$100 <sup>2,3</sup> no deductible	Not covered	\$100 <sup>2,3</sup> no deductible	Not covered	20% <sup>4</sup> after deductible	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> Copays do not count toward the deductible or out-of-pocket maximum.

<sup>3</sup> If you select a brand when a generic is available, you pay the price difference between the brand and the generic, plus the generic copay.

<sup>4</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

	PPO 80	PPO 90	PPO 100	Core
<b>Full-Time Team Members</b>				
You Only	\$31.49	\$91.86	\$213.13	\$58.51
You + Spouse	\$62.98	\$183.71	\$425.32	\$152.13
You + Child(ren)	\$61.30	\$178.76	\$418.79	\$105.32
You + Family	\$106.49	\$310.93	\$728.20	\$204.80

	PPO 80	PPO 90	PPO 100	Core
<b>Part-Time Team Members</b>				
You Only	\$62.98	\$183.72	\$426.26	\$58.51
You + Spouse	\$125.96	\$367.42	\$850.64	\$152.13
You + Child(ren)	\$122.60	\$357.52	\$837.58	\$105.32
You + Family	\$212.98	\$621.86	\$1,456.40	\$204.80



Enroll in the StayWell Rx program to save big on eligible high blood pressure, diabetes and asthma medications. Participants receive 90-day supplies of generic medications for free and brand name medications for only \$15!

Call WebMD Wellness at **888-383-8740** to confirm eligibility of your medication and to enroll in the program.



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

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

## Health Savings Account (HSA)

If you enroll in American's Core medical option, you can contribute to an HSA to help you pay for medical, prescription, dental and vision expenses – tax free. You decide how much money you want to contribute and when you want to use your savings to pay for health care expenses. You can put money in, take money out to reimburse yourself and even enjoy any earnings from investing your funds without paying taxes (as long as you use the money for qualified medical expenses).



Unused money rolls over from year to year. Plus, your money travels with you – if you leave American or retire, you can take your HSA funds with you.

## Limited Purpose Flexible Spending Account (FSA)

If you enroll in American's Core medical option, you can also contribute to a Limited Purpose FSA to receive even more tax savings. Because it is paired with an HSA, you may use it only for dental and vision expenses.



Up to \$500 of unused money rolls over and can be used in the following year. The remainder, if any, is forfeited.

## Health Reimbursement Account (HRA)

If you enroll in one of the PPO medical options, and you and/or your spouse earn Wellness Rewards, you will have an HRA. You can't contribute to the account, but you can use the money for medical, prescription, dental and vision expenses – tax free.



Unused money in the account rolls over from year to year as long as you remain at American and enroll in one of the PPO medical options.

## Health Care FSA

This FSA is available if you enroll in any medical plan except the Core medical option or if you waive medical coverage. You can use the account to pay for qualified health care expenses for you and your dependents – tax free. That includes out-of-pocket expenses, such as coinsurance, copays, prescription drugs and eligible medical, prescription, dental and vision supplies.



Up to \$500 of unused money rolls over and can be used in the following year. The remainder, if any, is forfeited.



Samuel Norris  
Flight attendant



## Advance Feature for HSA

If you contribute to your HSA, we'll make all or part of your goal contribution amount available on your coverage effective date to pay medical expenses before your HSA is built up:

- ▶ Up to \$1,000 if you have individual coverage
- ▶ Up to \$2,000 if you have any level of family coverage

The Core option is significantly less expensive per paycheck than the PPO 90/100 options. Consider enrolling in the Core option and taking the difference in monthly contributions between the Core option and your second choice, 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

**73%**  
LESS THAN  
PPO 100<sup>1</sup>

**36%**  
LESS THAN  
PPO 90<sup>1</sup>

#### HSA

Available Immediately

UP TO:  
**\$1,000** INDIVIDUAL  
**\$2,000** FAMILY

Tax Advantages<sup>2</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> Based on contributions for full-time team members.

<sup>2</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.

## Compare the Accounts

	HSA (Health Savings Account)	Limited Purpose FSA <sup>1</sup> (Flexible Spending Account)	HRA (Health Reimbursement Account)	Health Care FSA <sup>1</sup> (Flexible Spending Account)
<b>What medical option does it go with?</b>	Core	Core	PPO 80/90/100	PPO 80/90/100 and waive medical
<b>What can it be used for?</b>	Medical, Rx, dental and vision expenses <sup>2</sup>	Dental and vision expenses <sup>2</sup>	Medical, Rx, dental and vision expenses <sup>2</sup>	Medical, Rx, dental and vision expenses <sup>2</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 <b>\$6,900</b> FAMILY + \$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>	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	
<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 one of the PPO options	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> 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.

<sup>2</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



# 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 one of the **PPO** 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)

	Dental PPO	
	In-Network <sup>1</sup>	Out-of-Network
Deductible	None	\$50 per person   \$100 per family
Annual Maximum Benefit: Preventive, Basic and Major Care	\$1,500 per person	\$1,000 per person
Lifetime Maximum Benefit: Orthodontic Care	\$2,000 per adult and child	\$2,000 per adult and child
<b>What the Plan Pays</b>		
Preventive Care	100% no deductible	80% no deductible
Basic Care	80% no deductible	50% after deductible
Major Care	50% no deductible	50% after deductible
Orthodontic Care	50% no deductible	50% after deductible

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

## Your Monthly Cost for Dental Coverage

Full-Time Team Members	
You Only	\$3.07
You + Spouse	\$5.87
You + Child(ren)	\$5.70
You + Family	\$9.99

Part-Time Team Members	
You Only	\$6.13
You + Spouse	\$11.75
You + Child(ren)	\$11.40
You + Family	\$19.99

### ≡ 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

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

# 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

Full-Time and Part-Time Team Members	
You Only	\$5.28
You + Spouse	\$10.24
You + Child(ren)	\$10.05
You + Family	\$14.37



You receive significant savings if you use EyeMed network providers, including LensCrafters, Pearle Vision, Sears, Target Optical and JCPenney. Go to [eyemed.com](http://eyemed.com) 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)<sup>1</sup>

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
- \$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, 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.

<sup>1</sup> 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.

# 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 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.

As a newly eligible team member, you can elect up to one times your annual pay in employee Voluntary Life coverage with no statement of health (SOH) required.



*Be Sure to Name Your Beneficiary(ies)*

- ▶ To name your Life and AD&D beneficiary, go to the **Benefits Service Center**.
- ▶ To name 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. Check your coverage options in the online enrollment system on the **Benefits Service Center** and enroll for the disability coverage you need.

Depending on your election, you may be required to provide a SOH. If a SOH is required, 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

### 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 SOH is required.

You pay premiums through payroll deduction.

### Critical Illness Insurance 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.

### Accident Insurance 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.

## 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 13](#). 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.

## 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

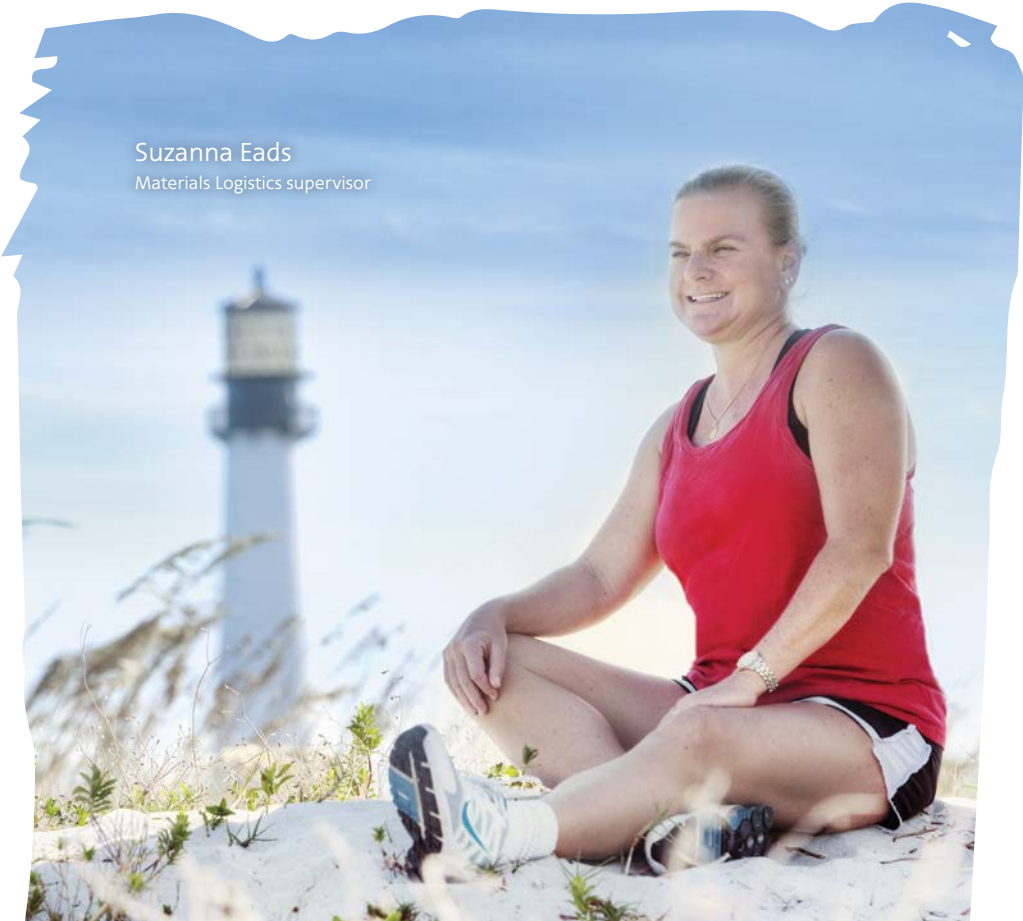
Nationwide Pet Insurance covers a range of pet care services from wellness care to treatment of significant medical problems. Nationwide is the smart way to protect your pet's health and your wallet.

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 clear blue sky. The photo has a white, torn-edge border.

Suzanna Eads

Materials Logistics supervisor



# Enroll!



Latifah Fields  
Customer Service agent



Enroll within **31 days** of your first day of active service.

## Get the Benefits You Need

American Benefits

Voluntary Benefits

Go to the **New Hires tab** on [my.aa.com](https://my.aa.com) and click on **Enroll Now**.

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

### 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 have 31 days after you receive a request for documentation from the Benefits Service Center to submit required documentation. Coverage for dependents won't be approved until your proof has been accepted. You can keep track of the progress of your dependents' proof of eligibility on the **Benefits Service Center website** or by calling **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.

### Questions?



ONLINE

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



BY PHONE

Call the Benefits Service Center at **888-860-6178** Monday–Friday, 9 a.m.–6 p.m. CT.



# 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*

**If you do not enroll within 31 days of your first day of active service:**

- ▶ You will not be enrolled in medical, dental or vision coverage. You must actively enroll if you want these coverages.
- ▶ You will be enrolled in company-paid Basic Life insurance coverage, if eligible.



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>➤ Find information about your health accounts and Flexible Spending Accounts</li> <li>➤ View Summary Plan Descriptions</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 medical claim status and details</li> <li>➤ Compare hospitals and medical costs</li> <li>➤ Find a medical provider</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>➤ Find a dental provider</li> <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>➤ Find a vision provider</li> <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</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”). We’ve created a separate SBC for each of the self-funded medical benefit options that were effective on January 1, 2018. You can use the SBCs as quick references for what benefits are available in each option.

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

## Grandfathered Plan Status

The US Airways, Inc. Health Benefit Plan is comprised of the following medical plans: PPO 80/60, PPO 90/70, PPO 100/80, OOA 80, OOA 90, OOA 100 and Kaiser Permanente HMO. For purposes of this notice, the term “Plan” refers to all medical plan options listed above, except the Kaiser Permanente HMO.

The Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan is not required to include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status can be directed to **888-860-6178**.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **866-444-3272** or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

## 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](http://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

>Welcome Aboard!