

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. If a discrepancy exists between this SBC and the [plan](#) provisions, the [plan](#) provisions govern. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, view the Summary Plan Description (SPD) at [my.aa.com](#) or contact us at 1-888-860-6178. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [my.aa.com](#), [www.dol.gov/ebsa/healthreform](#), [www.cciio.cms.gov](#), [https://www.healthcare.gov/sbc-glossary](#) or call 1-888-860-6178 to request a copy.


Important Questions	Answers		Why This Matters:
	In Network	Out-of-Network	
What is the overall deductible ?	\$225/Individual \$450/Family	\$450/Individual \$900/Family	You must pay all of the costs from providers up to the deductible amount before this plan begins to pay for covered services you use. See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . Copayments do not apply toward the deductible .
Are there services covered before you meet your deductible ?	YES		This plan covers some items and services even if you haven't yet met the deductible amount, but a copayment or coinsurance may apply. For example, this plan covers Doctor on Demand Telehealth visits, prescription drugs and home health care before you meet your deductible .
Are there other deductibles for specific services?	NO		You don't have to meet any other deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$1,500 Individual \$3,000 Family	\$3,000 Individual \$6,000 Family	The out-of-pocket limit is the most you could pay in a year for your share of the covered services. It includes deductibles and coinsurance , but it does not include copayments .
What is not included in the out-of-pocket limit ?	Contributions , copayments for certain services, balance-billing charges, penalties for non-compliance, and excluded expenses this plan does not cover		Even though you pay these expenses, they do not count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	YES		This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , as you may receive a bill from the provider for the difference between the provider's charge and what your plan pays (balance billing). You can access network provider listings by visiting my.aa.com and click on your respective network/claim administrator, or call 1-877-235-9258 (Blue Cross Blue Shield of Texas) OR 1-800-826-9781 (UMR).
Do you need a referral to see a specialist ?	NO		You can see the specialist you choose without permission from this plan .

 All **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit	\$25 <u>copayment</u>	30% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$40 <u>copayment</u>	30% <u>coinsurance</u>	None
	Other medical practitioner visit (e.g., chiropractor)	\$40 <u>copayment</u>	30% <u>coinsurance</u>	<ul style="list-style-type: none"> • Other medical provider (e.g., chiropractor) coverage is limited to a maximum of 20 visits annually • There may be other levels of <u>cost share</u> that are contingent on what services are provided. See the SPD for complete details.
	<u>Preventive care/screening/immunization</u>	\$25 <u>copayment</u>	Not covered	<ul style="list-style-type: none"> • There may be other levels of <u>cost share</u> that are contingent on what services are provided. See the SPD for complete details.
	Doctor on Demand Telehealth visit	\$20 <u>copayment</u>	Not covered	None
If you have a test	<u>Diagnostic test</u> (x-ray, labs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<ul style="list-style-type: none"> • There may be other levels of <u>cost share</u> that depend on how or where your care was provided. See the SPD for complete details.
	Imaging (CT, PET, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Generic drugs	RETAIL \$15 <u>copayment</u> per fill MAIL ORDER \$30 <u>copayment</u> per fill	Not covered	<ul style="list-style-type: none"> • Certain brand name <u>prescription drugs</u> are not covered, check with Express Scripts at www.express-scripts.com • <u>Prescription drugs</u> are not subject to the <u>deductible</u> • You must use an <u>in-network</u> pharmacy • If you fill the same prescription in a 30-day supply quantity or less 3 times, you will pay 50% more on the 4th and consecutive fills • Covers up to 34-day supply (retail <u>prescription drugs</u>); 35-90 day supply (mail order <u>prescription drugs</u>) • If you select a preferred or non-preferred brand drug when a generic is available, you pay <u>copayment</u> plus the cost difference between generic and preferred or non-preferred brand, unless physician indicates on the script "dispense as written" • Maintenance medications are required to be filled through mail order after the 3rd fill • Other limitations may apply, see the SPD for details
	Preferred brand drugs	RETAIL \$30 <u>copayment</u> per fill MAIL ORDER \$60 <u>copayment</u> per fill	Not covered	
	Non-preferred brand drugs	RETAIL \$50 <u>copayment</u> per fill MAIL ORDER \$100 <u>copayment</u> per fill	Not covered	

 All coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., freestanding day surgicenter, doctor's surgical suite)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
If you need immediate medical attention	Emergency room care	\$100 <u>copayment</u>	\$100 <u>copayment</u>	• <u>Copayment</u> is waived if admitted to the hospital
	Emergency medical transportation	10% <u>coinsurance</u>	10% <u>coinsurance</u>	None
	Urgent care	\$40 <u>copayment</u>	30% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	• Inpatient requires <u>preauthorization</u> ; otherwise, \$250 penalty will apply
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copayment</u>	30% <u>coinsurance</u>	None
	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	Employee Assistance Program (EAP)	4 visits, per issue, no cost to you	Not covered	• The EAP <u>network</u> of <u>providers</u> may be different than the <u>network</u> of your network/claim administrators; check with your network/claim administrator's <u>provider network</u> to ensure the EAP <u>provider</u> participates in both <u>networks</u> . See SPD for details.
If you are pregnant	Prenatal and postnatal care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	• \$25 <u>copayment</u> for the initial visit
	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	• Precertification is required. Failure to precertify, you pay \$250 penalty.
If you need help recovering or have other special health needs	Home health care	No cost to you	Not covered	• Coverage maximum is 100 visits annually
	Rehabilitation services	\$40 <u>copayment</u>	30% <u>coinsurance</u>	• Coverage maximums are for <u>in-network</u> and <u>out-of-network</u> visits combined
	Habilitation services	\$40 <u>copayment</u>	30% <u>coinsurance</u>	• Coverage maximum is 40 visits annually for physical and occupational therapy combined
	Skilled nursing care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	• Coverage maximum is 20 visits for speech therapy
	Durable medical equipment	1 st \$500, no cost to you Then, 10% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u>	• Coverage maximum is 60 days annually, for both <u>in-network</u> and <u>out-of-network</u> facilities combined
	Hospice services	No cost after <u>deductible</u>	Not covered	• <u>Preauthorization</u> required after \$500 has been paid

 All [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	Children's glasses			
	Children's dental check-up			

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|--|--|---|
| <ul style="list-style-type: none"> •Acupuncture •Cosmetic Surgery •Dental care (except for dental treatment and oral surgery related to the mouth that is required resulting from an accident and started prior to a year after the accident) | <ul style="list-style-type: none"> •Infertility treatment (except diagnostic testing to determine the cause of infertility and prescription drug to treat infertility) •Glasses •Hearing aids | <ul style="list-style-type: none"> •Weight loss programs •Routine eye care (Adult) •Routine Foot Care(except for procedures associated with diabetic treatment) •Long-term care |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

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| <ul style="list-style-type: none"> •Acupuncture (if prescribed for rehabilitation purposes) | <ul style="list-style-type: none"> •Bariatric surgery (limits apply, see SPD) •Chiropractic care (limits apply, see SPD) | <ul style="list-style-type: none"> •Dental care (limits apply, see SPD) |
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Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: US Department of Labor Employee Benefits Security Administration (1-866-444-EBSA [3272]) or American Airlines Benefits Service Center at 1-888-860-6178. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: American Airlines, Inc. Benefits Service Center at 1-888-860-6178, or the US Department of Labor at 1-866-487-2365.

Does this plan provide Minimum Essential Coverage? YES

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? YES

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Health Reimbursement Account (HRA)

If you or your spouse participate in the Wellness Program and earn Wellness Rewards, American will place those reward funds in your HRA account with Alight's Smart-Choice. You can use the funds to pay for eligible health related items from your medical, prescription, dental, or vision coverage (deductibles, out-of-pocket amounts, etc.) You can access these funds only up to the amounts actually deposited into the HRA.

Health Care Flexible Spending Account (HCFSa)

From payroll deductions throughout the year, you can set aside pre-tax funds that go into your Smart-Choice HCFSa. These funds may be used to reimburse you for health-related expenses such as deductibles, out-of-pocket amounts, etc. If you elected the HCFSa, beginning January 1, the full amount of your elected HCFSa account is available for use. **For 2020, the maximum amount you can deposit into your HCFSa is \$2,700.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-860-6178

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-860-6178

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-860-6178

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-860-6178

—————To see examples of how this plan might cover costs for a sample medical situation, see the next section.—————

Commented [JL1]: Smart-Choice per Bobbie

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [co-payments](#) and [co-insurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of [in-network](#) pre-natal care and a hospital delivery)

PEG'S COVERAGE IS EMPLOYEE-ONLY

■ The plan's overall deductible	\$225
■ Specialist (routine prenatal office visits)	\$25 copay , then 10%
■ Hospital (facility)	10%
■ Anesthesiologist	10%
■ Diagnostic tests at doctor's office	\$0

This EXAMPLE event includes services like:

Specialist office visits (routine prenatal)	\$500
Childbirth/Delivery Professional Services	\$2,000
Childbirth/Delivery Facility Services	\$7,500
Diagnostic tests (ultrasounds, blood work)	\$1,300
Specialist visit (anesthesia)	\$1,500

Total Example Cost	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$225
Copayments	\$25
Coinsurance	\$1,235
What isn't covered	
Limits or exclusions	N/A
The total Peg would pay is	\$1,485

Managing Joe's type 2 Diabetes

(a year of routine [in-network](#) care of a well-controlled condition)

JOE'S COVERAGE IS EMPLOYEE-ONLY

■ The plan's overall deductible	\$225
■ Specialist (hospital visits)	\$40
■ PCP office visits (4 visits)	\$25
■ Hospital (facility)	10%
■ Diagnostic tests at PCP's office	10%
■ Prescription drugs (generic)	\$15
■ Glucose Meter	10%

This EXAMPLE event includes services like:

Specialist hospital visits	\$300
Primary Care physician (PCP) office visits (including disease education)	\$1,000
Hospital (facility)	\$3,000
Diagnostic tests (blood work)	\$2,000
Prescription drugs	\$1,000
Durable medical equipment (glucose meter)	\$100

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$225
Copayments	\$260
Coinsurance	\$278
What isn't covered	
Limits or exclusions	N/A
The total Joe would pay is	\$763

Mia's Simple Fracture

([in-network](#) [emergency room](#) visit and follow up care)

MIA'S COVERAGE IS EMPLOYEE-ONLY

■ The plan's overall deductible	\$225
■ Specialist (setting fracture, casting)	10%
■ Hospital (facility)	10%
■ Crutches	10%
■ X-ray at doctor's office	10%
■ Physical Therapy	\$40

This EXAMPLE event includes services like:

Specialist (set fracture and follow-up)	\$600
Emergency room (including medical supplies)	\$500
Diagnostic test (x-ray)	\$100
Durable medical equipment (crutches)	\$50
Rehabilitation services (physical therapy)	\$650

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$225
Copayments	\$500
Coinsurance	\$48
What isn't covered	
Limits or exclusions	N/A
The total Mia would pay is	\$773

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.