

Check out your 2020

BENEFITS

Annual Enrollment: Oct. 21–Nov. 1



All team members represented by IAM

NEW MEDICAL PLAN
FOR DFW AREA

EXPANDED LIFE
EVENT TIMELINE

EASIER ACCESS TO
HEALTH ACCOUNTS



CARING FOR YOU ON LIFE'S JOURNEY

Making culture a competitive advantage and living out our American Why means providing you with health and wellness options, programs and services that help you be your best self—whether you're caring for our customers or team members, or spending time with your friends and family.

That's why, for 2020, we're giving you more choice and making several enhancements to help you find the right options to meet your unique needs.

Enroll Oct. 21–Nov. 1, 2019 by 11:59 p.m. CT.

Visit my.aa.com or call the Benefits Service Center at **888-860-6178** to learn more.

On the cover, clockwise from top right: 1. **Dona Cunningham**, KPI Performance and Training Analyst, with husband Jody and daughter Kendra, 2. **Thessly Mesa**, Customer Service Agent, 3. **Nefertiti Bautista-Buckingham**, IT Applications Senior Administrator, 4. **Lambrini Karnava**, Flight Attendant, with husband Konstantinos and daughter Ismini-Danaë, 5. **Brian Murphy**, Pilot, and son Jake, 6. **Mike Kuzlik**, Flight Attendant



Troy Muenzer
Flight Attendant

Be ready for 2020

Annual Enrollment is your chance to choose the benefits that work best for you and your family.

After Annual Enrollment ends on Nov. 1, you won't be able to make any changes during 2020 unless you have a qualifying life event, such as having a baby or getting married.

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WHAT'S NEW

Toni Benjamin
Customer Relations
Representative

WHAT'S NEW

Easier health account access

Starting Jan. 1, 2020, we're transitioning to an enhanced system called Smart-Choice Accounts, giving you a simpler way to manage all of your spending accounts.

You'll access Smart-Choice Accounts through the Benefits Service Center. The new experience, which replaces Your Spending Account (YSA), should make it easier to find:

- Your account balance
- Any actions you need to take
- Your recent activity and pending claims

If you have a current account, you will be mailed a Smart-Choice Accounts debit card in December which will replace your YSA debit card. As part of the transition, you'll be unable to process reimbursements from your remaining 2019 account balances Jan. 1-14, 2020. We'll share more soon so you'll know what to expect

Extended life event timeline

When life changes in the middle of the year, you may be eligible to make any needed changes to your benefits. Starting Jan. 1, 2020, you'll have up to 60 days to make any needed changes to your benefits and 31 days after that to submit any required documentation. See [page 32](#) for more.



Emilee Horyza
Flight Attendant

DFW ConnectedCare

We're partnering with Baylor Scott & White Quality Alliance (BSWQA)—an integrated health care network that is part of Baylor Scott & White Health—to offer you a new kind of health care plan **only available in the Dallas-Fort Worth (DFW) area.**

DFW ConnectedCare exclusively uses the BSWQA network of more than 5,000 primary and specialty care providers, 50 hospitals, and more than 95 facilities, laboratory and imaging service providers—all conveniently located throughout the DFW area. In addition, BSWQA partners with select providers and facilities that include Methodist Health System, Cook Children's and Children's Health.

Your coordinated care is delivered exclusively by this network, and your primary care physician (PCP) acts as a quarterback for your care. But they're not a gatekeeper. Your PCP and all of your other BSWQA health care providers and facilities work together to understand your health care needs.

With this unique understanding of you, your care team is empowered to deliver coordinated care and robust in-network resources ensuring you get the right care at the right time. Check to see if your preferred provider(s) are in-network by visiting dfwconnectedcare.com.

As you decide whether this option is right for you and your family, read more details on [page 11](#) and in the plan's Summary Plan Description (SPD) on my.aa.com.

PLAN FEATURES

A lot to love

No deductible

You won't have to pay a large out-of-pocket expense before the plan starts sharing your costs.

Copays

With copays, you'll know how much you'll spend for most care.

Choice of providers

For the most part, this option provides access to only the BSWQA network within the DFW area, but BSWQA's footprint in DFW is sizable. Nearly 95% of team members living in the Dallas-Fort Worth area will have access to a PCP within 10 miles of their home.

Faster access

You'll have priority when making appointments with providers. Take advantage of same-day appointments, extended hours and onsite lab and imaging services.

Navigation and support

BSWQA's HealthAccess Center (similar to an Accolade health assistant) includes dedicated care managers who will assist with appointment scheduling, provider searches, where to go for care and billing questions.¹

Convenient care

Manage your health care needs, review your medical records, make appointments and see a doctor through telemedicine or eVisits, all with the myBSWHealth mobile app.

¹ Accolade is not available for DFW ConnectedCare members, but that plan offers a similar service.

ELIGIBILITY

Who is eligible

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

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

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

Are you married to another American team member?

You can enroll in medical, dental and vision coverage separately or as a dependent. Be sure to compare costs—it will cost more to be enrolled as a spouse than if you enroll as a team member. If you're already covered under your American spouse's coverage and want to be covered as a team member, call the Benefits Service Center.

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

HEALTH CARE

Johnny Guzman

AACU Member Services
Representative, with husband
Adam, son Dardo, and Peanut



Medical

You have these options to choose from.

PPO 80



Lower paycheck contributions

The lowest paycheck contributions of the PPOs, with the highest deductible and out-of-pocket maximum. For non-emergency hospital care, the plan pays 80% after the deductible until you reach the out-of-pocket maximum. Copays continue even after the out-of-pocket maximum is reached.

PPO 90



Middle of the road

Higher paycheck contributions balanced by a moderate deductible and out-of-pocket maximum. For non-emergency hospital care, the plan pays 90% after the deductible until you reach the out-of-pocket maximum. Copays continue even after the out-of-pocket maximum is reached.

PPO 100



Lowest out-of-pocket costs

The highest paycheck contributions, with a moderate deductible and lowest out-of-pocket maximum. Copays continue even after the out-of-pocket maximum is reached.

CORE



Comes with an HSA and provides domestic partner coverage

You'll pay the lowest paycheck contributions for this option, and it's the only one that comes with a tax-advantaged Health Savings Account (HSA). In this option, you can cover an eligible domestic partner.

DFW CONNECTEDCARE

(Available only in DFW area,
and covers only in-network
care unless there's an emergency)



Predictable costs and integrated care

There's no deductible with this plan, and you pay copays for most care and prescriptions. So your expenses are more predictable, but you must use in-network providers. DFW ConnectedCare is available only in the DFW area. Check the [eligibility map](#) to see if this plan is available to you.

Rebecca Trujillo, IT Senior Project Manager, with **Kaitlin Trujillo**, Revenue Accounting Specialist



FEATURES

But wait, there's more

Accolade¹

Find personalized help for health care decision-making, including finding quality doctors and understanding your medical coverage.

Advance Medical²

This expert second opinion program gives you access to some of the best medical minds to help you make a decision when facing a serious medical condition.

Doctor On Demand³

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

Onsite Clinics

Convenient, affordable access to clinics with doctors, nurse practitioners and/or nurses in 11 major locations.

Naturally Slim

Naturally Slim is an online program that helps you change how and when you eat instead of what you eat.

Optum Employee Assistance Program (EAP)

Find confidential help managing stress, life changes, financial issues and more. Work with a counselor over the phone or in person.

Optum WorkLife Convenience Services

Trust your "personal assistant" to research most of your questions and provide resource options.

¹ Accolade is not available for DFW ConnectedCare or HMO members, but those plans offer a similar service.

² Advance Medical is available to American Medical Plan participants in the American-sponsored medical options, including those enrolled in HMO options.

³ Doctor On Demand is available only to American Medical Plan participants. This does not include HMO options.

Medical comparison

What you pay

		PPO 80		PPO 90		PPO 100		Core		DFW ConnectedCare (Learn more on page 12.)
		In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	Only in-network coverage
Deductible	You Only	\$450	\$900	\$225	\$450	\$225	\$450	\$1,500	\$4,000	\$0
	Family	\$900	\$1,800	\$450	\$900	\$450	\$900	\$3,000 ¹	\$8,000 ¹	\$0
Out-of-pocket maximum	You Only	\$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)	\$3,500
	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 ² (includes deductible)	\$24,000 (includes deductible)	\$7,000
Preventive care		\$25 ³ no deductible	Not covered	\$25 ³ no deductible	Not covered	\$25 ³ no deductible	Not covered	\$0 no deductible	40% after deductible	\$0
Onsite clinic		\$20 ³ no deductible	N/A	\$20 ³ no deductible	N/A	\$20 ³ no deductible	N/A	20% ⁴ after deductible	N/A	\$20 ⁵
Telemedicine		\$20 ³ no deductible	N/A	\$20 ³ no deductible	N/A	\$20 ³ no deductible	N/A	20% ⁶ after deductible	N/A	\$10 ⁵
PCP visit		\$25 ³ no deductible	40% after deductible	\$25 ³ no deductible	30% after deductible	\$25 ³ no deductible	20% after deductible	20% after deductible	40% after deductible	\$15 ⁵
Specialist visit		\$40 ³ no deductible	40% after deductible	\$40 ³ no deductible	30% after deductible	\$40 ³ no deductible	20% after deductible	20% after deductible	40% after deductible	\$50 ⁵
Outpatient 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	\$300 ⁵
Inpatient 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	\$500 ⁵ /day, \$1,500 ⁵ max
Urgent care		\$40 ³ no deductible	40% after deductible	\$40 ³ no deductible	30% after deductible	\$40 ³ no deductible	20% after deductible	20% after deductible	40% after deductible	\$75 ⁵
Emergency room		\$100 ^{3,7} no deductible	\$100 ^{3,7} no deductible	\$100 ^{3,7} no deductible	\$100 ^{3,7} no deductible	\$100 ^{3,7} no deductible	\$100 ^{3,7} no deductible	20% after deductible	40% after deductible	\$300 ^{5,7,8}

¹ If more than one person is covered, the family deductible must be met.

² There is an individual out-of-pocket maximum of \$6,850.

³ Copays do not count toward the deductible and continue after you meet your out-of-pocket maximum.

⁴ Before meeting the deductible, Core participants will pay \$40.

⁵ Copays count toward the out-of-pocket maximum.

⁶ Before meeting the deductible, Core participants will pay \$59.

⁷ Copay waived if admitted.

⁸ If a non-emergency, you'll pay \$300 + 40%.

Your monthly cost of coverage (full time)	PPO 80	PPO 90	PPO 100	Core ¹	DFW ConnectedCare*
You Only	\$35.60	\$106.90	\$241.07	\$67.69	\$97.90
You + Spouse	\$71.21	\$213.77	\$481.07	\$176.00	\$254.56
You + Child(ren)	\$69.32	\$208.01	\$473.68	\$121.85	\$176.23
You + Family	\$120.38	\$361.82	\$823.66	\$236.92	\$342.68

¹ You can enroll your spouse or your domestic partner for coverage in the Core option.



FYI: DFW ConnectedCare

Before choosing this plan, consider these details.

Dallas-Fort Worth area only

Covered care is offered only by the BSWQA network in the DFW area. If you have covered dependents at college or living outside the metroplex, this option probably isn't right for you.

Traveling

If you're traveling outside the Dallas-Fort Worth area and need care, you have options, including telemedicine, eVisits, American's onsite clinics, CVS MinuteClinics and clinics operated by Walmart. Only urgent and emergent care while traveling outside the DFW area will be covered.

Network

In the DFW area, there is no coverage outside the BSWQA network unless you use an emergency room for a true emergency. If you or one of your dependents is under the care of a provider outside the BSWQA network and no other provider can lead that care, this option may not be for you. To find providers in the BSWQA network, visit dfwconnectedcare.com.

Network and claims administrators

In the **Core** and **PPO 80/90/100** options, BlueCross BlueShield or UMR is your network and claims administrator. In the **DFW ConnectedCare** option, your network administrator is BSWQA and your claims administrator is WebTPA.

For part-time team members

Find monthly paycheck contributions on my.aa.com.

LOOKING FOR HMO INFORMATION?

Go to my.aa.com.

Prescription drug comparison

What you pay		PPO 80		PPO 90		PPO 100		Core ¹		DFW ConnectedCare
		In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	Only in-network coverage
Retail (up to 30 days)	Generic	\$15 ^{2,3} no deductible	Not covered	\$15 ^{2,3} no deductible	Not covered	\$15 ^{2,3} no deductible	Not covered	20% ³ after deductible	40% after deductible	\$20 ^{3,4}
	Preferred	\$30 ^{2,3,5} no deductible	Not covered	\$30 ^{2,3,5} no deductible	Not covered	\$30 ^{2,3,5} no deductible	Not covered	20% ^{3,5} after deductible	40% after deductible	\$50 ^{3,4}
	Non-Preferred	\$50 ^{2,3,5} no deductible	Not covered	\$50 ^{2,3,5} no deductible	Not covered	\$50 ^{2,3,5} no deductible	Not covered	20% ^{3,5} after deductible	40% after deductible	\$100 ^{3,4}
Smart90 and Mail (up to 90 days)	Generic	\$30 ^{2,3} no deductible	Not covered	\$30 ^{2,3} no deductible	Not covered	\$30 ^{2,3} no deductible	Not covered	20% ³ after deductible	Not covered	\$40 ^{3,4}
	Preferred	\$60 ^{2,3,5} no deductible	Not covered	\$60 ^{2,3,5} no deductible	Not covered	\$60 ^{2,3,5} no deductible	Not covered	20% ^{3,5} after deductible	Not covered	\$100 ^{3,4}
	Non-Preferred	\$100 ^{2,3,5} no deductible	Not covered	\$100 ^{2,3,5} no deductible	Not covered	\$100 ^{2,3,5} no deductible	Not covered	20% ^{3,5} after deductible	Not covered	\$200 ^{3,4}

NOTE: You pay the lesser of the copay/coinsurance or full cost for all prescription purchases.

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

² Copays do not count toward the deductible and continue after you meet your out-of-pocket maximum.

³ To avoid a penalty, you must use mail order or a Baylor Scott & White (in DFW), CVS or Safeway-owned retail pharmacy for maintenance and long-term prescriptions after the first three fills.

⁴ Copays count toward the out-of-pocket maximum.

⁵ If you select a brand-name when a generic is available, you pay the generic coinsurance plus the difference between the generic and the brand-name price.

Three ways to save

1

Sign up for low- to no-cost prescriptions

StayWell Rx, part of your Express Scripts prescription drug benefits, helps you save on eligible diabetes, high blood pressure and asthma medications, as well as supplies such as test strips and inhalers. You'll receive 90-day supplies of generic medications for free and brand-name medications for only \$15 when you use StayWell Rx. Learn how to enroll on my.aa.com.

2

Find in-network pharmacies

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

3

Choose generics

You'll generally pay less for generics than brand-name drugs. Talk with your doctor about whether there's a lower-cost option for your medication.



Pay less for 90-day prescriptions

For the lowest costs on long-term medications, fill your 90-day prescriptions by mail order or at a CVS (freestanding or located in Target) or Safeway-owned pharmacy—including any Safeway-owned chains such as Tom Thumb, Randalls and Vons, as well as a Baylor Scott & White pharmacy (in DFW).

Anna Crea

Customer Service Agent, with sons
Anthony, Julian and Angelo



Dental

	Dental PPO		
	In-Network	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	

What you pay

Preventive care	0% no deductible	20% after deductible
Basic care	20% no deductible	50% after deductible
Major care	50% no deductible	50% after deductible
Orthodontic care	50% no deductible	50% no deductible
Your monthly cost of coverage Full time	\$3.09 You Only	
	\$5.93 You + Spouse/Domestic Partner	
	\$5.74 You + Child(ren)	
	\$10.07 You + Family	

For part-time team members

Find monthly paycheck contributions on my.aa.com.



Stay in-network or spend a lot more

You will spend a lot more money if you see an out-of-network dentist. In-network dentists offer services at negotiated rates. Avoid expensive surprises and find a network provider on the MetLife website through my.aa.com.

Vision

(EyeMed)

		Vision plan	
		In-network (what you pay)	Out-of-network (what the plan reimburses)
Eye exam ¹		\$10	Up to \$40
Eyeglass frames ¹		\$0, up to \$140 allowance; 20% discount on amount more than \$140	Up to \$45
Eyeglass lenses ²	Single vision	\$25	Up to \$40
	Bifocal	\$25	Up to \$60
	Trifocal	\$25	Up to \$80
	Standard progressive	\$25	Up to \$60
	Standard anti-reflective coating	\$40	Up to \$60
	UV treatment or tint, or standard plastic anti-scratch coating	\$0	Up to \$3
	Photocromatic/transitions	\$65	Up to \$5
Contact lenses ²	Standard fitting	\$0, up to \$55 allowance	Not covered
	Conventional	\$0, up to \$150 allowance; 15% discount on amount more than \$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
Your monthly cost of coverage		\$5.28 You Only	
		\$10.24 You + Spouse/Domestic Partner	
		\$10.05 You + Child(ren)	
		\$14.37 You + Family	



Save money

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

¹ Covered once per calendar year.

² Either eyeglasses or contact lenses are included once per calendar year.

HEALTH ACCOUNTS

You can contribute pre-tax dollars to one of these accounts to pay for eligible medical, prescription drug, dental and vision expenses.

Christopher Lester and Demetrius Lester
IT Operations Help Desk Associate Analyst and Customer Relations Representative



	HSA	Limited Purpose FSA (Flexible Spending Account)	HRA (Health Reimbursement Account)	Health Care FSA (Flexible Spending Account)
What medical option is eligible?	Core	Core	All except Core	All except Core
What can it be used for?	Medical, prescription, dental and vision expenses ¹	Dental and vision expenses ¹	Medical, prescription, dental and vision expenses ¹	Medical, prescription, dental and vision expenses ¹
How is it funded?	You can contribute on a pre-tax basis or from Wellness Rewards	You can contribute on a pre-tax basis	Wellness Rewards	You can contribute on a pre-tax basis
What's the maximum annual contribution?	\$3,550 (You Only) \$7,100 (Family) +\$1,000 (If over 55) Includes earned Wellness Rewards	\$2,700	N/A	\$2,700
Which account pays first?	Your HSA will automatically pay medical expenses first. Your Limited Purpose FSA will automatically pay dental and vision expenses first		Your Health Care FSA will pay first, if you have one	
Do my contributions carry over?	Yes, unused HSA funds are always yours to keep	Up to \$500 carries over to the following year; the rest is lost	Yes, as long as you remain enrolled in PPO 80/90/100 or DFW ConnectedCare	Up to \$500 carries over to the following year; the rest is lost
If I leave American, do I lose it?	Never	You may submit claims for eligible expenses incurred only through the last day of your employment, unless you continue coverage under COBRA		



Easier to use in 2020!

Smart-Choice Accounts will replace YSA and make it easier to manage your HSA or FSA.

¹ See IRS Publications [502](#) and [969](#) for details.

Why consider the Core with HSA?

Pay less for coverage. For You Only coverage, the **Core** option's paycheck contributions are 72% less than the **PPO 100** option and 37% less than the **PPO 90** option.

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

Save for retiree health care. Your HSA money goes with you into retirement, making it a smart long-term savings strategy.

Tax savings. An HSA is the only tax-free health savings vehicle. You won't pay taxes on your HSA contributions, including earnings and interest, as long as you use your HSA for eligible expenses.

Dollars on day one. When you enroll in the **Core** option and elect an HSA, we'll make all or part of your goal amount available to pay eligible expenses before your HSA is built up. The money is available starting Jan. 1, 2020.

- **You Only:** Up to \$1,000 of what you choose to contribute
- **Family:** Up to \$2,000 of what you choose to contribute

A photograph of two women playing softball on a field. The woman on the left is wearing a white and black softball jersey and grey pants, holding a softball glove. The woman on the right is wearing a red and black softball jersey and black pants, also holding a softball glove. A yellow softball is in the air to the right. The background shows a chain-link fence and trees.

Kathy Perla, Revenue Accounting Specialist
Shirley Manzo, IT Applications Senior Administrator

WELLNESS



Regina Webster
Flight Attendant

Our wellness program helps you reach your personal goals and earn rewards along the way.

Wellness Rewards

Learn about the programs we offer to help you on your journey to your best self.

- **Free health assessments** and biometric screenings
- **Personal coaches** to help you build and stick to a plan for a healthy lifestyle
- **The ability to earn Wellness Rewards** in ways that fit your life. You can use them toward eligible medical, prescription drug, dental and vision expenses

Earn up to \$250 in Wellness Rewards for yourself and \$250 for your covered spouse or domestic partner by completing these activities by Oct. 31, 2019¹:

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

Learn more about earning rewards on my.aa.com.

¹ If enrolled in the Core option in 2019. Your domestic partner is eligible for Wellness Rewards if enrolled in the Core option.



How Wellness Rewards pay off

To start earning your rewards, you must first register in the WebMD portal. Your rewards will go into an HSA or Health Reimbursement Account (HRA), depending on your medical option.

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



Coming in 2020– A new way to earn \$250

Be on the lookout for more information on our new wellness program later this year.

Susan Pellettieri, Flight Attendant,
with husband, Carl

TAX SAVINGS

A man and a woman are walking on a wooden deck in a rooftop garden. The man is pointing towards the city skyline in the background. The woman is wearing a light blue and white plaid shirt and light blue pants. The garden is filled with various plants and flowers, including purple flowers. In the background, there are several tall buildings, including the Willis Tower. The sky is overcast.

Dependent Care FSA

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

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

Money in your Dependent Care FSA can only be spent on 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. If you leave American, you can submit claims for eligible expenses incurred through the last day of your employment. This account is administered by [Smart-Choice Accounts](#).

Budget carefully! You forfeit any amount you don't use by March 15, 2021.

Transit Program

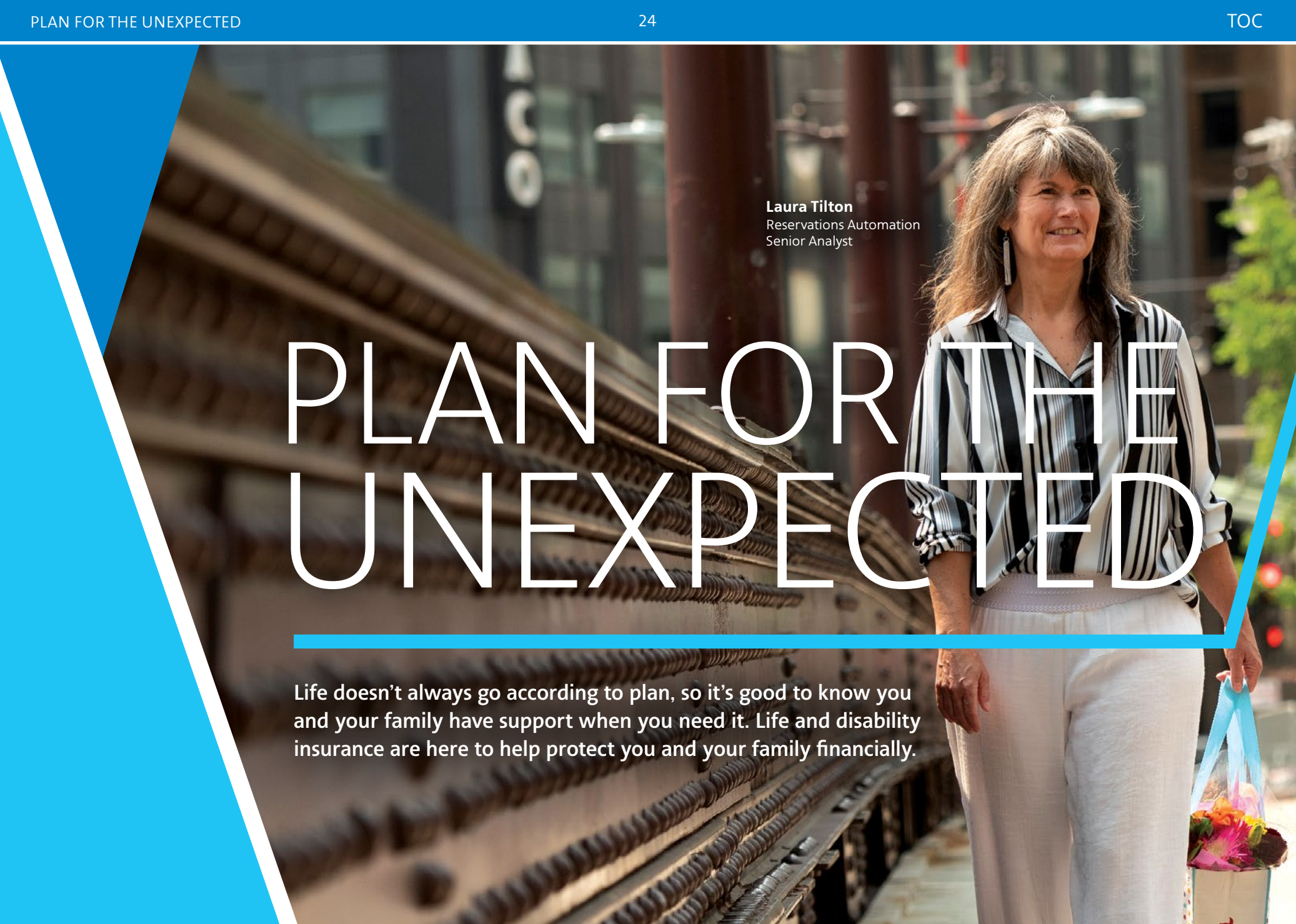
You can buy monthly commuter passes for bus and rail travel to and from work on a pre-tax basis. Participating in the Transit Program not only saves you money by lowering your taxable income, it helps the environment and buys you some 'me' time to listen to music or catch up on your reading.

The Transit Program is administered by Smart-Choice Accounts. Go to the [Benefits Service Center](#) and click on the "Transit Program" tile from the main page. Once there, click on "Let's Get Started" to order your Transit Products. You can manage or change orders on an ongoing basis—all online.



Submitting claims

Submit Dependent Care FSA claims to Smart-Choice Accounts **online** or through the Smart-Choice app. Download the app free from the Apple App Store or Google Play.

A woman with long brown hair, wearing a black and white striped shirt and white pants, is walking on a bridge. In the foreground, there are several rows of rebar. The background shows a city street with buildings and trees.

Laura Tilton
Reservations Automation
Senior Analyst

PLAN FOR THE UNEXPECTED

Life doesn't always go according to plan, so it's good to know you and your family have support when you need it. Life and disability insurance are here to help protect you and your family financially.

Life and accident insurance

American provides basic life and accidental death & dismemberment (AD&D) insurance coverage to eligible team members. You can also purchase insurance for yourself and your dependents. AD&D pays for a covered accident that results in paralysis, a loss of life, speech, hearing or sight and more.

Please refer to your Summary Plan Descriptions (SPDs) and certificates located on my.aa.com for limitations.

Child life insurance

If you are enrolling in child life insurance, you will be asked to designate your eligible child(ren). An eligible child is one of the following:

- Under the age of 26
- Deemed a disabled dependent (refer to the plan guides on my.aa.com)

If you are currently enrolled in child life insurance, you will be asked to confirm or add your eligible child(ren) during Annual Enrollment.

Disability insurance

American's disability insurance 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 through my.aa.com and make any needed changes to be sure you are protected in the event of disability.

If you elect new or increase your coverage more than one level, you will be required to provide a statement of health (SOH). New or increased coverage will be effective when MetLife approves your SOH.

Salary-based benefit premium/coverage change

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

Review your beneficiary(ies) each year!

You can change your life and AD&D beneficiary in the [Benefits Service Center](#).

You can change your 401(k) beneficiary at netbenefits.com/aa.

ADDED BENEFITS

These benefit elections roll over from year to year, so once you're enrolled, you'll keep this coverage until you cancel it.

Tony Sapienza and Luis Ramirez
Fleet Service Clerks



Extra coverage



Hospital Indemnity Plan

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

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



Benefits with this symbol can be added only during Annual Enrollment.



Critical Illness Insurance

Be prepared if critical illness strikes you or a dependent. This coverage from The Hartford can help safeguard your finances by providing a lump-sum payment when your family needs it most. Covered conditions include:

- Cancer
- Heart attack or stroke
- Coronary artery bypass
- End-stage renal disease
- Major organ transplant

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



Hyatt Legal Plan

Receive representation, unlimited phone advice and office consultations on personal legal matters, including:

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

You pay contributions through payroll deduction.

Careington Dental Discount Program

You can enroll in the Dental Discount Program even if you don't enroll in MetLife dental coverage. This program is not insurance. It provides access to **20% to 60%** discounts at more than 70,000 dentists nationwide. If you think your expenses will exceed the maximum annual amount or won't be covered by your dental plan, you may want to consider both. About 30% of MetLife network dentists participate, so check the list of participating providers at [AAaddedbenefits.com](https://www.aaddedbenefits.com).

You pay your membership fees through payroll deduction.

ADDED BENEFITS

LifeLock Identity Theft Protection

Identity theft affects millions of Americans every year. The experts at LifeLock protect you before the damage is done. You pay premiums by credit card. Use promo code **AAEMP1** when you enroll to receive a discount of up to **40%**.

Auto and Home Insurance

Save on your coverage from three national carriers: Liberty Mutual, MetLife Auto & Home and Travelers. Auto coverage includes recreational vehicles, and home insurance also covers condo and renter's policies. You pay contributions through payroll deduction, electronic funds transfer (EFT) or direct bill.¹

Accident Insurance

The Hartford Accident Insurance provides a lump-sum payment if you experience a covered accident, such as a fracture, eye injury, concussion or burn. The payment is in addition to any other insurance you may have and is yours to spend as you wish. You pay contributions through payroll deduction.

Pet Insurance

Nationwide Pet Insurance covers a range of pet care services. You are free to visit any veterinarian. You pay premiums through payroll deduction, credit card or check.

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

Visit [AAaddedbenefits.com](https://www.AAddedbenefits.com) for contribution and provider details.

Sherrie Chatmon
Customer Service Agent



ACCOLADE

Personalized care

Accolade guides you through your health care experience with a dedicated, personal health assistant. They'll be there when you want to:

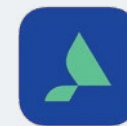
- **Find** quality doctors and services that can also save you money
- **Understand** your medical coverage or claim payments
- **Enroll** in StayWell Rx
- **Manage** your health and acute or chronic condition
- **Find** the right resources



Phone
833-346-3929
833-FIND-WAY



Online
Access the Accolade member portal from my.aa.com, using your AA ID and password.



App
Download the free Accolade app from the Apple App Store or Google Play.

NOTE: You must be enrolled in the **PPO 80/90/100** or **Core** options to be eligible for Accolade's support.

ENROLL

Four steps to get the benefits you want for 2020

1

Review

We're making some changes this year, and they may affect your decisions.

2

Call

the **Benefits Service Center** at **888-860-6178**.

Help is available

Monday–Friday, 9 a.m.–6 p.m. CT
(7 a.m.–7 p.m. CT, Oct. 21–Nov. 1, 2019).

3

Attend

a roadshow. Look for the schedule on my.aa.com or watch for posters at your work location.

4

Enroll

Oct. 21–Nov. 1, 2019
(11:59 p.m. CT)

Go to the **2020 Annual Enrollment page on my.aa.com** and click **Enroll Now** to make your health, life, accident and disability benefit choices.

Go to AAaddedbenefits.com to make your added benefit elections.

Helping you choose!

When you go online to the Benefits Service Center through my.aa.com to enroll, you will be asked about your health care usage. The system will make a recommendation to help you choose the best medical option for you.



**Kathleen
Timotijevic**
Flight
Attendant

If you don't enroll

Your 2019 benefit elections will carry over for 2020, including added benefits, with the following exceptions:

Health Savings Account

You must make a new HSA contribution election each year.

Flexible Spending Accounts

You must re-enroll and make a new contribution election in the Health Care and/or Dependent Care FSA each year.

On a leave of absence?

If you are currently enrolled in medical, dental or vision coverage, you may make changes to only that coverage during Annual Enrollment if you are current on your direct bill payments.

LIFE HAPPENS

Annual Enrollment is your one opportunity to make changes to your benefits for the upcoming year, but we know that life can change. If you have a qualifying life event, beginning Jan. 1, 2020, you will have up to **60 days** to make any needed changes to your benefits. You'll have 31 days after that to submit any required documentation. These events include:

- Having or adopting a child
- Getting married
- Gaining a domestic partner
- Having your spouse gain or lose benefits coverage
- Going on or returning from an unpaid leave of absence
- Getting divorced or legally separated

For more qualifying life events, or to get started processing your change request, visit the [Life Events](#) page on Jetnet.



Matthew Parker
Sales Planning Analyst

Visit my.aa.com for any other information.

Benefit plan documents

View or print the following from my.aa.com¹:

- American Airlines, Inc. Health Benefits Plan for Certain Legacy Employees Summary Plan Description (SPD)
- American Airlines, Inc. Flexible Benefit Plan for Certain Legacy Employees SPD
- Onsite Clinic Health Plan SPD
- American Airlines, Inc. Group Life and Disability Plan for Certain Legacy Employees SPD
- DFW ConnectedCare SPD

Also in the Health Benefits Plan SPD:

- Notice to Participants of the Health Insurance Portability and Accountability Act (HIPAA)
- Children's Health Insurance Program (CHIP)—Information on free or low-cost health coverage for children and families
- Women's Health and Cancer Rights Act—Annual notice of coverage and benefits

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 are effective on Jan. 1, 2020, 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.

You can access the SBCs and UG from my.aa.com.¹

¹ If you would like to receive a paper copy of any of these documents, please contact the American Airlines Benefits Service Center at 888-860-6178, Monday–Friday, 9 a.m.–6 p.m. CT.

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. 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 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.