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:
What is the overall deductible?	**$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. 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 have not 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 do not have to meet any other deductible for specific services.
What is the out-of-pocket limit for this plan?	**$3,000/Individual** **$6,000/Family**	The out-of-pocket limit is the most you could pay in a year for covered services. The out-of-pocket limit includes the deductible 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?	**NO**	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Do you need a referral to see a specialist?	**YES**	The plan treats providers the same in determining payment for the same services. You may receive a bill from the provider for the difference between the provider's charge and what your plan pays (balance billing) based on usual, reasonable and customary charges. For prescription drugs you have the choice of using in-network or out-of-network providers. 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).
What is the overall deductible?	**NO**	You can see the specialist you choose without permission from this plan.

*For more information about limitations and exceptions, see the plan document and SPD at my.aa.com.

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	Network Provider	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit	20% coinsurance	•Other medical provider (e.g., chiropractor) coverage is limited to a maximum of 20 visits annually •There may be other levels of cost share that are contingent on the services provided. See the SPD for details.
	Specialist visit	20% coinsurance	
	Preventive care/screening/ immunization	20% coinsurance	
	Other medical practitioner (e.g., chiropractor)	20% coinsurance	
	Doctor on Demand Telehealth visit	$20 copayment	
If you have a test	Diagnostic test (x-ray, labs)	20% coinsurance	•The amount you pay may be different depending on how/where your care was provided. See the SPD for complete details.
	Imaging (CT, PET, MRIs)	20% coinsurance	
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 copayment per fill **MAIL ORDER** $30 copayment per fill	•Certain brand name prescription drugs are not covered, check with Express Scripts at www.express-scripts.com •Prescription drugs are not subject to the deductible •You must use an in-network pharmacy, out-of-network prescription drugs are not covered •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 prescription drug); 35-90 day supply (mail order prescription drug) • If you select a preferred or non-preferred brand drug when a generic is available, you pay copayment 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 copayment per fill **MAIL ORDER** $60 copayment per fill	
	Non-preferred brand drugs	**RETAIL** $50 copayment per fill **MAIL ORDER** $100 copayment per fill	
If you have outpatient surgery	Facility fee (e.g., freestanding day surgicenter, doctor's surgical suite)	20% coinsurance	None
	Physician/surgeon fees	20% coinsurance	None
If you need immediate medical attention	Emergency room care	20% coinsurance	None
	Emergency medical transportation	20% coinsurance	
	Urgent care	20% coinsurance	

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	Network Provider	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	• Inpatient requires precertification; if not precertified, you pay $250 penalty
	Physician/surgeon fees	20% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	50% coinsurance	None
	Inpatient services	20% coinsurance	• Inpatient requires precertification; if not precertified, you pay $250 penalty
	Employee Assistance Program (EAP)	4 visits, per issue, No cost to you	• You must use EAP network providers. See the SPD for details.
If you are pregnant	Office visits	20% coinsurance	None
	Childbirth/delivery professional services	20% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	• Inpatient requires precertification; if not precertified, you pay $250 penalty
If you need help recovering or have other special health needs	Home health care	No cost to you	• Maximum benefit of 100 visits annually
	Rehabilitation services	20% coinsurance	• Maximum benefit of 40 visits annually for physical therapy and occupational therapy combined • Maximum benefit of 20 visits annually for speech therapy • All rehabilitation and habilitation visits count toward your rehabilitation visit limit
	Habilitation services	20% coinsurance	
	Skilled nursing care	20% coinsurance	• Maximum benefit of 60 days annually
	Durable medical equipment	1st $500, no cost to you, then 20% coinsurance after deductible	• Preauthorization required after $500 has been paid
	Hospice services	No cost to you after annual deductible	None
If your child needs dental or eye care	Children's eye exam	Not covered	None
	Children's glasses		
	Children's dental check-up		

Excluded Services & Other Covered Services:

Services Your plan Generally Does NOT Cover (This is not a complete list. Please see your plan document.)		
•Acupuncture •Cosmetic Surgery •Dental Care (except for treatment and surgery of the mouth necessitated by accident and is started prior to one year after the accident)	•Glasses •Hearing Aids •Infertility treatments (except diagnostic testing to determine the cause of infertility and prescription drug to treat infertility) •Long-term Care	•Routine eye care (Adult) •Routine Foot Care (except for procedures associated with diabetic treatment) •Weight loss programs

Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your plan document.)		
•Acupuncture (if prescribed for rehabilitation purposes)	•Bariatric Surgery (limits apply, see SPD) •Chiropractic Care (limits apply, see SPD)	•Dental care (limits apply, see SPD)

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 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, kwiijigo holne' 1-888-860-6178

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

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	$450
Specialist (routine prenatal office visits)	20%
Hospital (facility)	20%
Anesthesiologist	20%
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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$450
Copayments	$0
Coinsurance	$2,470
What isn't covered	
Limits or exclusions	N/A
The total Peg would pay is	**$2,920**

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	$450
Specialist (hospital visits)	20%
PCP office visits (4 visits)	20%
Hospital (facility)	20%
Diagnostic tests at PCP's office	$0
Prescription drugs (generic)	$15
Glucose Meter	20%

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**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$450
Copayments	$120
Coinsurance	$770
What isn't covered	
Limits or exclusions	N/A
The total Joe would pay is	**$1,370**

Mia's Simple Fracture

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

MIA'S COVERAGE IS EMPLOYEE-ONLY

The plan's overall deductible	$450
Specialist (setting fracture, casting)	20%
Hospital (facility)	20%
Crutches	20%
X-ray at doctor's office	20%
Physical Therapy	20%

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**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$450
Copayments	$0
Coinsurance	$280
What isn't covered	
Limits or exclusions	N/A
The total Mia would pay is	**$730**

The plan would be responsible for the other costs of these EXAMPLE covered services.