

# American Airlines Retirement Health Reimbursement Account

## TWU-IAM Association

### Frequently Asked Questions

#### **What is a retiree health reimbursement account (RHRA)?**

A RHRA is a notional account eligible TWU-IAM team members and spouses can use for health care expenses and premiums in retirement. These funds can be used for medical, dental, vision, prescription and post-tax health care premiums.

#### **How much will go into my RHRA?**

To determine how much your RHRA will be credited, multiply your number of unused sick hours in your sick leave bank as of the date of retirement by 50% of your hourly rate at retirement. American will make a one-time contribution equal to this amount. Your RHRA account will be funded within two weeks of your final paycheck.

#### **How do I access my account?**

You can access your RHRA by visiting the American Airlines Benefits Service Center via Retiree Jetnet or access the link directly. If you access the [American Airlines Benefits Service Center](#) link outside of Retiree Jetnet, you'll have to create a username and password the first time you access the site. Once on the site, select Reimbursement Accounts at the top of the screen and you will see your RHRA. Simply click the RHRA tile and you will be connected to your Smart-Choice Account with all of the information about your RHRA and how to get reimbursed. You can also access your account using the Smart-Choice Mobile app, available for download to your mobile device from the [Apple App Store](#) or the [Google Play](#).

#### **What expenses are eligible for a RHRA?**

Most medical, prescription, dental and vision expenses and health care insurance premiums are eligible for reimbursement. This means you can submit medical insurance premiums, including Medicare Part B and Part D, as well as COBRA premiums for reimbursement. A complete list of eligible expenses can be found at the [American Airlines Benefits Service Center](#) under Learn About > Eligible Expenses.

#### **What expenses are not eligible for reimbursement from a RHRA?**

Excluded expenses include but are not limited to life insurance, short- or long-term disability, car insurance and long-term care insurance premiums. You also cannot be reimbursed for certain health care items and services, such as cosmetic procedures, personal use toiletries, cosmetics and vitamins. A complete list of eligible expenses can be found [American Airlines Benefits Service Center](#) under Learn About > Eligible Expenses.

## How can I access my funds?

- **Debit card** — You will be issued a Smart-Choice Accounts debit card, which can be swiped at participating retailers or health care providers to pay for eligible expenses for yourself or your spouse. *If you already have a Smart-Choice debit card at the time of your retirement, you can use this same card to access your RHRA funds.*
  - **Note:** *You may not use this card to pay for after-tax medical premiums. You can receive reimbursement for medical premiums by submitting a claim for reimbursement.*
- **Submit claims for reimbursement** — Visit the [American Airlines Benefits Service Center](#), click Take Action at the top of the screen and then select Submit Claim. Complete the claim form, attach your documentation and submit. You can also submit claims through the Smart-Choice Mobile app. You can expect your reimbursement within one to two weeks or sooner if direct deposit is set up.

## What kind of documentation will I need to submit for my claimed expenses?

For medical, dental, vision and prescription expenses, your documentation must include:

- Patient name.
- Date of service.
- Itemized description of services rendered or items purchased.
- Total patient responsibility.
- Provider name.

**Note:** *An explanation of benefits (EOB) from your insurance carrier will generally provide all the above information.*

For health care premiums, you can submit one of the following documents:

- Bank statement showing withdrawal for premium.
- Receipt of payment showing premium paid.
- Credit card statement showing charge for premium.
- Statement from insurance company showing premium paid.
- Social Security statement showing premiums paid for Medicare.

For more information on how to submit claims and what kind of documentation is needed, visit the [American Airlines Benefits Service Center](#) and go to Learn About > Receipts and Documentation.

## How will I be reimbursed?

- If you need to request reimbursement for an expense, like a medical premium, you can elect to be reimbursed by check or direct deposit.
- If you had a Smart-Choice spending or savings account while you were an active team member and had an existing bank account on file, you will not need to re-enter that account information.

- If you have not had a spending or savings account with Smart-Choice Accounts in the past, you will be defaulted to check reimbursement for any claims submitted.
  - To change to direct deposit, click your name at the top-right side of the screen. This takes you to your profile, where you can confirm your address and phone number, select your reimbursement method and add a bank account for direct deposit.

**Will the other spending accounts I had as an active team member be combined with this account?**

No, your RHRA will not be combined with any account you held as an active team member.

**What happens if I don't use all of the money by the end of the year?**

Your RHRA is available to use until your funds are depleted. If you have money left over at the end of the year, it will still be available the following year.

**Is there anything else I need to know?**

As an eligible recipient of this RHRA, you should be aware that retirees with a post-employment RHRA with a positive balance may not be eligible for the federal subsidies for health insurance marketplace (exchange) coverage. Generally, participation in a RHRA is one factor which could cause ineligibility to receive a federal exchange subsidy. If you have any questions regarding your qualification for marketplace (exchange) coverage, check with your personal financial or tax adviser.

**Who can I contact with additional questions?**

Please call the American Airlines Benefits Service Center at 888-860-6178, 9 a.m. to 6 p.m. CT, Monday through Friday, excluding holidays.