

Survivor Guide for Active Team Members

Information guide for active team members and their survivors and beneficiaries

Whether you are proactively preparing for the unexpected, managing a terminal illness or navigating a significant life event, we want to provide the information and support survivors need to access the benefits and privileges available to them through American Airlines. More details on many of these plans and programs can be found on my.aa.com.

This guide has two sections:

1. A checklist for the most common decisions active American Airlines team members should make before their death concerning American Airlines-related accounts, plans and benefits. This list does not include any benefits or coverage you may have outside American Airlines from previous employers or any you may have obtained on your own.
2. Specific instructions to survivors on how to access the benefits available to them following the death of an active American Airlines team member.

Table of Contents

[Checklist for active team member](#)

[Checklist and instructions for survivors after team member death](#)

[Reporting a death](#)

[Final wage payments](#)

[Life insurance](#)

[Accidental death and dismemberment \(AD&D\)/Voluntary personal accident insurance \(VPAI\)](#)

[Medical, dental and vision options](#)

[401\(k\) account](#)

[Pension benefits](#)

[Stock awards](#)

[Travel privileges](#)

[Company property](#)

[American Airlines Federal Credit Union](#)

[Employee Assistance Program \(EAP\)](#)

[Important contact information](#)

Action steps that must be taken by either the team member or survivor are designated with an empty checkbox. ☐

For active team members: Important decisions you should make prior to your death

Designate your beneficiaries and keep them up to date

Note: Not every item below will apply to every team member.

- ☐ **Life insurance:** Any time prior to your death via the [Benefits Service Center](#) by selecting the Beneficiaries under your profile.
- ☐ **Accidental death and dismemberment (AD&D) or voluntary personal accident insurance (VPAI):** Any time prior to your death via the [Benefits Service Center](#) by selecting the Beneficiaries under your profile.
- ☐ **Health savings account:** Any time prior to your death via the [Benefits Service Center](#) by navigating to your HSA and clicking View Beneficiaries.
 - Note on other health spending accounts: Funds remaining in any health reimbursement arrangements (HRA) and retirement health reimbursement arrangements (RHRA) will be automatically designated to the surviving spouse. Funds remaining in a flexible spending account may be available to survivors if they elect to continue coverage under COBRA.
- ☐ **American Airlines 401(k) account:** Any time prior to your death via the [NetBenefits site](#) or by contacting the American Airlines Service Center at Fidelity at 800-354-3412.
- ☐ **Pension plans**
 - ☐ Legacy American Airlines pension (agents, management, support specialists, officers, TWU, pilots and flight attendants): No action needed. You are unable to designate a beneficiary until you separate or retire from American and commence your pension payments, if applicable, based on method of payment elected.
 - ☐ Legacy US Airways pension: contact the Pension Benefits Guaranty Corporation at 800-400-7242 or pbgc.gov for more information on designating beneficiaries.
 - ☐ IAM pension: Any time through your IAM PSS account at iamnpf.org; submit a [beneficiary designation form](#); or contact the IAM Fund office at 800-424-9608.
- ☐ **Stock awards:** The beneficiaries you've designated for your company basic life insurance also apply to any vested stock awards.
- ☐ **American Airlines Federal Credit Union:** Contact the Credit Union at 800-533-0035 to designate beneficiaries for any banking or investment accounts.

For survivors of active team members: Accessing benefits and privileges available to you

Reporting a team member death

- ☐ **Call the Benefit Service Center at 888-860-6178 to notify the company of the team member's death.** This is important to ensuring you and other survivors can access benefits and privileges you're eligible for in a timely manner. This will be the only call you'll need to make to notify American Airlines of your loved one's death; the Benefits Service Center will then notify other internal departments and any benefits providers on your behalf.

Following your call, the Benefits Service Center will mail you important information about survivor benefits and privileges within 10 days.

Final wage payments

American will expedite any salary or other payments due the team member, such as vacation pay, unpaid hours, profit sharing (if applicable) and sick pay. After American's Payroll department determines the wages the team member was eligible for, this pay will be included in the final wage payment.

- ☐ To receive payment of final wages, contact the Payroll Service Center at 800-447-2000, option 1, then option 6, or via email at psc@aa.com. Representatives are available Monday through Friday, 7 a.m. to 5 p.m. Arizona time.

Life insurance

American offers basic life insurance coverage to eligible team members. The amount of the life insurance benefit is determined by the amount of coverage the team member elects. This amount is reduced by any accelerated benefits already paid, normally reserved for those that suffered from a terminal or long-term illness.

Filing a life insurance claim

Information about the benefit amount that is payable by the team member's selected plan and a MetLife beneficiary life insurance claim form will be enclosed in a survivor kit mailed to survivors.

- ☐ **Complete and return the life insurance claim form.** This must be done by the named beneficiary.
- ☐ **Include a certified copy of the death certificate** (required for claim processing). Note: the death certificate will not be returned and will be retained by MetLife for their records.

Life insurance payments

The life insurance plan will pay a benefit to the designated beneficiary(ies) after the death of an eligible team member.

If the life insurance benefit is \$5,000 or less, MetLife will issue a check directly to the beneficiary(ies).

If the life insurance benefit is for more than \$5,000, a no-charge, interest-generating account (Total Control Account) will be established by MetLife. The beneficiary(ies) will be issued a checkbook and may write checks against the account in amounts of \$250 or more at any time, up to the amount of the available benefit. The beneficiary(ies) may withdraw the full account balance by writing a check for the full life insurance benefit amount.

Funeral home assignment

Often, funeral homes request payment for services before life insurance claims are processed. To assist in these situations, MetLife accepts funeral home assignments, where the team member's beneficiary assigns a portion of their benefit directly to the funeral home to cover the cost of the funeral.

- ☐ To assign benefits to a funeral home, the beneficiary must sign an agreement with the funeral home.

The funeral home sends a copy of the signed agreement and an itemized statement of funeral expenses to the Benefits Service Center. When MetLife processes the claim, a separate check for this portion of the benefit will be paid directly to the funeral home.

Accidental Death and Dismemberment (AD&D)/ Voluntary Personal Accident Insurance (VPAI)

If the team member's death was accidental and he or she was enrolled in AD&D or VPAI coverage, benefits may be payable. If benefits are determined to be payable, the named beneficiary(ies) will receive a claim form directly from New York Life, which can be contacted at 800-238-2125.

- ☐ **Complete the claim form.** Applicable forms and supporting documentation should be returned to New York Life directly.
- ☐ **Be sure to provide supporting documentation with your claim form.** In addition to the completed claim, New York Life requires:
 - ☐ A certified copy of the death certificate with the attending physician's record(s).
 - ☐ Any additional supporting documentation (e.g., emergency room records/reports, police reports, newspaper articles, etc.) substantiating the nature of the death should be provided, if available.

Medical, dental and vision options

- ☐ Elect COBRA coverage for medical, dental or vision coverage, if eligible and if desired.

90-day dependent medical coverage provision

If an active team member and their dependents were enrolled in an American medical option (except PPO 80 or PPO 90) on the date of the team member's death, medical coverage for dependents of the active team member will continue for 90 days at no contribution cost following the team member's death. Dependents are defined as a spouse or domestic partner and any legally dependent children who were covered under the team member's medical plan on the date of their death. The same level of coverage will remain in effect during these 90 days.

PPO 80 or PPO 90 plans do not offer coverage after the team member's death. Survivors must elect COBRA and pay COBRA rates to continue medical coverage.

Continuation (COBRA) coverage

After the 90-day coverage period ends (or upon the team member's death for dependents enrolled in PPO 80 or PPO 90 plans), eligible dependents may purchase continuation (COBRA) coverage for up to an additional 33 months.

The [Benefits Service Center](#) will mail survivors an informational COBRA package approximately two weeks after receiving notification of the team member's death. This package will explain the continuation of available coverages, cost quotes and the forms to be completed, if the survivor(s) desire coverage.

Dental and vision coverage

Dental and vision coverage terminates as of the date of the team member's death. However, eligible dependents who were covered under the team member's dental and/or vision coverage prior to their death are eligible to elect dental and vision coverage as part of continuation (COBRA) coverage.

You can find coverage details and governing plan documents on my.aa.com.

401(k)

If the team member participated in American's 401(k) plan, Fidelity will contact the beneficiary(ies) on the account directly within two to three weeks of receiving notification of the death from Employee Central.

If you have questions, you can reach Fidelity at 800-354-3412.

Pension benefits

Pension plans vary based on workgroup, legacy carrier and union membership.

Legacy American Airlines pension plan

This plan includes agents, management, support specialists, officers, TWU, pilots and flight attendants. Survivors or beneficiaries, if any, will receive written notification from Fidelity Investments as to whether a benefit is payable as well as when pension commencement can begin.

Single team member

Typically, no survivor benefits are payable from the pension plan for a team member who was single at the time of death.

Surviving spouse benefit

The surviving spouse of a deceased team member may be eligible for a survivor pension benefit if all of the following conditions apply:

- Team member was 100% vested in the pension plan at the time of death, **and**
- Team member and spouse were married at least one year prior to the team member's death, **and**
- Team member did not elect to waive QPSA coverage

If the above conditions are met, the surviving spouse is eligible to receive a benefit on the earliest date that the team member would have been eligible to receive a benefit, under the terms of the pension plan.

Note: Retirement eligibility service is generally defined as the number of years a team member has been a member of the pension plan, not the number of years of service (company seniority) with American.

Legacy US Airways pension plan

- ☐ Contact the Pension Benefits Guaranty Corporation at 800-400-7242 or pbgc.gov for more information on this pension plan.

IAM pension plan

While American will notify the IAM Fund office, you may also reach out to notify the IAM of the team member death at 800-424-9608. If an active team member dies prior to commencing their pension benefit, survivors may be eligible for a preretirement death benefit.

- ☐ Request a preretirement death application.
- ☐ Return the application along with a death certificate and any supporting documentation requested by the Fund office.

Stock awards

If vested stock awards are available to transfer at the time of death, the necessary paperwork to facilitate the transfer will be sent to the beneficiary(ies) on file.

As part of American's 2013 merger with US Airways, most team members working at American at that time were awarded stock in American Airlines Group (Ticker: AAL). Shares of common stock will be registered in the team member's name at American Stock Transfer & Trust (AST), American's stock transfer agent.

- ☐ Your legal representative can locate AST procedures on their website at amstock.com. If you have any questions about the stock transfer process you may contact AST directly at 800-937-5449.

Travel privileges

- ☐ Check the survivor kit mailed to you from the Benefits Service Center for instructions on accessing Travel Planner and setting up your survivor ID. Retirees.aa.com provides access to personalized travel privileges anytime, anywhere.

The continuation of travel privileges is based on the eligibility of the team member at the time of their death.

The surviving spouse (or domestic partner, if on file prior to the team member's death) of an active team member eligible for the 65 point retirement plan will receive lifetime retiree travel privileges. To qualify for the 65 point plan, a team member must have had at least 10 years of active service as determined by their company seniority date, and the team member's age at their death plus years of active service must equal 65 or more.

If the team member was not eligible to retire at the time of death, the surviving spouse/domestic partner will receive travel privileges for one year from the team member's date of death.

A surviving spouse or domestic partner can access the following travel privileges:

- The surviving spouse or domestic partner and dependent children will also each receive six (6) one-way D1 passes per calendar year. These passes give a higher, space-available boarding priority than the unlimited D2R passes.
- The surviving spouse or domestic partner and dependent children will receive unlimited standby (space-available) D2R travel privileges on American Airlines and American Eagle.
- The surviving spouse or domestic partner may register up to 12 D3 guests who can share eight (8) one-way guest D3 travel passes per calendar year (travel can only be authorized by you, the surviving spouse or domestic partner). Family members and guests must be registered in Travel Planner to be eligible for travel.

- A surviving spouse or domestic partner is not eligible to add a spouse, domestic partner or registered companion to their list of eligible travelers.

If the surviving spouse/domestic partner remarries, travel privileges cease immediately.

Company property

- ☐ **Return all company-issued property.** This can include the team member's AA ID badge, airport identification card, airport parking sticker/pass, uniforms, company keys and/or any other company material they may have, such as computers, tool boxes, locks, etc.

A representative from American will contact you to help you through this process.

American Airlines Federal Credit Union

If the team member was a member of the American Airlines Federal Credit Union, the Credit Union will contact the beneficiary(ies) on the account(s) directly within two to three weeks of receiving notification of the death from Employee Central.

If you have questions, contact the Credit Union at 800-533-0035.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is here support team members and their households when they're faced with life's changes and challenges. All survivors of a deceased team member's household have free and confidential 24/7 access to the EAP and its available services for six months following the team member's death.

EAP resources on grief and loss will be included in the survivor's kit mailed to you by the Benefits Service Center.

- ☐ If you wish to access EAP resources, call 833-721-2322 anytime, and a specialist will help connect you to someone with the appropriate experience to help. You can also access information and resources online at my.aa.com/eap.

Please note that this is a summary of team member benefits and privileges and does not override any policy or content provided in American's governing documents, such as plan documents, summary plan descriptions, Travel Guide, Policy Guide, etc., which may be modified or amended from time to time. You can contact the [Benefits Service Center](https://my.aa.com/benefits) at 888-860-6178 for copies of these documents. Many of these documents can also be found on my.aa.com. In the event of any discrepancy between the official plan documents and this guide, the official plan documents control.

Quick reference guide: Important contacts

Benefits Service Center • Death notification • COBRA • Health and dependent care spending accounts	Alight	888-860-6178 Benefits Service Center
Team Member Service Center • Emergency or bereavement travel assistance	American Airlines	800-447-2000 employeeservices@aa.com
Payroll	American Airlines	800-447-2000 psc@aa.com
Company-provided life insurance	MetLife	800-638-6420 metlife.com
Accidental Death & Dismemberment	New York Life	800-238-2125
Voluntary Personal Accident Insurance		
Medical options	BlueCross BlueShield	877-235-9258
	UMR	800-213-5755
	DFW ConnectedCare Center	800-784-5473
	HMOs	Refer to my.aa.com
Prescription drug program	CVS Caremark	844-758-0767
Dental option	MetLife	866-838-1072
Vision option	EyeMed	844-714-5678
401(k)	Fidelity Investments	800-354-3412 netbenefits.com/aa
Legacy AA Pension (agents, management, support specialists, TWU, officers, pilots and flight attendants)	Fidelity Investments	800-354-3412 netbenefits.com/aa
Legacy US Pension	Pension Benefit Guaranty Corporation	800-400-7242
IAM Pension	IAM	800-424-9608
IT Help Desk • Setting up survivor ID for travel privileges	American Airlines	866-523-5333
Stock Awards	American Stock Transfer & Trust (AST)	800-937-5449
American Airlines Federal Credit Union	Member Services	800-533-0035 aacreditunion.org/
Employee Assistance Program (EAP)		833-721-2322 my.aa.com/eap
Social Security Benefits	Social Security Administration	800-772-1213 ssa.gov/
Veteran Benefits	Veterans Administration	800-827-1000