

Survivor Guide for Retired Team Members

Information guide for team members who have retired from American 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 retired 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 the former American Airlines team member.

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

For retired 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 retired team member.

☐ **Life insurance**

If you retired before Nov. 1, 2012, a company-provided term life insurance benefit (the Retiree Life Insurance Plan) will pay a benefit to designated beneficiaries. The benefit amount is determined by the plan provisions found in the Retiree Benefits Guide on my.aa.com.

Designate your beneficiaries at any time before your death via the Benefits Service Center by selecting Beneficiaries under your profile.

If you retired on or after Nov. 1, 2012, no company-provided life insurance is available.

☐ **Accidental death and dismemberment (AD&D) or voluntary personal accident insurance (VPAI):** Designate your beneficiaries any time prior to your death via the [Benefits Service Center](#) by selecting the Beneficiaries under their profile.

To be eligible for any AD&D or VPAI benefits after separating from American, this coverage **must** be converted to an individual policy within 31 days of separation. The Benefits Service Center will send this conversion application to you when you separate. You can contact New York Life at 800-238-2125 with questions.

☐ **Health savings account:** Designate your beneficiaries at 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:

- Health reimbursement arrangement (HRA) and retirement health reimbursement arrangement (RHRA): No action needed. Remaining funds will automatically be 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:** You can designate your beneficiaries at 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**

- o Legacy American Airlines pension (agents, management, support specialists, officers, TWU, pilots and flight attendants): Depending on the method of payment you elect, you designate a beneficiary at the same time you commence your pension payments via the [NetBenefits site](#) or by contacting the American Airlines Service Center at Fidelity at 800-354-3412.
- o Legacy US Airways pension: contact the Pension Benefits Guaranty Corporation at 800-400-7242 or pbgc.gov for more information on designating beneficiaries or pension commencement.
- o IAM pension: Any time through your IAM PSS account at [iamnpr.org](#) 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 retired team members: Accessing benefits and privileges available to you

Reporting a retiree death

- ☐ **Call the Benefits Service Center at 888-860-6178 to notify the company of the retiree'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.

The Benefits Service Center will mail you important information about survivor benefits and privileges within 10 days.

Life insurance

Filing a life insurance claim

Information about the benefit amount that is payable by the retiree'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 retiree.

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 retiree's death was accidental and they continued AD&D coverage or VPAI after retirement, the Benefits Service Center will include a claim form with the survivor kit if survivors are eligible for payable benefits.

- ☐ **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.

Retiree medical coverage

- ☐ Check the survivor kit mailed to you from the Benefits Service Center for more information. Please refer to the Retiree Benefit Guide on my.aa.com for complete details of medical coverage.

The coverage level for a surviving spouse or domestic partner is based on the age of the surviving spouse at the time of the retiree's death, the retiree's retirement date and the workgroup from which they retired.

Supplemental medical plan coverage

- ☐ Check the survivor kit mailed to you from the Benefits Service Center for more information. Please refer to the Retiree Benefit Guide on my.aa.com for complete details of this coverage.

The American Airlines, Inc. Supplemental Medical Plan is an optional health coverage program that provides an additional \$500,000 in benefits after all medical coverage under any American retiree medical option has been exhausted. Plan participants pay the full cost for this coverage. The Benefits Service Center will notify the Supplemental Medical Plan administrator of the retiree's death.

If the surviving spouse or domestic partner was covered by the Supplemental Medical Plan at the time of the retiree's death, they will be eligible to continue coverage. If they remarry or enter into a domestic partnership, coverage ends. The [Benefits Service Center](#) will continue direct billing the surviving spouse or domestic partner for this coverage. If the surviving spouse or domestic partner does not continue direct bill payments with the [Benefits Service Center](#), coverage will be canceled.

401(k)

If the retiree 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.

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

Pension benefits

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.

To continue receiving any pension benefits you may be eligible for as a survivor, it is important to notify the Benefits Service Center of the participant's death in a timely manner.

Single team member

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

Surviving spouse benefit

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

- Retiree was 100% vested in the pension plan at the time of death, **and**
- Retiree and spouse were married at least one year prior to the retiree's death, **and**
- Retiree 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 retiree 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 retiree 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 you are entitled to any continuance in pension payment, the IAM Fund office will provide you with any required forms.

- ☐ Complete and return forms.
- ☐ Provide 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.

Travel privileges under the retiree's AA ID will remain active for 30 days after the date of death to allow only for bereavement travel (A9 classification) for eligible dependents. All standby (space-available travel), including D2 or D2R, D1 vacation and D3 guest passes will be inactive.

A surviving spouse or domestic partner will have the following lifetime 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) travel at the D2R priority on American Airlines and American Eagle.
- The surviving spouse or domestic partner may register up to twelve (12) D3 guests who can share eight (8) one-way D3 guest travel passes per calendar year. Family members and guests must be registered in Travel Planner to be eligible to travel.
- The surviving spouse or domestic partner is not eligible to add a D2R spouse, domestic partner or registered companion to their list of eligible travelers.
- If the surviving spouse or domestic partner remarries or enters into a domestic partner relationship, travel privileges cease immediately.

American Airlines Federal Credit Union

If the retiree 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.

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](#) 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
Company-provided life insurance	MetLife	800-638-6420 metlife.com
Accidental Death & Dismemberment	New York Life	800-238-2125
Voluntary Personal Accident Insurance		
Retiree medical	UnitedHealthcare	800-955-8095 https://member.uhc.com/myuhc
Retiree MAPD	Humana	877-210-5422 https://your.humana.com/americanairlines
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
American Airlines Federal Credit Union	Member Services	800-533-0035 aacreditunion.org/
Golden Wings	Additional Medical	800-521-2510
TWU Optional Life	Future Planning Association	800-626-0291
Social Security Benefits	Social Security Administration	800-772-1213 ssa.gov/
Veteran Benefits	Veterans Administration	800-827-1000