

A guide for expecting parents





4

Time away vs. pay while away

6

Time away from work: Options for during and after pregnancy

10

How to apply for a leave of absence

12

Extensions and returning to work

17

Covering your pay while away

22

How to apply for Post-Pregnancy Maternity Short-Term Disability (MSTD)

24

How your leave can affect your benefits

28

Resources to support you and your growing family



Congratulations!

This guide will help you understand the benefits and leave options available to you both before and after your child arrives, whether you are the birth parent, a nonbirth parent, or foster or adoptive parent.

We'll cover:

- What steps to take if you need to miss work before your child comes and after delivery or placement
- How to ensure your income continues during your post-pregnancy recovery
- Medical benefits and other resources available to support you during this special and important time



Understanding your benefits

As you explore your benefits, it's important to keep in mind that time and pay are handled separately.

Whether you need to take time away from work during pregnancy, before adoption is finalized or after your child arrives, expecting parents in most workgroups have access to benefits that cover some of your time away and possibly your pay while away.

We'll explore these options and how to apply for them in the following slides.

Time away vs. pay while away

In addition to breaking your benefits into the two categories of time away and pay while away, it's also important to consider *when* you'll need those benefits: before delivery or placement, immediately after delivery for recovery, or for baby bonding purposes. The chart below provides an overview.

	Before delivery/placement	After delivery	Baby bonding
Time away options	<ul style="list-style-type: none">• Family and Medical Leave Act (FMLA), if eligible*• Medical leave of absence (MLOA)**	<ul style="list-style-type: none">• FMLA, if eligible*• MLOA**	<ul style="list-style-type: none">• FMLA, if eligible*
Pay while away options	<ul style="list-style-type: none">• Sick bank• Vacation bank• Short-term disability (STD), if eligible**• Unpaid	<ul style="list-style-type: none">• Post-Pregnancy Maternity Short-Term Disability (MSTD)**	<ul style="list-style-type: none">• Vacation time, if available• Unpaid

Also keep in mind that depending on your work location, you may have different state or local leave laws that apply to you. See the [State and Local Leaves and Policies page](#) on Jetnet for more details.

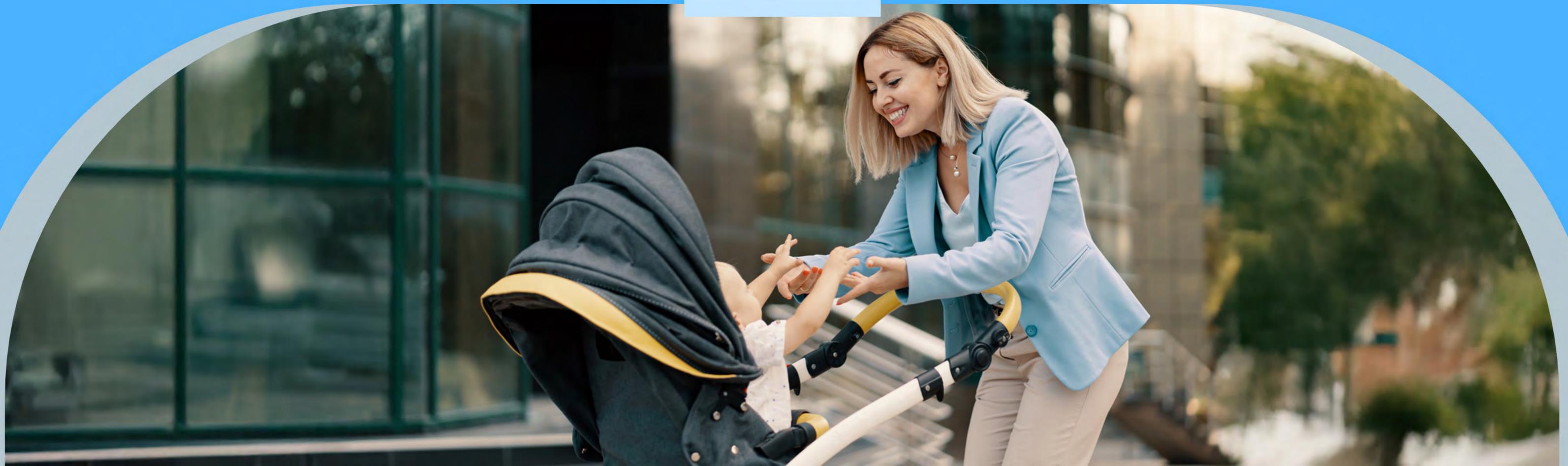
*Depending on the circumstances, FMLA may be used consecutively or intermittently. FMLA time may not exceed 12 weeks total within a rolling 12-month period.

**Applies to birth parent only



Taking time away from work

Let's explore your options for time away from work during or after pregnancy or adoption.



Time away from work *before* delivery or placement

American offers a couple of options in case you have absences before delivery or placement:

Family and Medical Leave Act (FMLA) leave*: You may apply for FMLA leave for any pregnancy-related need or certain adoption-related absences prior to placement. Your time may be taken intermittently or consecutively:

- Intermittent time is time that is used in short segments, such as a series of doctor appointments throughout your pregnancy or court appointments before adoption placement.
- Consecutive time is a continuous number of days. For example, this kind of leave might be helpful if you are admitted to the hospital early or you need to travel related to your adoption.

Medical leave of absence (MLOA): Even if you do not qualify for FMLA, you may be eligible for MLOA for a pregnancy-related absence. This time is only for the birth parent and must be medically substantiated and taken consecutively.

*FMLA time away may not exceed 12 weeks total within a rolling 12-month period. For example, if your doctor places you on bed rest for four weeks before you deliver, there will be eight weeks remaining to be used for FMLA leave for post-pregnancy recovery and baby bonding.

Time away from work *after* delivery

If you are a birthing parent, your **time away from work** after you have a baby* could be covered through the Family and Medical Leave Act (FMLA), if eligible.

- FMLA provides up to 12 weeks of job-protected leave for all eligible team members.
 - If you used any FMLA time before your pregnancy or during the pregnancy, those hours may reduce how much FMLA time is available following delivery.
- To be eligible for FMLA leave, you must meet these criteria:
 - 12 months of service with American
 - Have worked the required number of hours within the past 12 months (504 hours for flight crew members; 1,250 hours for all other team members)
- Time not covered by the FMLA for your recovery may be covered by a medical leave of absence (MLOA).

*These benefits are also available after the loss of pregnancy.

Baby bonding under FMLA

Eligible team members can use available FMLA time to spend time and bond with their new child. This applies to birth parents, nonbirth parents, and adoptive and foster parents.

- Baby bonding time may only be taken as a continuous block of time, unless otherwise allowed by state law.
- Baby bonding must be completed within the first 12 months following delivery or placement.
- FMLA provides up to 12 weeks of job-protected leave for all eligible team members. How much time may be taken is based on:
 - How much FMLA leave is available after leave time is used for pregnancy and recovery.
 - How much time is available under another state or local leave law.
- Under the FMLA policy, you will need to exhaust any vacation you have accrued to date, unless your contract allows otherwise or you are receiving pay through another program.

How to apply for a leave of absence

As soon as you know your estimated due date or the date you need leave:

- Notify your leader that you will require a leave of absence and provide them with the estimated date that you will need to begin your leave.
- Head to the [Leaves and Returns space on Jetnet](#).
- Select the [AbsenceTracker](#) link near the top of the page.
- Select Request New Case, then Request New Leave.

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How to apply for a leave of absence (continued)

- Complete the application. When prompted to select your reason for the case, choose the option that fits with your need:
 - Employee Health Condition – for consecutive time away prior to delivery
 - Pregnancy/Maternity – for consecutive time away for recovery from delivery, as well as intermittent time away prior to delivery
 - When prompted, use your estimated due date for your start date and six weeks after that date as your end date
 - Adoption/Foster/Guardianship – for consecutive time away after placement and for needs prior to placement
 - Bonding – for consecutive time away to bond with your newborn

Please note: You will need to create a new case for each need.

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How to apply for a leave of absence

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Within 15 days of creating your case:

- After you submit your leave request, you'll receive a case number. Go back into [AbsenceTracker](#), open your case and upload your supporting documentation (or fax to 412-324-3426).
- Provided your documentation is sufficient, you'll be approved for leave under eligible policies.
 - For time away for recovery from delivery, leaves will be automatically approved for six weeks, which is the minimum amount of benefit provided under the Post-Pregnancy Maternity Short Term Disability plan. This can later be extended by your health care provider.





Extending your leave and returning to work

If you need to request additional time away



For additional time away *before delivery or placement*

To extend your leave due to pregnancy or related issues:

- Have your treating health care provider complete a new Health Care Provider Certification (HCPC) form or amend your previously submitted HCPC with additional information and submit that form through fax or upload to [AbsenceTracker](#).
 - Remember, if the health care provider amends a previously signed form, they need to include their initials and the date next to each addition or change.

To extend your leave related to adoption:

- Attach any additional documentation you have to your Adoption/Foster/Guardianship case. This documentation should indicate the dates and reasons you would need time away from work. Examples might be documents from a court, law firm, adoption agency, etc.

For additional time away for *medical recovery from delivery*

- Contact MetLife to request additional medical documentation for your health care provider to complete. We'll be notified by MetLife once your MSTD benefits are extended (up to 10 weeks total).
- If you continue to remain medically incapacitated beyond 10 weeks, have your health care provider complete the Health Care Provider Certification form sent to you by AbsenceTracker, and [submit that document to your case.](#)
- If you need additional time for baby bonding only, you will need to create a new case and select Bonding as your reason for the leave.



For additional time away for *bonding*

- Go to your Bonding [AbsenceTracker case](#) and select that you want to leave a case note.
- Write a note that says that you wish to extend your leave and provide your new requested end date. (Keep in mind that the length of your leave will be limited by applicable policy limits.)
- You may have additional bonding leave available under your collective bargaining agreement (CBA) or through state or local law. Review your CBA and local leave policies or speak to your supervisor for details.



Returning to work

At least one week before you return to work:

Connect with your leader to coordinate your return to work. Doing so helps to ensure that your employment status is updated and that you're scheduled for any required trainings or compliance checks, if applicable.





Covering your pay

Let's look at how you may be compensated for your time away



How pregnant parents are paid for pregnancy-related absences

If you need to miss work for pregnancy-related reasons before delivery, here is how you will be paid:

- **Sick time:** You will first need to exhaust any available paid sick time, unless otherwise required by state or local law.
- **Short-term disability (STD):** After you have used all your accrued sick time, if you are approved for a leave and have STD coverage (provided by American or elected during Annual Enrollment), a percentage of your pay will be supplemented. The length of coverage varies by workgroup. You can learn more [at my.aa.com/disability](https://my.aa.com/disability).
- **Unpaid:** If you do not have STD coverage, your time away could be unpaid. Please talk to your leader about any other pay options.

Note: If your contractual agreement has different guidelines, those will take precedent.

How you are paid for leaves related to caregiving, baby bonding or adoption

If you need to miss work to care for a spouse, prepare for your adoption placement, or bond with your new child after delivery or adoption placement, here is how you will be paid:

- **Vacation time:** You will be required to exhaust any available vacation time under the FMLA policy, unless otherwise specified by your contract or otherwise required by state or local law.
- **Unpaid:** Once you have exhausted your vacation time or any other paid leave benefit, your leave will be unpaid.



How pay is covered after delivery

Post-Pregnancy Maternity Short-Term Disability

After delivery and during your recovery, American covers **up to 10 weeks of your pay at 100%** through its Post-Pregnancy Maternity Short-Term Disability (MSTD) Plan*.

- MSTD covers your pay for six to eight weeks, depending on the type of delivery. (Vaginal delivery is six weeks; cesarean delivery is eight weeks.)
- MSTD can be extended to up to 10 weeks based on the information provided by your health care provider.
- You must apply for MSTD pay through MetLife, and your provider will need to submit appropriate forms to them.
- The MSTD plan is separate from other short-term (STD) and long-term disability (LTD) plans. If you live in a state that offers a state disability plan, the MSTD plan coordinates with any state-sponsored benefits you receive.
- **Please note:** The MSTD plan does not cover pay before delivery.

*This benefit is also available after the loss of pregnancy.

How to apply for MSTD

Here's what you need to know to set up your MSTD pay:

60 days before your estimated due date:

Call MetLife, our STD administrator, to open a claim and receive your claim number. You can reach MetLife at 888-533-6287 (select option 2), 7 a.m. to 10 p.m. CT.

- In the event of loss of pregnancy before the 60-day mark, please call MetLife at the number above to activate your MSTD. Your coverage will be retroactive to the date of loss.

Before your delivery:

MetLife will send you a packet with two forms: a MetLife About Me authorization form and a [MetLife Direct Deposit Form](#). Submit these forms to MetLife as soon as possible to avoid delays in processing your claim.

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How to apply for MSTD (continued)

2 to 3 days after delivery:

- Call MetLife at 888-533-6287 to commence your disability payments. You will begin to receive disability payments on a weekly basis.
- **IMPORTANT:** Notify your manager. He or she is responsible for putting you on unpaid leave status in Employee Central to prevent overpayments.

At or before your first post-delivery doctor appointment:

Bring the [MetLife Medical Substantiation Form](#) for your provider to complete to extend your MSTD up to the full 10 weeks, as medically needed. Send this form to MetLife.

At least one week before you return to work:

Inform your supervisor of your intended return to work date.

For more information, visit the New Parent Resources page at my.aa.com.



How your leave can affect your benefits

While you are out on leave and being paid through MSTD, there are a couple other things you need to be aware of when it comes to your benefits, 401(k) and compensation.



How your leave can affect your *health benefits*

- In most cases, your health benefits will continue at active rates for the duration of your leave.
- If you are on the MSTD plan, because you are being paid by MetLife and are not on American's payroll, there will be no contributions deducted from your pay to cover the cost of your benefits.
- You will be billed directly by Alight (our benefits administrator) and, if applicable, American Benefits Consulting (ABC, our Added Benefits administrator).
 - Your first bill will be issued after you've been on leave for 35 consecutive days.
 - Be sure you make your payments on time to these administrators to ensure there is no lapse in your health coverage.



How your leave can affect your 401(k)

- Since you will not be paid through the American payroll system during this time, we will be unable to deduct or make contributions to your 401(k), which includes any matching or automatic company contributions.
- To ensure you're making the most of your 401(k), you may want to consider adjusting your contribution rate before your leave and then again when you return to work.
- If you have a 401(k) loan in repayment status, payments are typically suspended for up to 12 months. Contact Fidelity for next steps.
- If you have any questions about your 401(k), reach out to the American Airlines Service Center at Fidelity at 800-354-3412.



How your leave can affect your *profit-sharing payout*

If American achieves a profit during the year you are on leave, you will still be eligible for a profit-sharing payout. However, keep in mind that your payout is calculated based on your eligible earnings, which does not include MSTD payments. As a result, you may receive a smaller profit-sharing payout.

If any of your leave is unpaid, this could also reduce your eligible earnings.





Resources to help you



Get ready for baby checklist

Here's a quick overview of the steps to take to manage your time and pay during your leave:

- Once you know your estimated due date:** Notify American by submitting a Pregnancy/Maternity request in [AbsenceTracker](#). Also, inform your leader.
- 60 days before your estimated due date:** Call MetLife (888-533-6287) to open a Post-Pregnancy Maternity Short-Term Disability (MSTD) claim.
- 30 days before your estimated due date:** Confirm all forms (MetLife About Me authorization form and MetLife Direct Deposit form) are returned to MetLife.
- 2 to 3 days after delivery:**
 - Call MetLife (888-533-6287) to commence disability payments.
 - **IMPORTANT:** Inform your manager so they can put you on unpaid leave status in Employee Central to prevent overpayment.
- Within 60 days after delivery:**
 - Add your newborn as a dependent to medical benefits, life insurance, travel privileges, etc.
 - Provide substantiating documentation within 30 days.
- At or before your first post-delivery doctor appointment:** Bring the [MetLife Medical Substantiation Form](#) for your provider to check the appropriate box for extending your MSTD up to the full 10 weeks, as medically needed. Send this form to MetLife.
- At least a week before you return to work:** Inform your supervisor of your intended return to work date.

Health benefits to help

American is proud to offer expecting families a variety of benefits to support them.

Health care navigation: [Accolade](#) care advocates* can help you:

- Find in-network providers, like doulas, midwives, pediatricians and lactation specialists
- Help you order your free breast pump (including hands-free)
- Understand how your medical care will be covered under your medical option

Employee Assistance Program (EAP): All team members and their households have free, confidential access to [counseling and support services](#).

Mother's rooms: All American Airlines locations have dedicated lactation rooms for pumping.

Pregnancy accommodations process: If you need a reasonable accommodation to your work environment due to pregnancy, childbirth or related medical conditions, you can submit an accommodation request through [AbsenceTracker](#) on Jetnet.

*Team members enrolled in [DFW ConnectedCare](#) have access to a health care coordinator through the DFW ConnectedCare Center. Those enrolled in an HMO should contact their carrier directly.

Pro tip for your future traveler

Did you know you can enroll your little one in AAdvantage now? If you're raising a lifelong traveler, help them get a head start on earning miles.

Go to aa.com and select Join to sign up for the AAdvantage program. Plus, you'll need to add your child's AAdvantage number to their Travel Profile for them to be eligible for AA20 tickets.



Key contacts and quick links

Absence and Return Center

800-447-2000 | arc.loa@aa.com

Leaves and Returns on [Jetnet](#)

Monday–Friday, 7 a.m.–7 p.m. CT

MetLife

888-533-6287

Monday–Friday, 7 a.m.–10 p.m. CT

Benefits Service Center

Access through my.aa.com or [Jetnet](#) | 888-860-6178

Monday–Friday, 8 a.m.–5 p.m. CT

Accommodations requests

On [Jetnet](#)

Life event checklists

[For the birth of a child](#) | [For adoption](#)

MSTD Summary Plan Description

[Available on my.aa.com](http://my.aa.com)



