

AA Retiree Medical Plan Options - 2012

	Retiree Value Plus	Retiree Standard
Individual Medical Maximum Benefit	\$1,000,000	\$300,000
In Network Deductible	\$250 per person	\$150 per person / \$400 family
Out of Network Deductible	\$750 per person	\$150 per person / \$400 family
Coinsurance (In/Out)	15%/35%	20%/40%
In Network Out of Pocket Max (Single/Family)	\$1,750 per person	\$1,000 / \$3,000
Out of Network Out of Pocket Max (Single/Family)	Unlimited	\$1,000 / \$3,000
Primary Care Physician Copay (In/Out)	\$30*	20%/40%
Specialist Copay (In/Out)	\$40*	20%/40%
Pharmacy (Retail)		
Generic	\$10	20% in-network
Formulary Brand	30% (\$20 min/\$75 max)*	Medco Drug Card
Non-Formulary Brand	50% (\$35 min/\$90 max)*	Required
Pharmacy (Mail)*		
Generic	20% (no min/\$80 max)	\$25 co-pay
Formulary Brand	30% (\$40 min/\$150 max)	25% when no generic is avail
Non-Formulary Brand	50% (\$70 min/\$180 max)	\$25 when no generic plus cost difference
<u>2012 Monthly Premiums</u>		
Retiree Only - Current Monthly Share	\$155	\$115
Retiree Only - Full Cost Share	\$667.94	\$461.96
<p>This chart provides an overview of the retiree medical benefit options. The complete provisions of the plans are set forth in the plan documents and insurance contracts. If the information in this chart is inconsistent with the plan documents, the plan documents will govern. The plan sponsor(s) reserve the right to amend or terminate each plan at any time.</p>		