

2016

BENEFIT

OPTIONS & ENROLLMENT



Jennifer Leung with Rosie  
*HR Specialist*

LIVE YOUR BEST LIFE

#GoingForGreat




U.S.-BASED LEGACY AMERICAN AIRLINES  
TEAM MEMBERS

U.S.-BASED LEGACY US AIRWAYS  
PILOTS MANAGEMENT  
FLIGHT ATTENDANTS SUPPORT STAFF

AMERICAN AIRLINES OFFERS YOU A  
WIDE ARRAY OF BENEFITS TO HELP YOU

# LIVE YOUR BEST LIFE



Wesley Mundil and family  
*Aircraft Maintenance Crew Chief*

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Kenya Golden and family  
Lead Fleet Service Agent

You can find more information on all of your benefits, wellness, retirement and work/life programs on [my.aa.com](http://my.aa.com).

**ANNUAL ENROLLMENT  
IS OCTOBER 12-23, 2015!**

## LET'S GET STARTED

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# 1 KNOW YOUR NEEDS

## LIVE SMART

During Annual Enrollment, you can make changes to your benefits to meet all your needs for 2016.

The first step to making smart choices is to be sure your dependents continue to be eligible for coverage.

Hannah Hayes, daughter of Shellie Rice and Tony Rice  
*Catering Shift Manager and Fleet Service Agent, respectively*





Daniel Henderson  
and partner Deborah  
*Pilot*

## Who Is Eligible

**As a U.S.-based team member, you are eligible for a wide array of benefits. You may also enroll your eligible dependents.**

Your eligible dependents include:

- Spouse or same-sex domestic partner<sup>1</sup>
- Dependent children up to age 26, or to any age if disabled<sup>2</sup> before age 26

You will be asked to provide documentation for your eligible dependents when you enroll.

<sup>1</sup> State laws and the IRS do not universally recognize same-gender domestic partners. For that reason, imputed income may apply.

<sup>2</sup> Refer to your Employee Benefits Guide for the details.

## Are You an American Employee Married to Another American Employee?

- Enroll in medical, dental and vision coverage separately or as a dependent. Be sure to compare costs — you may save more if you enroll separately. If you're already covered under your American spouse/domestic partner's coverage, you need to waive dependent coverage before you can enroll for yourself.
- You will have a separate HRA (Health Reimbursement Account) regardless of whether you choose separate or joint coverage.
- If you choose the Core option, you may only open one HSA (Health Savings Account). You and your spouse/domestic partner's Wellness Rewards will be added to your shared HSA.

Are your needs changing for 2016?  
If so, how could that affect your  
benefit choices for next year?

Valencia Lake and husband  
Terence  
*Flight Attendant*



## ASK YOURSELF THESE QUESTIONS:

### **Do you expect your medical expenses to be significantly different next year?**

If so, you should evaluate which medical option is best for you and your family.

Be sure to watch the How to Choose a Medical Option video on [my.aa.com](http://my.aa.com) and use the new medical cost estimator available on the Benefits Service Center at [my.aa.com](http://my.aa.com).

### **Are you overlooking tax savings?**

If you're in the Core option, you can contribute to or increase your contribution to the HSA (Health Savings Account).

And don't forget the FSAs (Flexible Spending Accounts) to save money in taxes.

Use the estimating tools available on the Benefits Service Center at [my.aa.com](http://my.aa.com).

### **Will your family be financially secure if something unexpected happens and you're unable to work?**

Review your life, accident and disability options available on the Benefits Service Center at [my.aa.com](http://my.aa.com).

And check out additional accident and critical illness options on [AAaddedbenefits.com](http://AAaddedbenefits.com).


### **Will you need legal services during 2016, such as estate planning or will preparation?**

Review your voluntary benefit options on [AAaddedbenefits.com](http://AAaddedbenefits.com).

## 2 KNOW YOUR OPTIONS

### LIVE HEALTHY

American wants you to live your best life at home, work and play. That's why we provide comprehensive benefits for you and your family. On the next few pages, learn about these benefits – starting with medical – and how you can use tax savings accounts and wellness rewards to save on health care expenses.



Carlos Martinez  
and family  
*Fleet Service Clerk*



Reshika Barfield  
Customer Service Agent

## Medical

American offers several medical options for you to choose from, allowing you to select the coverage that best fits your life and your budget.

### How the Plans Work

Remember, all three American medical plans:

- Cover preventive care at 100% in-network.
- Reward you with lower costs when you choose in-network providers and generic medications.
- Offer a health account that can be used to pay eligible medical, prescription drug, dental and vision expenses.
  - HSA (Health Savings Account) for the Core option
  - HRA (Health Reimbursement Account) for the Standard and Value options

### New for 2016!

- There is an individual out-of-pocket maximum of \$6,850 for in-network expenses when there is more than one person covered in the Core option.
- The following new services will be covered in the **Core option only**:
  - Cryopreservation and in-vitro fertilization
  - Applied Behavior Analysis (ABA) therapy for Autism Spectrum Disorders (ASD)
- There will be one health account, the HRA (Health Reimbursement Account), for **both** the Standard and Value options beginning in 2016. Any Health Incentive Account balance remaining at the end of 2015 will transfer to the HRA.
- You'll have access to an easy-to-use online medical cost estimator to help you choose the medical plan that best meets your expected needs.

### Doctor On Demand

Do you have a stuffy nose and you're away from home? Does your child have a rash but your primary care physician (PCP) can't see you right away? Instead of using the emergency room for minor conditions, visit a doctor using your smartphone, immediately, no matter what time zone you're in. In 2016, American has partnered with Doctor On Demand to offer 24/7 access to board-certified medical doctors — using your camera-enabled computer, smartphone or tablet.

- Doctors can diagnose, treat and write prescriptions for most non-emergency medical conditions, like colds, the flu, headaches, sinus infections, UTIs and more.
- The cost of a visit is \$30 for employees enrolled in the Standard and Value options. Employees enrolled in the Core option will pay \$40 per visit until the deductible is met, then 20% coinsurance applies.

The time savings is invaluable!

### Health Condition Management

In 2016, Health Condition Management will be provided directly by your medical administrator. With this program, you'll be able to connect with a BCBS or UHC nurse to manage any chronic or long-term medical conditions. These nurses will work with you and your doctors to get you the care you need, even setting up appointments for you. There's no cost to you; the service is included in your medical coverage.



# Medical

(Continued)

## Medical Comparison

	STANDARD		CORE		VALUE	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible</b>						
Individual	\$800	\$3,000	\$2,000	\$4,000	\$350	\$1,550
Family	\$2,400	\$9,000	\$4,000 <sup>1</sup>	\$8,000 <sup>1</sup>	\$1,050	\$4,650
<b>Out-of-Pocket Maximum</b>						
	(does not include deductible)	(does not include deductible)	(includes deductible)	(includes deductible)	(does not include deductible)	(does not include deductible)
Individual	\$2,000	\$6,000	\$4,000	\$12,000	\$2,000	\$6,000
Family	\$5,000	\$15,000	\$8,000 <sup>2</sup>	\$24,000	\$5,000	\$15,000
<b>What You Pay (after deductible, except where noted)</b>						
Preventive Care	\$0 (no deductible)	40%	\$0 (no deductible)	40%	\$0 (no deductible)	40%
PCP Visit	\$30 <sup>3</sup> (no deductible)	40%	20%	40%	\$20 <sup>3</sup> (no deductible)	40%
General Hospitalization	20%	40%	20%	40%	20%	40%
Specialist and Urgent Care	20%	40%	20%	40%	\$40 <sup>3</sup> (no deductible)	40%
Emergency Room	\$100 <sup>3,4</sup> + 20%	\$100 <sup>3,4</sup> + 20%	20%	40%	\$100 <sup>3,4</sup> + 20%	\$100 <sup>3,4</sup> + 20%

<sup>1</sup> If more than one person is covered, the family deductible must be met.

<sup>2</sup> There is an individual out-of-pocket maximum of \$6,850.

<sup>3</sup> Copays do not count toward the deductible.

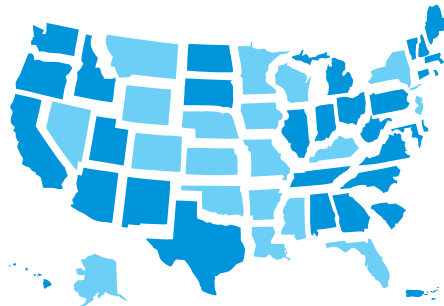
<sup>4</sup> Copay is waived if admitted.

If you are a home-based or Premium Service level 84 representative, you may enroll only in the Core medical option.

### MEDICAL ADMINISTRATORS

You will use the BlueCross BlueShield of Texas or UnitedHealthcare preferred provider network, depending on the state in which you live.

BlueCross BlueShield of Texas ■  
 UnitedHealthcare ■



Lisa Scott  
 Flight Attendant

# Medical

(Continued)

## Prescription Drug Comparison

Express Scripts manages prescription coverage for all of the medical options.

	STANDARD		CORE		VALUE	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>What You Pay</b>						
<b>Retail</b> (up to 30 days)						
Generic	20% (\$10 min/\$40 max)	20% (\$10 min/\$40 max)	20% (after deductible)	40% (after deductible)	20% (\$10 min/\$40 max)	20% (\$10 min/\$40 max)
Preferred <sup>1</sup>	30% (\$30 min/\$100 max)	30% (\$30 min/\$100 max)	20% (after deductible)	40% (after deductible)	30% (\$20 min/\$75 max)	30% (\$20 min/\$75 max)
Non-Preferred <sup>1</sup>	50% (\$45 min/\$150 max)	50% (\$45 min/\$150 max)	20% (after deductible)	40% (after deductible)	50% (\$35 min/\$90 max)	50% (\$35 min/\$90 max)
<b>Mail</b> (up to 90 days)						
Generic	20% (\$5 min/\$80 max)	Not covered	20% (after deductible)	Not covered	20% (\$35 min/\$90 max)	Not covered
Preferred <sup>1</sup>	30% (\$60 min/\$200 max)	Not covered	20% (after deductible)	Not covered	30% (\$40 min/\$150 max)	Not covered
Non-Preferred <sup>1</sup>	50% (\$90 min/\$300 max)	Not covered	20% (after deductible)	Not covered	50% (\$70 min/\$180 max)	Not covered

<sup>1</sup> If you select a brand when a generic is available, you pay the generic coinsurance plus the price difference between the generic and the brand price.

For more information about how the options work, see your **Employee Benefits Guide**.

### STAYWELL RX

Receive many generic diabetes and high blood pressure prescriptions free with StayWell Rx. Call WebMD Wellness at **888-383-8740** to confirm eligibility of your medication and to enroll in the program.

### SMART 90

You can refill 90-day maintenance prescriptions at your local CVS or Safeway pharmacy – including any Safeway-owned chains such as Tom Thumb, Randalls, Dominick's and Vons – and get the same savings as mail order!

# Vision New for 2016!

EyeMed – a new provider – will offer enhanced vision coverage for 2016. Enjoy lower premiums and more choices of retail providers, including LensCrafters, Pearle Vision, Sears, Target and JCPenney. Enhancements include:

- \$50 off premium non-prescription sunglasses at Sunglass Hut.
- An additional \$25 off a complete pair of glasses at Target Optical, Sears Optical and Nationwide Vision locations.

	IN-NETWORK	OUT-OF-NETWORK
	WHAT YOU PAY	WHAT THE PLAN REIMBURSES
Eye Exam <sup>1</sup>	\$10	Up to \$40
Eyeglass Frames <sup>1</sup>	\$0, up to \$140 allowance; 20% discount on amount over \$140	Up to \$45
Eyeglass Lenses <sup>2</sup>		
▪ Single Vision	\$25	Up to \$40
▪ Bifocal	\$25	Up to \$60
▪ Trifocal	\$25	Up to \$80
▪ Standard Progressive	\$25	Up to \$60
▪ Standard Anti-Reflective Coating	\$40	Up to \$60
Contact Lenses <sup>2</sup>		
▪ Standard Fitting	\$0, up to \$55 allowance	Not covered
▪ Conventional	\$0, up to \$150 allowance; 15% discount on amount over \$150	Up to \$150
▪ Disposable	\$0, up to \$150 allowance	Up to \$150
Lens Options		
▪ UV Treatment or Tint	\$0	Up to \$8
▪ Standard Plastic Anti-Scratch Coating	\$0	Up to \$8
▪ Photocromatic / Transitions	\$65	Up to \$5
Laser Vision Correction	15% discount on retail amount or 5% off promotional price at U.S. Laser Network	Not covered

<sup>1</sup> Covered once each calendar year.

<sup>2</sup> You may receive either **eyeglass lenses or contact lenses** (not both) once each calendar year.

# Dental

You may enroll for dental coverage through MetLife.

	ALL WORKGROUPS CAN CHOOSE	PILOTS AND FLIGHT ATTENDANTS CAN ALSO CHOOSE	
	STANDARD DENTAL	OPTION 1	OPTION 2
<b>Deductible</b>	\$50 per person	\$50 per person	\$50 per person
<b>Annual Maximum Benefit:</b> Preventive, Basic and Major Care	\$1,500 per person	\$1,000 per person	\$1,000 per person
<b>Lifetime Maximum Benefit:</b> Orthodontic Care	\$1,500 per adult or child	\$1,000 per person (children only)	\$1,000 per person (children only)
<b>What the Plan Pays (after the deductible, except where noted)</b>			
Preventive Care	100% (no deductible) <sup>1</sup>	80%	80%
Basic Care	80%	80%	50%
Major Care	80%	80%	50%
Orthodontic Care	50% (no deductible)	50% (no deductible)	50% (no deductible)

<sup>1</sup> Out-of-network preventive care is covered at **80% after the deductible**.



# What You Pay for Health Care

American covers the majority of your health care costs. Managing those costs while balancing budgets is a challenge we all face together. Here are monthly contributions for health coverage.

## 2016 Monthly Medical Contributions

### FULL-TIME AND PART-TIME EMPLOYEES

	STANDARD	CORE	VALUE
You Only	\$92.87	\$80.95	\$159.23
You + Spouse/Domestic Partner	\$241.47	\$210.48	\$414.00
You + Child(ren)	\$167.17	\$145.72	\$286.61
You + Family	\$325.05	\$283.34	\$557.30

### 80% REDUCED WORK SCHEDULE (MANAGEMENT AND SUPPORT STAFF ONLY)

	STANDARD	CORE	VALUE
You Only	\$170.67	\$80.95	\$284.08
You + Spouse/Domestic Partner	\$414.84	\$210.48	\$691.60
You + Child(ren)	\$307.22	\$145.72	\$511.34
You + Family	\$558.81	\$283.34	\$931.60

### 60% REDUCED WORK SCHEDULE (MANAGEMENT AND SUPPORT STAFF ONLY)

	STANDARD	CORE	VALUE
You Only	\$248.48	\$80.95	\$408.93
You + Spouse/Domestic Partner	\$588.22	\$210.48	\$969.21
You + Child(ren)	\$447.26	\$145.72	\$736.08
You + Family	\$792.57	\$283.34	\$1,305.90

### 50% REDUCED WORK SCHEDULE (MANAGEMENT AND SUPPORT STAFF ONLY)

	STANDARD	CORE	VALUE
You Only	\$287.38	\$80.95	\$471.36
You + Spouse/Domestic Partner	\$674.90	\$210.48	\$1,108.01
You + Child(ren)	\$517.28	\$145.72	\$848.44
You + Family	\$909.45	\$283.34	\$1,493.05

## 2016 Monthly Vision Contributions

### FULL-TIME AND PART-TIME EMPLOYEES

	VISION
You Only	\$5.28
You + Spouse/Domestic Partner	\$10.24
You + Child(ren)	\$10.05
You + Family	\$14.37



Eugene Harris and  
wife Lee Ann  
Maintenance  
Stock Clerk

# What You Pay for Health Care

(Continued)

## 2016 Monthly Dental Contributions

ALL WORK GROUPS EXCEPT TWU-REPRESENTED EMPLOYEES

	STANDARD DENTAL
You Only	\$8.15
You + Spouse/Domestic Partner	\$16.87
You + Child(ren)	\$18.26
You + Family	\$28.85

TWU-REPRESENTED EMPLOYEES

	STANDARD DENTAL
You Only	\$6.37
You + 1 Dependent	\$12.23
You + 2 or More Dependents	\$17.38

PILOTS

	OPTION 1	OPTION 2
You Only	\$7.76	\$0.00
You + 1 Dependent	\$14.89	\$0.00
You + 2 or More Dependents	\$21.16	\$0.00

FLIGHT ATTENDANTS

	OPTION 1	OPTION 2
You Only	\$3.88	\$0.00
You + 1 Dependent	\$7.44	\$0.00
You + 2 or More Dependents	\$10.58	\$0.00

Betsy Bruns with Van Gogh  
Corporate Sales Manager



## Wellness Rewards

### New for 2016!

American is introducing an exciting new wellness program in 2016 with services provided through WebMD. The WebMD wellness program will provide new tools and resources to help you improve your well-being. Watch for more information about the program in the coming months.

As in the past under Healthmatters, you and your covered spouse or domestic partner enrolled in the Standard, Core or Value option can each earn Wellness Rewards as you engage and take control of your health. This reward money is deposited into your HSA or HRA to use on eligible health care expenses.

### You Choose the Activities You Want to Complete

The more activities you complete, the more you earn. In 2016, you can earn up to the maximum of \$250 for yourself and \$250 for your covered spouse or domestic partner (up to \$500 combined) by choosing any combination of the activities below:

Complete your health assessment	\$50
Complete a biometric screening OR Complete an age/gender appropriate preventive screening or annual physical exam	\$100
Engage in online activity (e.g., activity tracking or online coaching) OR Engage in telephonic coaching	\$75
Participate in a community fun run or walk (e.g., 5K) OR Complete two hours of a Do Crew Activity	\$25

## Tax Savings Accounts

### Health Savings Account

By enrolling in the Core option, you can contribute on a pre-tax basis to your HSA through payroll deduction. For 2016, the limits are \$3,350 individual and \$6,750 family. Employees who are at least 55 years old by the end of 2016 can add up to \$1,000 more.

#### Why Contribute?

- The account rolls over from year to year, so you can use the funds to pay for health care expenses now or save for retirement.
- You can take your funds with you if you leave American.
- Contributions are triple tax-advantaged:
  - No taxes on contributions
  - No taxes when funds are used for eligible expenses
  - No taxes on any interest earned on the balance

### Flexible Spending Accounts (FSAs)

- **Health Care FSA and Limited Purpose FSA** – You can contribute up to \$2,550 in 2016 on a pre-tax basis. If you enroll in the Core option, instead of a Health Care FSA, you may contribute to a Limited Purpose FSA, which means you can only use it for dental and vision expenses.
- **Dependent Care FSA** – You can contribute up to \$2,500 per year (\$5,000 if you are married and filing jointly) to pay for eligible child and elder care with pre-tax money.

**Budget carefully!** You forfeit any amount you contribute to your FSAs that you don't use by the deadlines.

### Transit Program

You can buy monthly commuter passes on a pre-tax basis for bus and rail travel to and from work, lowering your taxable income, helping the environment and buying a little nap (or reading) time.

### NEW \$500 CARRYOVER FEATURE FOR HEALTH FSAs

Up to \$500 will automatically carry over into 2017 if you don't use all the funds in your Health Care or Limited Purpose FSA in 2016. This feature takes the place of the current grace period.

# Account Details

## Health Accounts: What You Need to Know

	HRA HEALTH REIMBURSEMENT ACCOUNT	HSA HEALTH SAVINGS ACCOUNT
Medical option	Standard and Value	Core
Administered by ...	Aon Hewitt Your Spending Account (YSA)	Aon Hewitt YSA
Compatible with ...	Health Care FSA (HCFSAs)	Limited Purpose FSA (LPFSA)
Opening your account	Funds carry over automatically if you remain enrolled in the Standard option  Any funds you have in an HIA (Health Incentive Account) from 2015 will transfer automatically to the HRA on January 1, 2016  If you don't have an HRA, it will be opened automatically when you earn Wellness Rewards	If you don't have an HSA set up from a previous year, you must sign the terms and conditions for your new account with Aon Hewitt YSA during Annual Enrollment
How is it funded?	<b>Wellness Rewards</b>	<b>Wellness Rewards</b> <b>You can contribute</b> on a pre-tax basis
Which account pays first?	Your HCFSAs will pay first, if you have one	You decide whether to have your HSA or LPFSA pay first
Does it roll over from year to year and can I continue to use the funds?	Yes, as long as you remain enrolled in the Standard or Value option	Yes
Do I have access to remaining funds if I leave American?	Only if you continue medical coverage under COBRA	Yes

## How Health Care Expenses Are Reimbursed from the Accounts

IF YOU WANT ...	HERE'S WHAT YOU NEED TO DO ...
To <b>use the health care card</b> to have payments made directly from your account at the time of service ...	You must <b>activate the YSA health care card and use it</b> when you receive health care services.
To <b>have claims reimbursed automatically</b> from your account when they are approved ...	You must <b>go online to the YSA website and enroll for auto-reimbursement</b> . No claim or reimbursement is needed.  <b>Please note:</b> If you go online and choose the auto-reimbursement feature, this election inactivates the health care card.
To <b>receive a check for expenses</b> not paid by the health care card or reimbursed automatically ...	You must manually submit claims as you incur them. Do not activate your card but keep your reimbursement method as Pay with Card. Then submit claims a to the <b>YSA website</b> or through your iOS or Android device. Download the Reimburse Me app free from the Apple or Google Play Store.



# Account Details

(Continued)

## FSA: What You Need to Know

	HEALTH CARE FSA (for Standard and Value option participants)	LIMITED PURPOSE FSA (for Core option participants only)	DEPENDENT CARE FSA
Administered by ...	YSA	YSA	YSA
Contribute up to ...	\$2,550	\$2,550	\$5,000 (or \$2,500 if married and filing separately) <sup>1</sup>
Can be used for eligible expenses incurred between ...	The beginning of each plan year on January 1 through December 31 (up to \$500 in funds remaining as of December 31 will carry over automatically for use in the following year)		The beginning of each plan year on January 1 through March 15 of the following year
Eligible expenses include ...	Deductibles, coinsurance, copays, prescription drugs, dental and vision expenses, and certain over-the-counter items (see <b>IRS Publication 502</b> for details) – funds must be used first before HRA	Eligible dental and vision expenses (see <b>IRS Publications 969</b> and <b>502</b> for details)	Care of an eligible dependent child <sup>2</sup> or adult (see <b>IRS Publication 503</b> for details)
When can you use the funds?	The total annual amount you choose to contribute is available immediately for use		The amount available at any time is limited to the amount you have contributed
If you leave American ...	You may submit claims for eligible expenses incurred only through the last day of your employment, unless you continue coverage under COBRA		You may submit claims for eligible expenses incurred only through the last day of your employment

<sup>1</sup> You should consult your tax advisor to determine whether to contribute to the Dependent Care FSA or take the federal income tax credit. You cannot do both.

<sup>2</sup> Eligible dependents must be under age 13 or disabled for their expenses to qualify.

For more information about how the options work, see your **Employee Benefits Guide**.

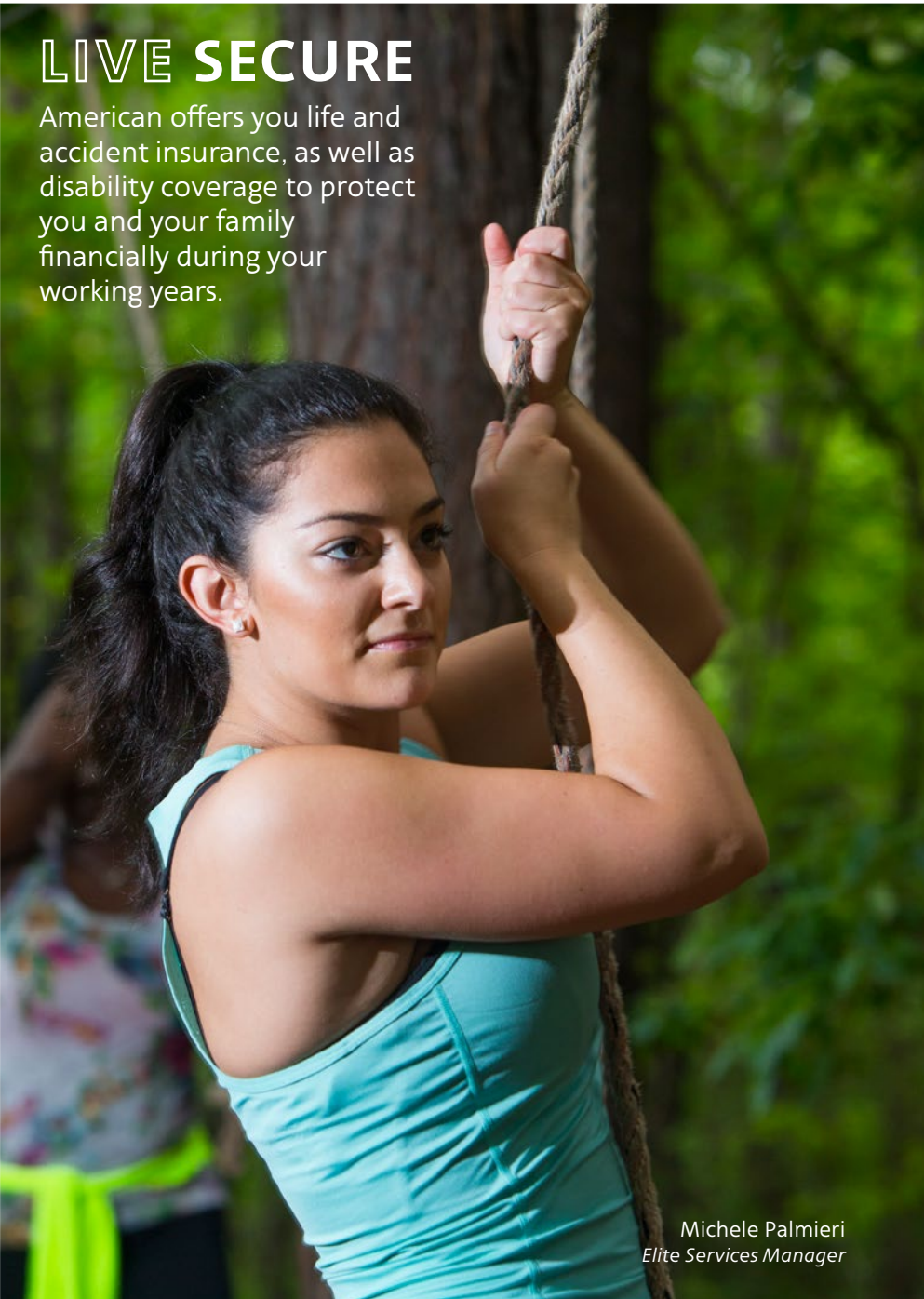
Sarah Martin and  
Michael Kuzlik  
*Flight Attendants*





## LIVE SECURE

American offers you life and accident insurance, as well as disability coverage to protect you and your family financially during your working years.



Michele Palmieri  
Elite Services Manager

## Life and AD&D Insurance

American offers Basic Life coverage to eligible team members<sup>1</sup>. You can also purchase Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance for yourself and your dependents. AD&D coverage pays for a covered accident that results in a loss of life, speech, hearing or sight, paralysis or other covered losses. AD&D coverage also includes travel assistance that offers valuable services when traveling more than 100 miles away from home.

Please refer to your **Employee Benefits Guide** for limitations on adding or increasing voluntary coverage.

<sup>1</sup> Home-based and Premium Service level 84 representatives do not receive company-paid Basic Life.

### REVIEW YOUR BENEFICIARIES

Be sure to review your beneficiary(ies) for Life and AD&D insurance, as well as for the 401(k) plan.

- To make changes to your Life and AD&D beneficiary, go to [my.aa.com](https://my.aa.com) > Benefits Service Center.
- To make changes to your 401(k) beneficiary, go to [my.aa.com](https://my.aa.com) > 401(k) > then choose your plan and click on Accessing Your Savings.

## Disability

American's disability coverage protects your income if you are unable to work. You may be covered under Short-Term Disability (STD), Long-Term Disability (LTD) or Voluntary LTD, depending on your workgroup eligibility. Check your coverage options in the online enrollment system and make any needed changes to ensure you have the disability coverage you need. Depending on your election, you may be required to provide a statement of health (SOH). If a SOH is required, new or increased coverage will not be effective until your SOH is approved by the insurance company.

## LIVE YOUR WAY

Voluntary benefits offer more extras at great group rates.



Luis Menacho and  
daughter Aurora  
*Flight Attendant*

## Voluntary Benefits

### ENROLL DURING ANNUAL ENROLLMENT

#### MetLife Critical Illness Insurance

Critical illnesses can occur at any age and happen more often than you think. This coverage can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. Examples of covered medical conditions include:

- Cancer
- Heart attack
- Stroke
- Coronary artery bypass
- Kidney failure
- Major organ transplant

The payment is in addition to any other insurance you may have and is yours to spend as you wish. Here are some examples of how you may use the payment:

- Groceries
- Mortgage and car payments
- Child care
- Transportation or lodging

#### Hyatt Legal Plan

Receive representation, unlimited phone advice and office consultations on a wide variety of personal legal matters, including:

- Estate planning
- Sale or purchase of your home, including refinancing
- Family law
- Document review/preparation, including wills

The plan costs just \$18.98 per month, which you pay through payroll deduction.

If you are currently enrolled in the Hyatt Legal Plan, your coverage will roll over to 2016 automatically unless you cancel your coverage during Annual Enrollment.

### FOR MORE INFORMATION ON VOLUNTARY BENEFITS

Visit [AAaddedbenefits.com](http://AAaddedbenefits.com) or call 855-550-0706.

# Voluntary Benefits

(Continued)

## ENROLL ANYTIME DURING THE YEAR

### MetLife Accident Insurance

Accidents can happen at any time, and while you can't plan for them, you can be better prepared financially to handle them when they do happen. MetLife Accident Insurance provides you with a lump-sum payment to use as you wish if you experience a covered accident, such as:

- Fractures
- Dislocations
- Concussions
- Eye injuries
- Ruptured disks

You also receive payment when you have these types of medical services/ treatments when associated with a covered accident:

- Ambulance
- Emergency care
- Inpatient/outpatient surgery
- X-rays
- MRIs
- CT scans

### Auto and Home Insurance

Save on your auto (including recreational vehicles) and home (including condo or renter's insurance) from three national carriers – Liberty Mutual, MetLife Auto & Home and Travelers. You can pay your premiums through payroll deduction, electronic funds transfer or direct bill. All three carriers offer multi-policy discounts.

### Pet Insurance

Veterinary Pet Insurance (VPI) covers a range of pet care services from wellness care to treatment of significant medical problems. VPI is the smart way to protect your pet's health and your wallet.

VPI offers you a special discount on your pet's insurance policy. And you can save even more – up to 15% on your premiums – if you enroll multiple pets. You are free to visit any veterinarian worldwide, even specialists and emergency providers.

You can pay your premiums through payroll deduction, credit card or check.

### LifeLock Identity Theft Protection

Identity theft is one of the fastest-growing crimes in the nation, affecting millions of Americans every year. The experts at LifeLock protect you from identity theft before the damage is done. Monitoring services 24 hours a day, seven days a week help safeguard your information both online and off. You pay premiums by credit card. You can receive up to a 40% discount by using promotion code **AAEMP1**.

## FOR MORE INFORMATION ON VOLUNTARY BENEFITS

Visit [AAaddedbenefits.com](http://AAaddedbenefits.com) or call 855-550-0706.

Joe Casas  
Flight Attendant



# 3 KNOW HOW TO ENROLL

ANNUAL ENROLLMENT  
IS OCTOBER 12-23, 2015!

Erika Reyes with  
nephew Manuel  
*Global Sales Analyst*

For help choosing plan options, go to [my.aa.com](http://my.aa.com)  
or call the Benefits Service Center at 888-860-6178.

## Enrollment Steps

### Learn

Follow these steps to make the best decisions:

- Go to [my.aa.com](http://my.aa.com) to:
  - Review all the information you need to enroll.
  - Link to the Benefits Service Center and make your elections **October 12–23, 2015**.
- **Call the Benefits Service Center** at **888-860-6178** with any questions. Representatives are available Monday through Friday, 9 a.m.–6 p.m. (CT). Extended hours October 12–23 are 7 a.m.–7 p.m. (CT).
- **Attend a roadshow** held in many major locations during September and October.
  - Look on [my.aa.com](http://my.aa.com) or watch for posters in your location with dates and times.

### Enroll

- To enroll or make changes to your American benefits, go to the benefits home page of [my.aa.com](http://my.aa.com) and click on **Enroll Now**.
- To enroll or make changes to your Voluntary Benefits, go to [AAaddedBenefits.com](http://AAaddedBenefits.com) or call **855-550-0706**.

#### On a Leave of Absence?

If you're currently enrolled in medical, dental or vision coverage, you may make changes to your medical, dental or vision coverage during Annual Enrollment as long as you are current on your direct bill payments.

All legacy US Airways Flight Attendants on leave of absence will be able to participate in Annual Enrollment.

## WHEN TO ENROLL

**October 12–23, 2015** — Enrollment closes at 11:59 p.m. (CT) on October 23. If you do not enroll, you may be enrolled automatically for certain benefits and required to pay the associated monthly costs.

Your new benefits coverage starts **January 1, 2016**.

## If You Don't Enroll

**2015 benefit elections for legacy US Airways Flight Attendants DO NOT carry over. If you do not enroll and you currently have coverage, you will be enrolled automatically in the following:**

- Core option medical coverage for you and your covered dependents
- Dental coverage for you and your covered dependents
- Your 2015 voluntary benefits

**2015 benefit elections for all other employees will carry over, including voluntary benefits, with the following exceptions:**

- HSA — You must make a new HSA contribution election each year; however, you may enroll or change your election anytime during the year.
- FSA — You must re-enroll in the Health Care and Dependent Care FSAs each year to continue participating.

## Changes to Your Elections During the Year

Choose carefully, as you may only make changes to most benefits if you experience a qualified life event, such as marriage or the birth of a child. You must make your changes online within 31 days of the event. You will have another 31 days after you receive a request for documentation from the Benefits Service Center to submit any required documentation.

# 4 KNOW WHO TO CONTACT

Paul Carrubba with  
Manuel  
*Pilot*

## LIVE SMART

Contact information for all your benefits in one place, as well as instructions for accessing detailed plan information.




# Contacts

IF YOU WANT TO ...	CONTACT ...
<ul style="list-style-type: none"> <li>Find benefits information, forms, contact lists and links to plan administrators' websites</li> <li>Get information on life events</li> <li>Enroll online</li> <li>See current benefit election summary</li> <li>Find information about your health accounts and Flexible Spending Accounts</li> <li>Find Summary Plan Descriptions (SPDs)</li> </ul>	<p><b>my.aa.com</b>  <b>Benefits Service Center</b>                      888-860-6178                      (9 a.m.–6 p.m. CT, Monday–Friday)</p>
<ul style="list-style-type: none"> <li>Check online claim status and details</li> <li>Compare hospitals and medical costs</li> <li>Find a doctor</li> <li>Order and print ID cards</li> </ul>	<p><b>UnitedHealthcare</b>                      800-955-8095  <b>BlueCross BlueShield of Texas</b>                      877-235-9258</p>
<ul style="list-style-type: none"> <li>Find pharmacy information and a list of preventive drugs</li> <li>Review formulary and drug costs</li> </ul>	<p><b>Express Scripts</b>                      800-988-4125</p>
<ul style="list-style-type: none"> <li>Ask dental coverage questions</li> <li>Check dental claims</li> </ul>	<p><b>MetLife</b>                      866-838-1072</p>
<ul style="list-style-type: none"> <li>Ask vision coverage questions and find additional information</li> <li>Print ID card</li> </ul>	<p><b>EyeMed</b>                      844-714-5678</p>
<ul style="list-style-type: none"> <li>Find out more about your Wellness program</li> </ul>	<p><b>WebMD Wellness</b>                      888-383-8740</p>
<ul style="list-style-type: none"> <li>Review and enroll in voluntary benefits</li> </ul>	<p><b>Voluntary Benefits</b>                      855-550-0706</p>
<ul style="list-style-type: none"> <li>Find out more or ask for assistance from the OptumHealth Employee Assistance Program (EAP)</li> </ul>	<p><b>OptumHealth</b>                      access code: American                      800-363-7190</p>



Jessica Manzo  
 HR Business Partner



Zeeshan Rizvi  
Technical Services  
Senior Engineer

## Important Notices

### Summary of Benefits and Coverage


American Airlines is required to provide you the Summary of Benefits and Coverage (“SBC”) and the Uniform Glossary (“UG”). We’ve created a separate SBC for each of the self-funded medical benefit options that will become effective on January 1, 2016, and the UG applies to all of these options. You can use the SBCs and the UG as quick references for what benefits are available in each option and an explanation of terms used in benefit plans.

**Access the SBCs and UG.** You can also obtain paper copies of the SBCs and UG free of charge by calling the Benefits Service Center at **888-860-6178**.

### About This Overview

DISCLAIMER: This is an overview of your benefit options. The complete provisions of the plans are set forth in the plan documents, available for review from Your Health Resources under Official Plan Document and Summary Plan Description or by contacting HR Services. If the information in this overview is inconsistent with the plan documents, the plan documents will govern. This overview is not intended as a contract of employment or a guarantee of current, past or future employment.

The plan sponsor(s) reserves the right to amend or terminate each plan at any time.



Julie Nasios with daughters Lia  
and Christina  
Sales Planning  
Senior Analyst