

2025 Annual Enrollment

Cheat sheet

Enroll Oct. 28 through Nov. 11 in the Benefits Service Center through my.aa.com/enrollment.

One of the many ways American Airlines cares for you and your family on life's journey is through its benefits. Annual Enrollment is your once-a-year opportunity to review and make changes to your benefits for the following year (unless you experience a qualifying life event). To help you navigate the many benefits available to you, use this cheat sheet as a guide. For more details on each benefit, go to my.aa.com/enrollment, where they are grouped into five key areas:



Benefits Highlights

This section can help you make the most of your benefits by shining the spotlight on the preventive care, virtual care, mental health support and other services available through your American Airlines benefits.



Health

Here the site outlines medical options, as well as prescription drug, dental and vision coverage. These pages also point you to resources, such as Accolade, to help you understand your coverage and explain how our benefits provide mental health coverage.



Spend and Save

American offers several spending accounts to help you pay for out-of-pocket health and dependent care expenses. You'll find detailed information about each account here, as well as resources to help you choose the spending accounts that work best for you. You can also learn more about your 401(k) and how the Financial Wellness Checkup can help support you during Annual Enrollment.



Income Protection

It pays to understand these benefits. Here we explain how you and your loved ones can benefit from life, disability and accident coverage when the unexpected happens.



Added Benefits

Sometimes you need some extra coverage based on your personal circumstances. Review our Added Benefits, like pet insurance, legal insurance, critical illness coverage, identity theft protection and more.

Medical options

The table below compares the plans and shows what you pay for in-network services. If you live in California, Hawaii, Oklahoma, Puerto Rico or the Washington, D.C., area, you also have access to HMO options. Learn more at my.aa.com/enrollment.

		Core	Standard	Plus	High Cost Coverage	DFW ConnectedCare
Need-to-know features		Access to a health savings account (HSA) with a triple tax advantage	Access to traditional health plan features	Access to traditional health plan features PLUS the chance to earn up to \$1,500 ¹ in credits each year	Access to a low out-of-pocket maximum at a high cost	Experience the Baylor Scott & White ecosystem in the Dallas-Fort Worth area
Company contributes to your spending or savings account		No	No	Yes \$500 ¹ in credits for a health reimbursement arrangement (HRA) and \$1,000 ^{1,2} in credits for a retiree health reimbursement arrangement (RHRA)	No	No
Deductible	You only	\$1,650	\$850	\$1,650	\$400	\$0
	Family	\$3,300 ²	\$2,550	\$4,950	\$1,200	\$0
Out-of-pocket maximum	You only	\$4,700 includes deductible	\$2,850 includes deductible	\$4,200 ⁴ includes deductible	\$2,400 includes deductible	\$3,500
	Family	\$9,400 ³ includes deductible	\$7,550 includes deductible	\$8,900 ⁴ includes deductible	\$6,200 includes deductible	\$7,000
Preventive care		\$0 no deductible	\$0 no deductible	\$0 no deductible	\$0 no deductible	\$0
Doctor On Demand telemedicine		20% ⁶ after deductible	\$20 ⁷ no deductible	\$20 ⁷ no deductible	\$20 ⁷ no deductible	\$10 ^{5,8}
PCP visit		20% after deductible	\$30 ⁷ no deductible	\$25 ⁷ no deductible	\$25 ⁷ no deductible	\$15 ⁸
Specialist visit		20% after deductible	20% after deductible	\$45 ⁷ no deductible	\$60 ⁷ no deductible	\$50 ⁸
Outpatient hospitalization		20% after deductible	20% after deductible	20% after deductible	20% after deductible	\$300 ⁸
Inpatient hospitalization		20% after deductible	20% after deductible	20% after deductible	20% after deductible	\$500 ⁸ /day; \$1,500 ⁸ max
Urgent care		20% after deductible	20% after deductible	20% after deductible	\$100 ⁷ no deductible	\$75
Emergency room¹⁰		20% after deductible	\$100 ^{7,9} + 20% after deductible	\$200 ^{7,9} + 20% after deductible	\$200 ^{7,9} + 20% after deductible	\$300 ^{8,9,11}

1 Available only if you obtain a preventive care exam, such as an annual exam, well-woman exam, preventive colonoscopy or preventive mammogram through one of the plan's in-network providers.

2 If more than one person is covered, the family deductible must be met before expenses are covered.

3 There is an individual out-of-pocket maximum of \$6,850.

4 The amount here is offset by the \$500 in credit earned by getting a preventive care exam.

5 DFW ConnectedCare participants also have access to telemedicine offered by Baylor Scott & White Health.

6 Before meeting the deductible, Core participants will pay \$65.

7 Copays do not count toward the deductible but do count toward the out-of-pocket maximum.

8 Copays count toward the out-of-pocket maximum.

9 Copay waived if admitted.

10 When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, the plan will apply your cost share in compliance with a federal law designed to prevent surprise medical bills and balance billing.

11 If a nonemergency, you'll pay \$300 and then 40% of the total cost.

Monthly paycheck contributions for medical coverage

	Core ¹	Standard	Plus	High Cost Coverage	DFW ConnectedCare
You only	\$105.04	\$168.82	\$168.82	\$393.80	\$102.28
You + spouse	\$273.14	\$438.94	\$438.94	\$1,114.49	\$265.94
You + child(ren)	\$189.10	\$303.89	\$303.89	\$708.83	\$184.11
You + family	\$367.69	\$590.90	\$590.90	\$1,500.56	\$358.02

1 You can enroll your domestic partner for coverage in the Core option. Imputed income applies.

While health care costs continue to rise, American remains committed to providing you with high-quality services with a range of medical options to fit your needs and your budget. This year, you'll see changes to contributions for all our **medical**, **dental**, and **vision** options. We continue to share the cost of health care coverage for you and your family, with American absorbing approximately 80% of the costs.

Prescription drug coverage

When you enroll in a medical option (except an HMO), you automatically get prescription drug coverage through CVS Caremark. The table below shows what you pay to fill prescriptions.

		Core ¹	Standard	Plus	High Cost Coverage	DFW ConnectedCare
Retail pharmacy (up to 30-day supply)	Generic	20% ² after deductible	20% ² no deductible (\$10 min/\$40 max)	20% ² no deductible (\$10 min/\$40 max)	20% ² no deductible (\$10 min/\$40 max)	\$20 ^{2,3}
	Preferred	20% ^{2,4} after deductible	30% ^{2,4} no deductible (\$30 min/\$100 max)	30% ^{2,4} no deductible (\$30 min/\$100 max)	30% ^{2,4} no deductible (\$20 min/\$75 max)	30% (\$30 min/\$100 max) ^{2,3,4}
	Nonpreferred	20% ^{2,4} after deductible	50% ^{2,4} no deductible (\$45 min/\$150 max)	50% ^{2,4} no deductible (\$45 min/\$150 max)	50% ^{2,4} no deductible (\$35 min/\$90 max)	50% (\$45 min/\$150 max) ^{2,3,4}
CVS Maintenance Choice pharmacy or mail order (up to 90-day supply)	Generic	20% ² after deductible	20% ² no deductible (\$5 min/\$80 max)	20% ² no deductible (\$5 min/\$80 max)	20% ² no deductible (\$5 min/\$80 max)	\$40 ^{2,3}
	Preferred	20% ^{2,4} after deductible	30% ^{2,4} no deductible (\$60 min/\$200 max)	30% ^{2,4} no deductible (\$60 min/\$200 max)	30% ^{2,4} no deductible (\$40 min/\$150 max)	30% (\$60 min/\$200 max) ^{2,3,4}
	Nonpreferred	20% ^{2,4} after deductible	50% ^{2,4} no deductible (\$90 min/\$300 max)	50% ^{2,4} no deductible (\$90 min/\$300 max)	50% ^{2,4} no deductible (\$70 min/\$180 max)	50% (\$90 min/\$300 max) ^{2,3,4}

1 In the Core option, you are responsible for the full cost of prescriptions until you reach your deductible.

2 To avoid a penalty, you must use mail order or a CVS, Safeway-owned or Baylor Scott & White Health (in DFW) retail pharmacy for maintenance and long-term prescriptions after the first three refills.

3 Copays count toward the out-of-pocket maximum.

4 If you select a brand-name prescription medication when a generic version is available, you pay the generic coinsurance or copay plus the price difference between the generic and the brand-name price.

Accounts that help you save on taxes and cover eligible expenses

	Health savings account	Health care flexible spending account	Limited purpose flexible spending account	Dependent care flexible spending account	Health reimbursement arrangement	Retiree health reimbursement arrangement ¹
Eligibility	Enroll in Core . ²	Enroll in any medical option except Core or waive coverage.	Enroll in Core .	You have dependents needing care so you can work.	Enroll in Plus medical plan AND get a preventive care exam. ³	Enroll in Plus medical plan AND get a preventive care exam.
Who funds	You fund with pretax dollars. ⁴	You fund with pretax dollars.	You fund with pretax dollars.	You fund with pretax dollars.	American funds.	American funds.
Annual maximum contribution/credit	Up to \$4,300 (you only) Up to \$8,550 (family) Additional \$1,000 (if age 55 or older)	Up to \$3,200	Up to \$3,200	Up to \$5,000 per family (or \$2,500 if married and filing taxes separately)	\$500⁵ in credit	\$1,000⁵ in credit
Examples of eligible expenses	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products, premiums for COBRA, premiums for Medicare (in retirement only)	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products	Dental and vision	Child care, after-school care, adult day care, summer day camp expenses	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products	Medical, dental, vision, prescription and over-the-counter drugs, feminine hygiene products, premiums for COBRA, Medicare and long-term care ⁶
Funds can be invested	Yes	No	No	No	No	No
Carrying over contributions	Yes	\$640 or up to IRS max	\$640 or up to IRS max	No	Yes	No
If I leave American, do I keep it?	Yes	Yes , if you enroll in COBRA.	Yes , if you enroll in COBRA.	No	Yes , if you enroll in COBRA. ⁷	Yes , if you retire from American under the 65-point plan. ^{6,7}

1 Available through a separate RHRA plan.

2 Most people qualify for an HSA, but you are not eligible to make or receive contributions if you're covered by another medical option that isn't a high-deductible option (like American's Core option), including Medicare and TRICARE; if you can be claimed as a dependent on somebody else's tax return; or if you or your spouse has an HCFSA.

3 If you have an HRA from prior years that has credits remaining, you may use those credits toward eligible expenses if enrolled in an American medical option. Note that if enrolled in the Core medical option, only dental and vision expenses are eligible.

4 HSAs offer pretax savings under federal laws and most state income tax laws. California and New Jersey tax HSA contributions.

5 This is the maximum annual contribution. American adds these credits if you are enrolled in the Plus medical option and complete an annual preventive care exam. You are not allowed to contribute.

6 RHRA credits can only be used in retirement and if you are 65-point-plan eligible when you retire. To be 65-point-plan eligible, your age plus a minimum of 10 years of credited service at American must add up to 65.

7 If you retire under the 65-point plan with HRA funds in your account, they will roll over into your RHRA.

Dental

You have the choice to enroll in the Plus option or the Basic option, both offered through MetLife. For details about your dental coverage options, go to my.aa.com/enrollment.

Coverage level	Monthly paycheck contributions	
	Plus	Basic
You only	\$8.36	\$6.02
You + spouse/ domestic partner	\$17.32	\$12.47
You + child(ren)	\$18.74	\$13.49
You + family	\$29.62	\$21.32

Vision

American offers vision coverage through EyeMed. For details about your vision coverage option, go to my.aa.com/enrollment.

Coverage level	Monthly paycheck contributions
You only	\$6.54
You + spouse/ domestic partner	\$12.67
You + child(ren)	\$12.44
You + family	\$17.79

Added Benefits

Enroll in these during Annual Enrollment	Enroll in these anytime during the year
<ul style="list-style-type: none"> • Critical illness insurance • Hospital indemnity plan • Legal plan 	<ul style="list-style-type: none"> • Accident insurance • Auto and home insurance • Dental discount program • Identity theft protection • Pet insurance

For more information or to enroll in all Added Benefits except the legal plan, hospital indemnity or accident insurance, go to my.aa.com/added-benefits or call 855-550-0706.

For your convenience, you can enroll in the legal plan, hospital indemnity coverage and accident insurance through the Benefits Service Center via my.aa.com/enrollment.

Life insurance

You automatically receive basic life insurance equal to two times your annual pay, up to \$70,000. You can purchase additional coverage for you as well as for your spouse or domestic partner and child(ren). To view coverage details and rates, access my.aa.com/enrollment and go to Income protection.

AD&D and VPAI insurance

American provides basic accidental death and dismemberment (AD&D) insurance coverage equal to \$10,000 at no cost to you. You can enroll in voluntary personal accident insurance (VPAI) if you want additional coverage for you, your spouse or domestic partner and child(ren). VPAI pays a benefit only in the event of death; paralysis; or loss of limb, sight, speech or hearing.

Disability insurance

You may enroll in optional short-term disability or voluntary long-term disability (LTD) coverage offered through MetLife. To view coverage details and rates, access my.aa.com/enrollment and go to Income Protection.

How to enroll

Carefully review your benefit options so you understand what's available for 2025 and can choose what's best for you and your family.

Enroll starting Oct. 28

When you're ready to make your elections, you can do so through my.aa.com/enrollment.

- Enroll in most benefits through the Benefits Service Center. Need help with enrolling? Schedule a virtual appointment for one-on-one help.
- To enroll in other Added Benefits, visit my.aa.com/added-benefits.

You have until 11:59 p.m. CT on Nov. 11 to make your elections.

Making changes to coverage

Your elections will take effect on Jan. 1, 2025, and remain in effect for the full calendar year. You will not be able to update them until the next Annual Enrollment unless you experience a qualifying life event.

If you don't enroll

If you don't make any elections, most of your coverage from 2024 will carry over to 2025.

Take action on your spending accounts and set new goal amounts and contribution limits

- Set your HSA goal. If you elect the Core medical option and wish to contribute to an HSA in 2025, you'll need to set a new HSA goal amount. (You can also update your goal amount anytime through Dec. 2 of each plan year.)
- Reenroll in your FSAs. If you want to have a flexible spending account (FSA) for health care, dependent care or limited purpose expenses, you must reenroll and make a new contribution election each year.

If you have questions or need help

- Engage with our People team and benefits vendors during one of our roadshows. You can also register for a virtual information session. Find the schedules for both on the Events page at my.aa.com/enrollment.
- **Call the American Airlines Benefits Service Center at 888-860-6178.** The hours during Annual Enrollment are Monday through Friday, 7 a.m. to 7 p.m. CT. Special extended hours during the final week of Annual Enrollment (Nov. 4 through Nov. 11) are Monday through Friday, 7 a.m. to 8 p.m. CT.

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 benefits options that are effective on Jan. 1, 2025, 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 benefits plans. You can access the SBCs and UG from my.aa.com/enrollment. This is an overview of your benefits options. The complete provisions of the plans are set forth in the plan documents, available for review at my.aa.com. 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.