



2021 ANNUAL ENROLLMENT

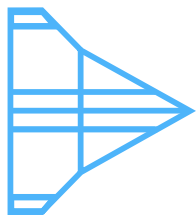
A GUIDE TO YOUR BENEFITS
ENROLL STARTING OCT. 15

LOOKING AHEAD TO 2021

Life's journey can take us in many directions – often when we least expect it. It's no secret that this year has been a tough one, with lots of dips and turns.

Still, we prepare for tomorrow, and that includes participating in Annual Enrollment. Now's the time to choose the benefits you'll want next year, like medical coverage and additional plans for hospitalization and legal support.

Annual Enrollment runs from Oct. 15 to Nov. 6, 2020. You'll have until 11:59 p.m. CT on Nov. 6 to elect your 2021 benefits. To get started, head to my.aa.com and click **Enroll Now**.



ADDED RESOURCES FOR SELECT TEAM MEMBERS

Furloughs and early outs

If you are affected by American's reduction in force or have participated in a voluntary early out program (VEOP), please refer to the **furlough packet** or **VEOP packet** for your respective workgroup for more information about your benefits eligibility.

If you have elected to continue coverage through COBRA, you will also receive Annual Enrollment materials directly from Alight.

Leaves of absence

If you are taking a voluntary leave of absence (VLOA) that was offered in response to COVID-19, you are allowed to make changes to any of your benefits during Annual Enrollment. For more information, refer to your **VLOA packet**.

For most unpaid leaves, if you are enrolled in medical, dental or vision coverage, you may make changes to only that coverage during Annual Enrollment – if you are current on your direct bill payments.

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WHAT YOU NEED TO KNOW

As we move into 2021, here are some important things you'll want to keep in mind to get the benefits that are right for you and your family.

 Also applies to legacy American accreted team members.

WHAT'S CHANGING

MEDICAL

The PPO 100 option will not be offered in 2021. You will have these medical options for 2021: PPO 80, PPO 90, **NEW** Standard, **NEW** High Cost Coverage, Core and DFW ConnectedCare (only available in the DFW area). Consider the Core option and, if you are in the DFW area, the DFW ConnectedCare option. Both offer unique advantages!

If you were represented by the IAM on March 26, 2020 – the date the new joint collective bargaining agreement was signed – and you are not currently enrolled in a PPO option, you have a **ONE-TIME OPPORTUNITY** to enroll in the PPO 80 or PPO 90 medical option. Former legacy American accreted team members also have this opportunity. No new entrants will be allowed to elect the PPO 80 or PPO 90 options after this year's Annual Enrollment.

STAYWELL RX COPAY

If you have diabetes, high blood pressure or asthma, the StayWell Rx prescription service could still save you money in 2021. However, the copay for 90-day brand-name medications is increasing to \$30. Learn more about StayWell Rx on [page 15](#).

DENTAL

The Dental PPO option will not be offered in 2021. You'll have two options: **Plus** and **Basic**.

The Plus option offers a higher level of coverage and the Basic option offers a lower level of coverage, so you can pick the one that best fits your needs. Learn more on [page 16](#).

LIFE INSURANCE

Your current life insurance coverage will automatically switch to American's basic life insurance coverage of \$70,000. The value of company-paid life insurance above \$50,000 will be taxable income (imputed income applies).

The transition will be completed by calculating the total amount of life insurance you have currently, including company-paid basic, team member-paid basic and voluntary. Of that total, \$70,000 will become basic company-paid life insurance. The remainder will convert to voluntary life insurance, with no proof of good health needed.

VOLUNTARY ACCIDENT INSURANCE

Your options will change to:

- For you: up to \$500,000.
- For your spouse: up to \$350,000.
- For your children: up to \$10,000.

If you have family coverage, you will have to elect a new level of coverage for 2021.

DISABILITY COVERAGE

You will automatically be enrolled in American's long-term disability coverage. You will not need to provide proof of good health. If you do not want this coverage, you must waive it during Annual Enrollment.

In addition, any optional short-term disability coverage you have through American will end and will be replaced by an option provided by the Association.



IF YOU DON'T ENROLL ...

If you don't take action, the majority of your 2020 benefits elections will carry over for 2021 (including added benefits) **with the following exceptions:**

Medical

If you are enrolled in the PPO 100 option, you'll automatically be enrolled in the PPO 80 option for 2021, covering the same dependents.

Dental

If you're currently enrolled in the Dental PPO option, you'll automatically be enrolled in the Plus option. If you would like to change to the Basic option, you must take action during Annual Enrollment. **If you choose to stay in the Plus option, you may not change to the Basic option or drop coverage for two years.**

Spending accounts

Health savings account (HSA)

You must set a new HSA goal amount each year. You can also make changes to your goal amount anytime during the year.

Flexible spending accounts (FSAs)

You must re-enroll and make a new contribution election each year.

Voluntary accident insurance

If you currently have family coverage, your team member coverage will carry over, but your family coverage will not.



Looking ahead: Life events

Annual Enrollment is typically your one opportunity to make changes to your benefits for the upcoming year, but we know life can take you in many directions. If you experience a qualifying life event – such as having a baby, getting married or divorced, or going on or returning from an unpaid leave of absence, you can make changes during the year.

- After a life event, you will have up to **60 days** to make any needed changes to your benefits.
- You will have **31 days** after that to submit any required documentation.

For more information, visit the **Life Events** page under Team Member Services on **Jetnet**.

WHO IS ELIGIBLE

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

- Spouse
- Dependent children up to age 26, or to any age if considered a disabled dependent.¹
- For the Core option coverage, as well as dental, vision, and life and accident insurance, you may enroll your eligible domestic partner and domestic partner's children² up to age 26, or to any age if considered a disabled dependent.¹

You will be asked to provide documentation for any newly enrolled dependents before their coverage can begin.

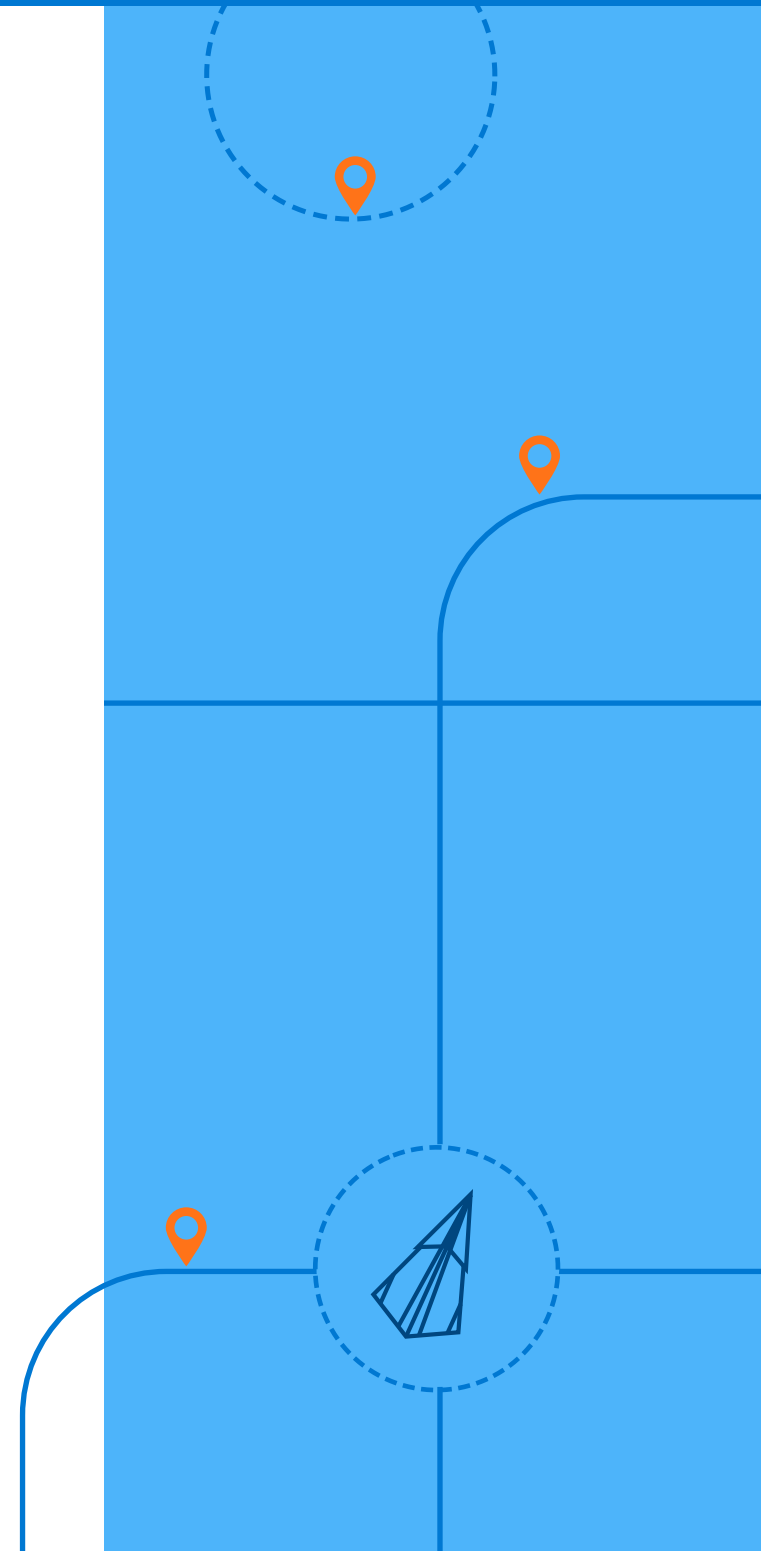
Are you married to another American team member?

You can enroll in medical, dental and vision coverage separately or as a dependent. Be sure to compare costs — it will cost more to be enrolled as a dependent than if you enroll alone as a team member. If you're already covered under your American spouse's coverage and want to be covered as a team member instead, call the Benefits Service Center.

If you're leaving the company and are married, consider enrolling in your spouse's plan, if available. In most cases, your termination of employment would be considered a qualifying life event, allowing your spouse to make changes to coverage mid-year.

¹ Refer to your [Summary Plan Description](#) for the details.

² Imputed income applies.



MEDICAL OVERVIEW

During Annual Enrollment, choosing the right medical coverage is one of the most important decisions you'll make. We offer a variety of options depending on your needs, including lower-cost plans, such as the Core option and DFW ConnectedCare option (available in the DFW area only).

You can review each option in more detail on the following pages.

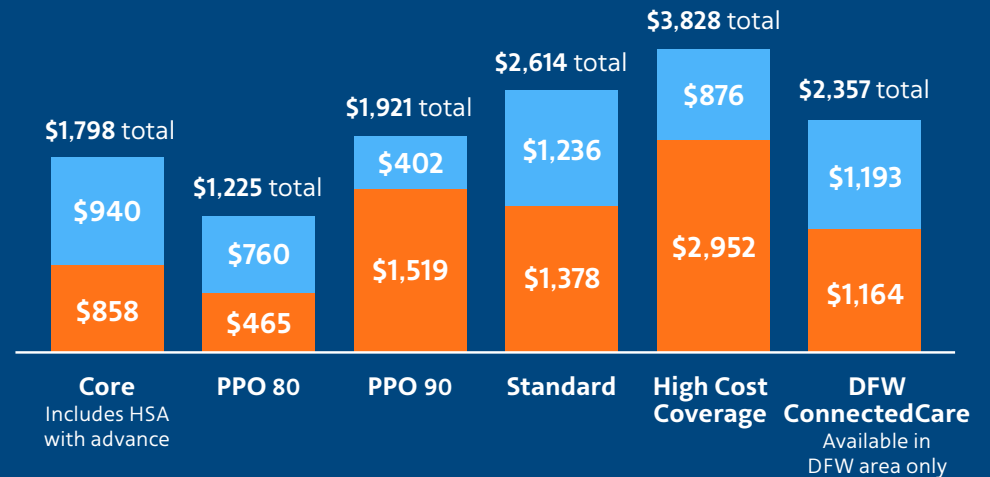
AVOID TAKING A WRONG TURN

Don't pay for more coverage than you need. Do the math to decide which option is best for you. Keep these facts in mind.

Only about 30% of team members typically reach their annual deductible.

Only about 10% of team members typically meet their annual out-of-pocket maximum.

2021 (you-only coverage)



Annual paycheck contributions

What is deducted from your paycheck for you-only coverage.

Average medical expenses

What a team member paid on average for care in 12 months under a particular option. This includes the deductible, where applicable. You can review each option in more detail on [page 10](#).

NOTE: Costs are based on average team member usage.

MEDICAL: COMPARISON AT A GLANCE

	CORE (Includes HSA with advance)	PPO 80	PPO 90	STANDARD	HIGH COST COVERAGE	DFW CONNECTEDCARE (Available in DFW area only)
Free in-network preventive care	✓	✗	✗	✓	✓	✓
Health savings account (HSA)	✓	✗	✗	✗	✗	✗
Paycheck contributions	\$\$\$\$ Low	\$\$\$\$ Lowest	\$\$\$\$ High	\$\$\$\$ Medium	\$\$\$\$ Highest	\$\$\$\$ Medium
Copays (Set dollar amount when you visit a provider or pharmacy)	✗	For most services	For most services	For some services	For some services	✓
Deductible	 Highest	 Low	 Lowest	 Medium	 Low	 None
Out-of-pocket maximum	 Highest	 Medium	 Low	 Medium	 Medium	 High
	Low paycheck contributions <ul style="list-style-type: none"> Comes with an HSA (see page 19) Domestic partner coverage available (imputed income applies) 	Lowest paycheck contributions <ul style="list-style-type: none"> Higher deductible and out-of-pocket maximum than the PPO 90 	High paycheck contributions <ul style="list-style-type: none"> Lower deductible and out-of-pocket maximum compared to most other options 	Moderate costs <ul style="list-style-type: none"> Copays for primary care visits Middle-of-the-road coinsurance and deductible 	Generally highest total costs <ul style="list-style-type: none"> Highest paycheck contributions 	No deductible <ul style="list-style-type: none"> Predictable costs Lower paycheck contributions

MEDICAL: WHAT YOU PAY

WHAT YOU PAY		CORE (Includes HSA with advance)		PPO 80		PPO 90		STANDARD		HIGH COST COVERAGE		DFW CONNECTEDCARE (Available in DFW area only – no out-of-network care unless it is an emergency. See page 12.)
		In-network	Out-of-network ¹	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network ¹	In-network	Out-of-network ¹	
Deductible	You only	\$1,500	\$4,000	\$450	\$900	\$225	\$450	\$850	\$3,000	\$400	\$1,550	\$0
	Family	\$3,000 ²	\$8,000	\$900	\$1,800	\$450	\$900	\$2,550	\$9,000	\$1,200	\$4,650	\$0
Out-of-pocket maximum	You only	\$4,000 includes deductible	\$12,000 includes deductible	\$3,000 includes deductible	\$6,000 includes deductible	\$1,500 includes deductible	\$3,000 includes deductible	\$2,850 includes deductible	\$9,000 includes deductible	\$2,400 includes deductible	\$7,550 includes deductible	\$3,500
	Family	\$8,000 ³ includes deductible	\$24,000 includes deductible	\$6,000 includes deductible	\$12,000 includes deductible	\$3,000 includes deductible	\$6,000 includes deductible	\$7,550 includes deductible	\$24,000 includes deductible	\$6,200 includes deductible	\$19,650 includes deductible	\$7,000
Preventive care		\$0 no deductible	40% after deductible	\$25 ⁴ no deductible	Not covered	\$25 ⁴ no deductible	Not covered	\$0 no deductible	40% after deductible	\$0 no deductible	40% after deductible	\$0
Telemedicine⁵		20% ⁶ after deductible	N/A	\$20 ⁴ no deductible	N/A	\$20 ⁴ no deductible	N/A	\$20 ⁷ no deductible	N/A	\$20 ⁷ no deductible	N/A	\$10 ⁸
PCP visit		20% after deductible	40% after deductible	\$25 ⁴ no deductible	40% after deductible	\$25 ⁴ no deductible	30% after deductible	\$30 ⁷ no deductible	40% after deductible	\$25 ⁷ no deductible	40% after deductible	\$15 ⁸
Specialist visit		20% after deductible	40% after deductible	\$40 ⁴ no deductible	40% after deductible	\$40 ⁴ no deductible	30% after deductible	20% after deductible	40% after deductible	\$60 ⁷ no deductible	40% after deductible	\$50 ⁸
Outpatient hospitalization		20% after deductible	40% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$300 ⁸
Inpatient hospitalization		20% after deductible	40% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$500 ⁸ /day; \$1,500 ⁸ max
Urgent care		20% after deductible	40% after deductible	\$40 ⁴ no deductible	40% after deductible	\$40 ⁴ no deductible	30% after deductible	20% after deductible	40% after deductible	\$100 ⁷ no deductible	40% after deductible	\$75 ⁸
Emergency room		20% after deductible	20% after deductible	\$100 ^{4,9} no deductible	\$100 ^{4,9} no deductible	\$100 ^{4,9} no deductible	\$100 ^{4,9} no deductible	\$100 ^{7,9} + 20% after deductible	\$100 ^{7,9} + 20% after deductible	\$200 ^{7,9} + 20% after deductible	\$200 ^{7,9} + 20% after deductible	\$300 ^{8,9,10}

¹ Out-of-network costs are generally higher. See the [Summary Plan Description](#) for more information.

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

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

⁴ Copays do not count toward the deductible or out-of-pocket maximum and continue after you meet your out-of-pocket maximum.

⁵ Core, Standard, High Cost Coverage, PPO 80 and PPO 90 participants have access to Doctor On Demand. DFW ConnectedCare participants have access to both Doctor On Demand and telemedicine offered by Baylor Scott & White Health.

⁶ Before meeting the deductible, Core participants will pay \$59.

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 If a non-emergency, you'll pay \$300 + 40%.

MEDICAL: PAYCHECK CONTRIBUTIONS

Here are the monthly costs you'll pay for each medical option.

	CORE ¹ (Includes HSA with advance)	PPO 80	PPO 90	STANDARD	HIGH COST COVERAGE	DFW CONNECTEDCARE (Available in DFW area only)
You only	\$71.46	\$38.72	\$126.55	\$114.85	\$246.00	\$97.01
You + spouse	\$185.81	\$77.44	\$253.06	\$298.61	\$696.20	\$252.25
You + child(ren)	\$128.64	\$75.39	\$246.24	\$206.73	\$442.80	\$174.63
You + family	\$250.13	\$130.92	\$428.32	\$401.98	\$937.38	\$339.57

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

IMPORTANT INFORMATION ABOUT YOUR MEDICAL OPTIONS



Save money with in-network providers

See [page 33](#) for more details.



Network and claims

View the state map at my.aa.com to see the networks and claims administrators in your state.



Personalized care

Learn more about [Accolade](#) and [DFW ConnectedCare](#) health assistance.



HMO information

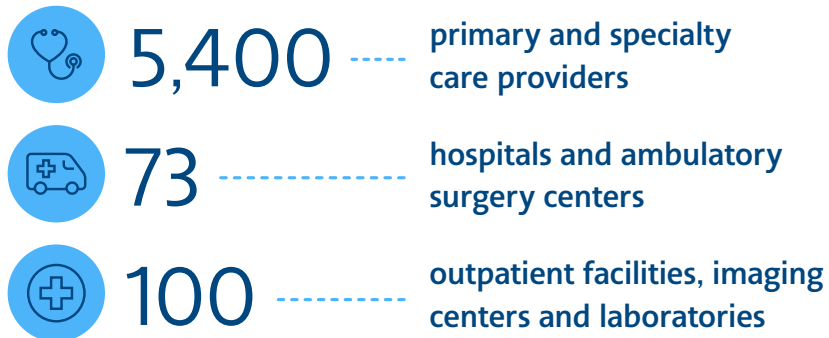
Find details at my.aa.com.

CONSIDER THE DFW CONNECTEDCARE OPTION

IF YOU LIVE IN THE DALLAS-FORT WORTH (DFW) AREA, THIS OPTION COULD BE A GREAT CHOICE.

Access to quality providers

The Baylor Scott & White Quality Alliance (BSWQA) network offers more than:



BSWQA partners with select providers and facilities, including Methodist Health System, Cook Children's, Children's Health and Catalyst Health Network.

No deductible

This option offers **no deductible and mostly copays** in comparison to other medical options.

No referral needed

Your **primary care physician** can coordinate all of your care – but you **don't need a referral** to see an in-network specialist.



Prescription drug costs

You pay the lesser of the copay or full cost for all prescription drugs.

DFW CONNECTEDCARE



A FEW THINGS TO KNOW WHEN CHOOSING DFW CONNECTEDCARE

Dallas-Fort Worth area only

Covered care is offered only by the BSWQA network in the DFW area. If you have covered dependents away at college or living outside the metroplex, this option probably isn't right for you.

Local network

In the DFW area, the BSWQA network is your go-to for care. Only urgent and emergency care are covered outside the network. Find in-network providers at dfwconnectedcare.com.

Travel outside the DFW area

If you're traveling outside the DFW area and need care, you have options, including telemedicine, eVisits, CVS MinuteClinics and clinics operated by Walmart.

You can get urgent care at any Aetna Signature Administrators Network facility, and you can get emergency care at any facility.

PRESCRIPTION DRUGS

When you enroll in medical coverage, you automatically have prescription drug coverage through Express Scripts.

WHAT YOU PAY	CORE ¹ (Includes HSA with advance)		PPO 80		PPO 90		STANDARD		HIGH COST COVERAGE		DFW CONNECTEDCARE ^{2,3}	
	In-network	Out-of-network ³	In-network	Out-of-network ³	In-network	Out-of-network ³	In-network	Out-of-network ³	In-network	Out-of-network ³		
Retail pharmacy (up to a 30-day supply)	Generic	20% ⁴ after deductible	40% after deductible	\$15 ^{4,5} no deductible	Not covered	\$15 ^{4,5} no deductible	Not covered	20% ⁴ no deductible (\$10 min/ \$40 max)	20% no deductible (\$10 min/ \$40 max)	20% ⁴ no deductible (\$10 min/ \$40 max)	20% no deductible (\$10 min/ \$40 max)	\$20 ^{4,6}
	Preferred	20% ^{4,7} after deductible	40% after deductible	\$30 ^{4,5,7} no deductible	Not covered	\$30 ^{4,5,7} no deductible	Not covered	30% ^{4,7} no deductible (\$30 min/ \$100 max)	30% no deductible (\$30 min/ \$100 max)	30% ^{4,7} no deductible (\$20 min/ \$75 max)	30% no deductible (\$20 min/ \$75 max)	\$50 ^{4,6,7}
	Non-Preferred	20% ^{4,7} after deductible	40% after deductible	\$50 ^{4,5,7} no deductible	Not covered	\$50 ^{4,5,7} no deductible	Not covered	50% ^{4,7} no deductible (\$45 min/ \$150 max)	50% no deductible (\$45 min/ \$150 max)	50% ^{4,7} no deductible (\$35 min/ \$90 max)	50% no deductible (\$35 min/ \$90 max)	\$100 ^{4,6,7}
Smart90 pharmacy and mail order (up to a 90-day supply)	Generic	20% ⁴ after deductible	Not covered	\$30 ^{4,5} no deductible	Not covered	\$30 ^{4,5} no deductible	Not covered	20% ⁴ no deductible (\$5 min/ \$80 max)	Not covered	20% ⁴ no deductible (\$5 min/ \$80 max)	Not covered	\$40 ^{4,6}
	Preferred	20% ^{4,7} after deductible	Not covered	\$60 ^{4,5,7} no deductible	Not covered	\$60 ^{4,5,7} no deductible	Not covered	30% ^{4,7} no deductible (\$60 min/ \$200 max)	Not covered	30% ^{4,7} no deductible (\$40 min/ \$150 max)	Not covered	\$100 ^{4,6,7}
	Non-Preferred	20% ^{4,7} after deductible	Not covered	\$100 ^{4,5,7} no deductible	Not covered	\$100 ^{4,5,7} no deductible	Not covered	50% ^{4,7} no deductible (\$90 min/ \$300 max)	Not covered	50% ^{4,7} no deductible (\$70 min/ \$180 max)	Not covered	\$200 ^{4,6,7}

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

² If you purchase prescription drugs at an out-of-network pharmacy, you will be reimbursed based on the Express Scripts discount price, **not** the actual retail cost of the medication, which means the amount you'll have to pay for your prescription will be greater than if you used an in-network retail pharmacy.

³ Out-of-network costs are generally higher. See the [Summary Plan Description](#) for more information.

⁴ 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 fills.

⁵ Copays do not count toward the deductible or out-of-pocket maximum and continue after you meet your out-of-pocket maximum.

⁶ Copays count toward the out-of-pocket maximum.

⁷ 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.



3 WAYS TO SAVE

ON PRESCRIPTIONS AS YOU GEAR UP FOR 2021



Save money with in-network retail pharmacies

See [page 33](#) for more details.



Paying for prescription drugs

In all medical options, you pay the lesser of the copay/coinsurance or full cost for all prescription drugs.



Find a pharmacy near you

Find a pharmacy near you via [my.aa.com](#). If you enroll in DFW ConnectedCare, you can also search for Baylor Scott & White Health pharmacies and manage prescriptions through the [MyBSWHealth app](#).

1

Say yes to low-cost or no-cost prescriptions

StayWell Rx, part of your Express Scripts prescription drug benefits, helps you save on eligible diabetes, high blood pressure and asthma medications, as well as supplies such as test strips and inhalers. You'll receive 90-day supplies of generic medications for free and brand-name medications for only \$30 when you use StayWell Rx. Enroll by calling the customer service phone number on the back of your medical ID card. Learn more at [my.aa.com](#).

2

Choose generics

You'll generally pay less for generics than for brand-name drugs. Talk with your doctor about whether there's a lower-cost option for your medication.

3

Use Smart90 pharmacies or mail order for long-term prescriptions

For the lowest costs on long-term medications, fill your 90-day prescriptions by **Express Scripts** mail order or at one of these locations:

- CVS (freestanding or located in Target).
- Safeway-owned pharmacies — including at any Safeway-owned chains such as Tom Thumb, Randalls and Vons.
- Baylor Scott & White Health pharmacies (in DFW).

DENTAL

WHAT YOU PAY	PLUS ¹		BASIC	
	In-network	Out-of-network ²	In-network	Out-of-network ²
Deductible	\$50 per person	\$75 per person	\$50 per person	\$75 per person
Annual maximum benefit: Preventive, basic and major care	\$2,000 per person	\$1,500 per person	\$1,000 per person	\$750 per person
Lifetime maximum benefit:³ Orthodontic care	\$2,000 per adult and child	\$1,500 per adult and child	\$1,000 per adult and child	\$750 per adult and child
WHAT YOU PAY				
Preventive care	0% no deductible	20% after deductible	0% no deductible	20% after deductible
Basic care For example, oral surgery, most root canals, extractions	20% after deductible	50% after deductible	50% after deductible	50% after deductible
Major care For example, crowns, molar root canals, dentures	20% after deductible	50% after deductible	50% after deductible	50% after deductible
Orthodontic care	50% after deductible	50% no deductible	50% after deductible	50% no deductible

¹ If you enroll in the Plus option, you must remain in that option for two years before changing to the Basic option or dropping coverage.

² Out-of-network costs are generally higher. See the [Summary Plan Description](#) for more information.

³ When you move from Dental PPO to Plus dental, your total lifetime orthodontic maximum is raised to \$2,000. The maximum does not reset, so if you already maxed out the \$1,500 under Dental PPO, you'll be eligible for only an additional \$500 (\$2,000 total).

MONTHLY PAYCHECK CONTRIBUTIONS

	PLUS	BASIC
You only	\$8.41	\$6.05
You + spouse or domestic partner	\$17.41	\$12.53
You + child(ren)	\$18.85	\$13.57
You + family	\$29.78	\$21.44



New for you

These are new options for all IAM-represented team members.



Consider the Dental Discount Program

If you think your expenses will exceed the maximum annual amount or won't be covered by your dental plan, you may want to enroll in this program for a 20% to 60% discount on services. You can enroll or disenroll anytime during the year. See [page 26](#) for more details.



Save money with in-network providers through MetLife

See [page 33](#) for more details.

VISION

WHAT YOU PAY	VISION PLAN	
	In-network (what you pay)	Out-of-network ¹ (what the plan reimburses)
Eye exam ²	\$10	Up to \$40
Eyeglass frames	\$0 up to \$140 allowance (20% discount on amount more than \$140)	Up to \$45
Eyeglass lenses ³	Single vision	Up to \$40
	Bifocal	Up to \$60
	Trifocal	Up to \$80
	Standard progressive	Up to \$60
Lens options	Standard anti-reflective coating	Up to \$3
	UV treatment or tint	Up to \$8
	Standard plastic anti-scratch coating	Up to \$8
	Photocromatic/transitions	Up to \$5
Contact lenses ³	Standard fitting	Not covered
	Conventional ³	Up to \$150
	Disposable ³	Up to \$150
Laser vision correction	15% discount on retail amount or 5% off promotional price at U.S. Laser Network	Not covered

¹ Out-of-network costs are generally higher. See the [Summary Plan Description](#) for more information.

² Covered once in a 12-month period.

³ The plan covers either eyeglass lenses or contact lenses. Exams for both eyeglass lenses and contact lenses are covered.

MONTHLY PAYCHECK CONTRIBUTIONS

VISION PLAN	
You only	\$5.28
You + spouse or domestic partner	\$10.24
You + child(ren)	\$10.05
You + family	\$14.37



Save money with in-network providers through EyeMed

See [page 33](#) for more details.



ACCOUNTS THAT HELP YOU SAVE

TODAY AND TOMORROW

We offer several types of accounts, including a health savings account (HSA) and flexible spending accounts (FSAs) for health care and dependent care. These accounts are a win-win: You save on taxes AND have funds to help you pay for eligible medical, dental, vision, prescription drug and dependent care expenses.

You must re-enroll in FSAs each year during Annual Enrollment. If you're enrolled in the Core medical option, you can also elect your HSA goal amount at this time.

5 REASONS TO CONSIDER AN HSA

(Available to Core option participants only)

- 1 You put money into your HSA – and you don't pay taxes on it.**
That's right. The money you contribute from your paychecks goes into your account tax-free.
- 2 Your money grows tax-free.**
You won't pay taxes on any earnings or interest.
- 3 Pay for expenses and still no taxes.**
You won't pay taxes as long as you use the money for eligible medical, dental, vision and prescription drug expenses.
- 4 Spend it now or save it for later.**
The money in your HSA rolls over each year. So you can use it to pay for eligible expenses now or save it for later down the road – even all the way into retirement.
- 5 It's yours forever.**
You never lose the money in your account, even if you leave American or retire.

HSA ADVANCE FEATURE

What if I need to pay for eligible expenses before my contributions are built up?

We've got you covered. We'll make all or part of your goal amount available to pay eligible expenses before your HSA is built up. The money is available starting on your coverage effective date.

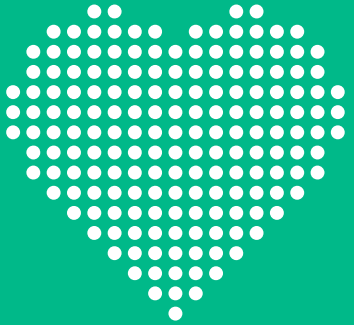
YOU ONLY:

UP TO
\$1,000
of what you contribute

FAMILY:

UP TO
\$2,000
of what you contribute

The HSA advance will not exceed what you decide to contribute. So if you enroll for family coverage and decide to put \$1,000 into your HSA next year, we'll make only that \$1,000 available – not \$2,000 – at the start of 2021.



AN HSA IS LIKE A 401(k) FOR HEALTH CARE

As you saw on [page 19](#), there are many benefits to having an HSA, which is only available with the Core medical option. But there's more! You also have the opportunity to invest money from your account. Investing your HSA dollars could earn you a greater return, and that could mean more financial security when it comes to covering health care costs in the future.

HERE'S WHAT YOU NEED TO KNOW:

- You'll need a balance of at least \$1,000 before you can start investing a portion of your savings. You can invest any amount over that \$1,000, but your HSA must maintain an uninvested cash balance of at least \$1,000.
- For amounts over that \$1,000, you control whether you invest, how much you invest and in which of the available investment options you invest.
- The Benefits Service Center, accessible via [my.aa.com](#), is where you'll go to set up an investment account.



Enroll in the Core medical option

If you like the idea of being able to contribute to an HSA and invest tax-free dollars for tax-free growth, you'll want to consider the Core medical option. This is the only option that allows you to have an HSA. Learn more starting on [page 8](#).



Not sure how much to invest?

Once you set up your account for investing, the Smart-Choice™ tool can help you decide how much to invest and how much to keep for health expenses. The tool is available through the Benefits Service Center, accessible via [my.aa.com](#).

HERE'S AN EXAMPLE OF HOW YOUR HSA CAN GROW OVER TIME

assuming varying levels of annual contributions and a 7% annual return.

● **\$1,000**
HSA annual investment

● **\$2,000**
HSA annual investment

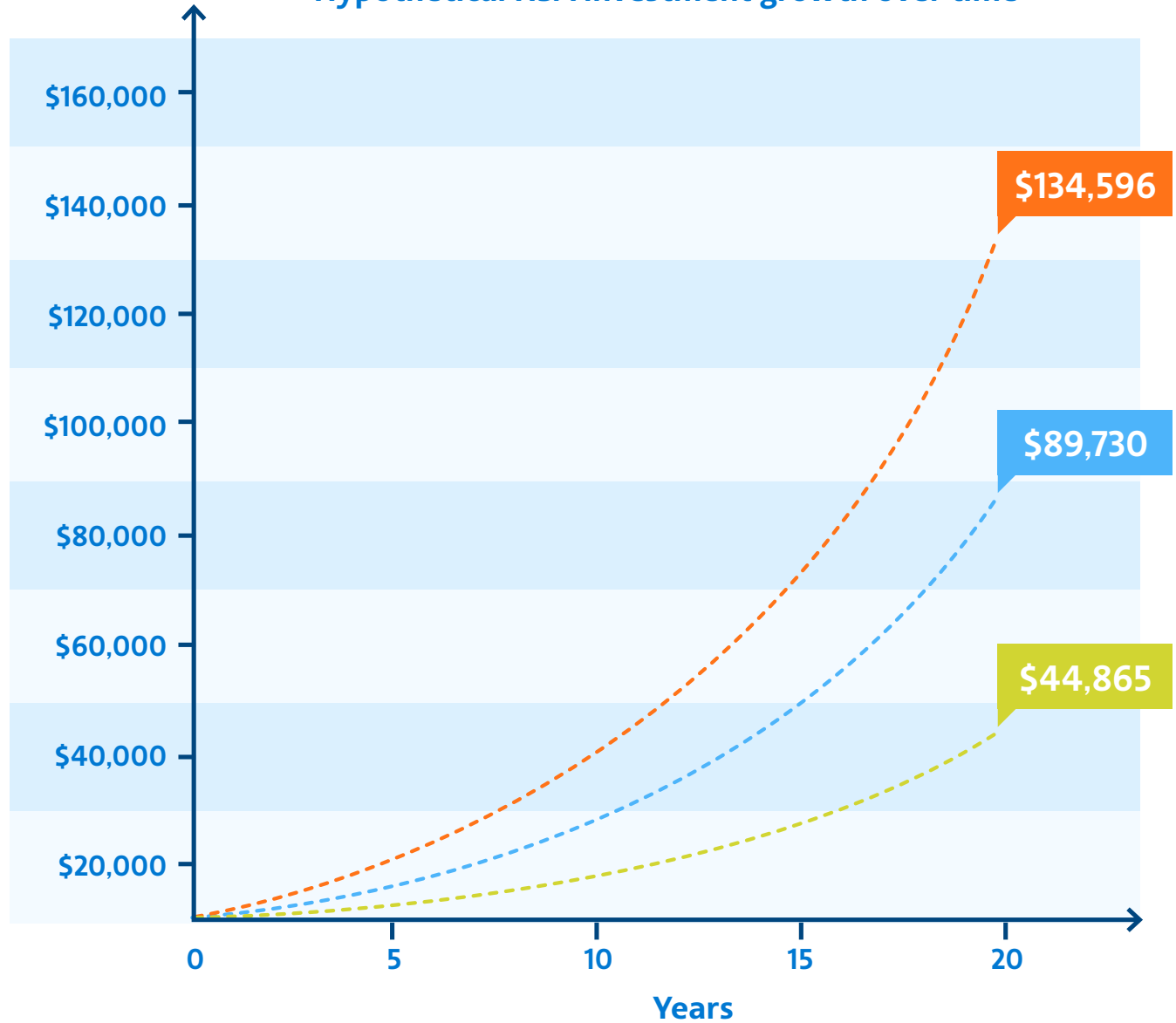
● **\$3,000**
HSA annual investment

alight Smart-Choice Accounts™







Source: smartasset.com/investing/investment-calculator

Chart is provided for illustrative purposes only and is not a guarantee of earnings or growth.

Hypothetical HSA investment growth over time



HERE'S HOW YOUR ACCOUNT OPTIONS STACK UP

ACCOUNT	Eligibility	Eligible expenses ¹	Maximum contributions	Carrying over contributions	If I leave American, do I lose it?
HSA	Enroll in the Core medical option.	<ul style="list-style-type: none"> • Medical • Dental • Vision • Prescription drugs • Over-the-counter medications² • Feminine hygiene products 	<p>Up to \$3,600 (you only)</p> <p>Up to \$7,200 (family)</p> <p>Additional \$1,000 (if 55 or older)</p>	<p> Yes</p>	<p> Never</p>
Health care FSA	Enroll in any other option besides Core, or waive medical coverage.	<ul style="list-style-type: none"> • Medical • Dental • Vision • Prescription drugs • Over-the-counter medications² • Feminine hygiene products 	<p>Up to \$2,750</p>	<p>Only \$550; the rest is lost.</p>	<p> Yes unless you continue under COBRA.</p>
Limited purpose FSA	Enroll in the Core medical option. ³	<ul style="list-style-type: none"> • Dental • Vision 	<p>Up to \$2,750</p>	<p>Only \$550; the rest is lost.</p>	<p> Yes unless you continue under COBRA.</p>
Dependent care FSA	You have dependents needing care so you can work. ⁴	<ul style="list-style-type: none"> • Child care • After-school care • Adult day care • Summer camp expenses 	<p>Up to \$5,000 per family (or \$2,500 if married and filing taxes separately)</p>	<p> No You lose any amount you don't use by March 15, 2022.</p>	<p> Yes</p>

¹ See IRS Publications [502](#) and [969](#) for details on eligible health care expenses. See IRS publication [503](#) for details on eligible dependent care expenses.

² Proof of medical necessity may be required.

³ If you enroll in the Core option with the HSA, you can use the limited purpose FSA to pay for eligible dental and vision expenses only – which allows you to reserve your HSA for eligible medical expenses.

⁴ Money in your dependent care FSA can only be spent on expenses necessary for you and your spouse to work, look for work or attend school full time. You can use your dependent care FSA for dependents under age 13 whom you claim on your federal tax return (or for whom you are the custodial parent, if divorced) and/or a spouse or dependent who is physically or mentally incapable of self-care and lives in your home for more than half the year.

TRANSIT PROGRAM



You can buy monthly commuter passes for bus and rail travel to and from work on a pre-tax basis. Participating in the Transit Program not only saves you money by lowering your taxable income, it helps the environment and buys you some “me” time to listen to music or catch up on your reading.

You can enroll or stop participating at any time based on the current ordering period as long as you’re actively working. You can’t cancel your monthly order after the ordering period is closed or receive a refund once funds are deposited into your transit account.

In general, the deadline to place orders is the 10th of the month preceding the benefit month. This deadline can vary depending on the specific transit authority.

The Transit Program is administered by Alight. Go to the Benefits Service Center via my.aa.com and click on **Reimbursement Accounts**. Once there, click on **Commuter Account** to order your Transit Products.

LIFE AND DISABILITY INSURANCE

Life doesn't always go according to plan, so it's good to know you have support when you need it. Life and disability insurance are here to help you and your family financially.

LIFE AND ACCIDENT INSURANCE

American offers basic life and accidental death and dismemberment (AD&D) insurance coverage to eligible team members. You can also purchase voluntary life and AD&D, depending on your workgroup. AD&D coverage pays for a covered accident that results in paralysis; a loss of life, speech, hearing or sight; and more.

Please refer to your [Summary Plan Descriptions](#) and certificates at my.aa.com for limitations.

Child life insurance

If you enroll in child life or AD&D insurance, you will be asked to designate your eligible child(ren). An eligible child is one of the following:

- Under age 26.
- Deemed a disabled dependent (refer to the plan guides at my.aa.com).

DISABILITY INSURANCE

American's disability coverage replaces a portion of your income if you are unable to work. You may be covered under short-term disability, long-term disability or both. You can see your coverage options when you enroll. If you elect new coverage, you will be required to provide proof of good health. New coverage will be effective when MetLife approves.

Disability for TWU

Effective Jan. 1, 2021, any optional short-term disability coverage you have through American will end and will be replaced by an option provided by the Association.

You will automatically be enrolled in American's long-term disability coverage. You will not need to provide proof of good health. If you do not want this coverage, you must waive it during Annual Enrollment.



Review your beneficiaries each year!

This ensures your benefits are paid out to the ones you love if something were to happen to you.

- You can update your life and AD&D beneficiary at my.aa.com > [Benefits Service Center](#).
- You can update your 401(k) beneficiary at netbenefits.com/aa.



Currently enrolled in voluntary life insurance?

During this enrollment period, you can increase your coverage by one level – up to the lesser of three times your annual salary or \$500,000 – with no proof of good health (certain limitations apply).

ADDED BENEFITS

ENROLL IN THESE THREE BENEFITS DURING ANNUAL ENROLLMENT!
ENROLL AT AAADDEDBENEFITS.COM.

HOSPITAL INDEMNITY PLAN

This plan pays you cash to cover out-of-pocket medical expenses if you or a covered dependent is hospitalized for a covered illness or injury. It can help you pay for things like rent, food, transportation and medical bills.

You're paid for each day of hospitalization (minimum \$1,000 for the first day and \$200 each following day). You don't need to provide a statement of health.

The payment is in addition to any other insurance you may have and is yours to spend as you wish. You pay contributions through payroll deduction.

CRITICAL ILLNESS INSURANCE

Be prepared if you or a dependent experiences a critical illness, like cancer, heart attack or stroke, or requires a serious medical procedure, such as an organ transplant or coronary bypass. This coverage from The Hartford safeguards your finances by providing you a lump-sum payment when your family needs it most.

The payment is in addition to any other insurance you may have and is yours to spend as you wish. You pay contributions through payroll deduction.

LEGAL PLAN

MetLife Legal Plans, formerly known as Hyatt Legal, provides affordable legal assistance on a wide variety of personal legal matters, including:

- Estate planning.
- Sale or purchase of a home, including refinancing and home equity loans.
- Family law, including contested adoption and contested guardianship or conservatorship.
- Document review and preparation, including wills.
- Assistance making insurance claims with your carrier.
- Negotiation with creditors.

When you use a plan attorney for covered services, there are no deductibles, copays, claim forms or usage limits. You pay contributions through payroll deduction.



Want to know more?

Please review the plan documents at AAaddedbenefits.com for plan details and exclusions.

**ENROLL FOR THESE ADDED BENEFITS ANYTIME!
ENROLL AT AAADDEDBENEFITS.COM.**

DENTAL DISCOUNT PROGRAM

You can enroll in the Careington Dental Discount Program even if you don't enroll in MetLife dental coverage. This program is not insurance. It provides access to 20% to 60% discounts at more than 70,000 dentists nationwide. If you think your expenses will exceed the maximum annual amount or won't be covered by your dental plan, you may want to consider enrolling in this discount program in addition to your dental plan. About 30% of MetLife network dentists participate, so check the list of participating providers at AAaddedbenefits.com. You pay your membership fees through payroll deduction.

AUTO AND HOME INSURANCE

Save on your coverage from three national carriers: Liberty Mutual, MetLife Auto & Home and Travelers. Auto coverage includes recreational vehicles, and home insurance also covers condominium and renters policies.

You pay contributions through payroll deduction, electronic funds transfer or direct bill.¹

ACCIDENT INSURANCE

The Hartford accident insurance provides a lump-sum payment if you experience a covered accident, such as a fracture, eye injury, concussion or burn.

The payment is in addition to any other insurance you may have and is yours to spend as you wish. You pay contributions through payroll deduction.



Want to know more?

Please review the plan documents at AAaddedbenefits.com for plan details and exclusions.

ENROLL FOR THESE ADDED BENEFITS ANYTIME!
ENROLL AT AAADDEDBENEFITS.COM.

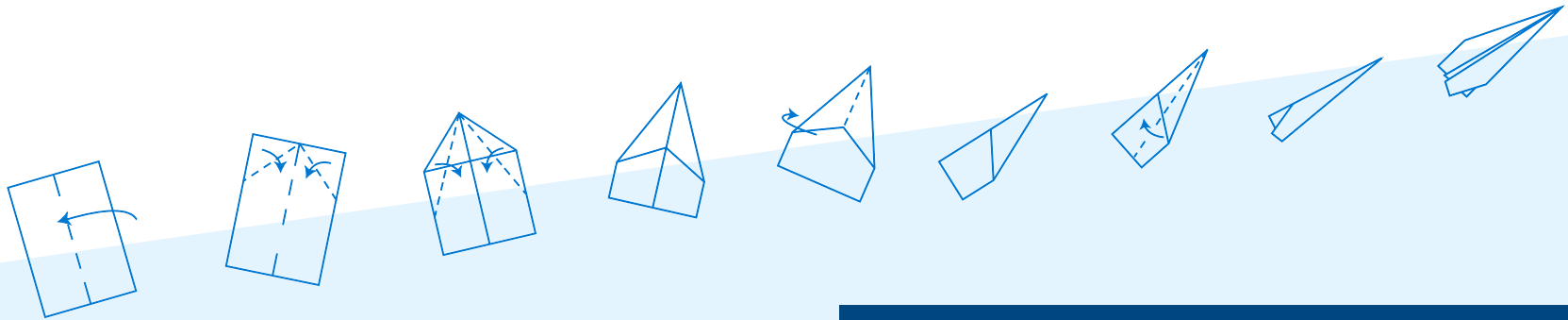
PET INSURANCE

Nationwide Pet Insurance covers a range of pet care services. You are free to visit any veterinarian. You pay premiums through payroll deduction, credit card or check.

IDENTITY THEFT PROTECTION

Identity theft affects millions of Americans every year. The experts at LifeLock can help protect you before the damage is done. You'll pay your premiums with a credit card. Use promo code AAEMP1 when you enroll to receive a discount of up to 40%.

¹ You may pay contributions through evenly distributed deductions from your paycheck, if you are eligible. A separate down payment is required in certain instances. Some carriers require a down payment and service fee associated with electronic funds transfer or direct bill.



Want to know more?

Please review the plan documents at AAaddedbenefits.com for plan details and exclusions.

LIFE HAPPENS

Sometimes even small things can become big things. Whether it's starting a family, finding an electrician, or looking for child or elder care, the Employee Assistance Program (EAP) and WorkLife Services provided by Optum can help.

EMPLOYEE ASSISTANCE PROGRAM

The EAP offers confidential support for everyday challenges and more serious problems and provides access to helpful online resources. Call for confidential support to help manage:

- Stress, anxiety, grief or depression
- Family or relationship concerns
- Financial or legal worries
- Child care and elder care questions
- Alcohol, tobacco, gambling or drug problems
- And more!

You and your household members can receive up to four free counseling sessions per issue per year. To get started, call **800-363-7190**. Specialists are available 24/7. You can also visit liveandworkwell.com and use access code "American".

WORKLIFE SERVICES

Spend your time on what really matters and use Optum WorkLife Services to do the research for you when you need services such as:

- Car or home repair services
- Pet-sitting or boarding services
- Child care or elder care services
- And more!

You can receive up to three free referrals. To get started, call **800-363-7190** and speak with a Work Life Services specialist, who will assess your needs, research for you, provide referrals and follow up with you to answer any questions.



Say hello to Sanvello

There is an app available through the EAP designed to help you dial down the symptoms of stress, anxiety and depression anytime, anywhere. The Sanvello app offers:

- Daily mood tracking
- Relaxation and stress management tools
- Guided journeys
- Weekly check-ins
- Community support

Download the app at liveandworkwell.com (use access code "American").



ACCOLADE

PERSONALIZED CARE

Accolade guides you through your health care experience with a dedicated personal health assistant. They'll be there when you want to:

- Find quality doctors and services that can also save you money.
- Understand your medical coverage or claim payments.
- Enroll in StayWell Rx.
- Manage your health and acute or chronic condition.
- Find the right resources.



Phone

833-346-3929
(833-FIND-WAY)



Online

Access the Accolade member portal from my.aa.com, using your AA ID and password.



App

Download the free Accolade app from the [Apple App Store](#) or [Google Play](#).

NOTE: You must be enrolled in the Core, PPO 80, PPO 90, Standard or High Cost Coverage option to be eligible for Accolade's support.



DFW CONNECTEDCARE

PERSONALIZED CARE

DFW ConnectedCare guides you through your health care experience with a health care coordinator. They'll be there when you want to:

- Find quality doctors, including mental health providers.
- Understand your medical coverage.
- Enroll in StayWell Rx.
- Manage your health and acute or chronic condition.
- Find the right resources.



Phone

800-784-5473



Online

Access the DFW ConnectedCare member portal from my.aa.com, using your AA ID and password.



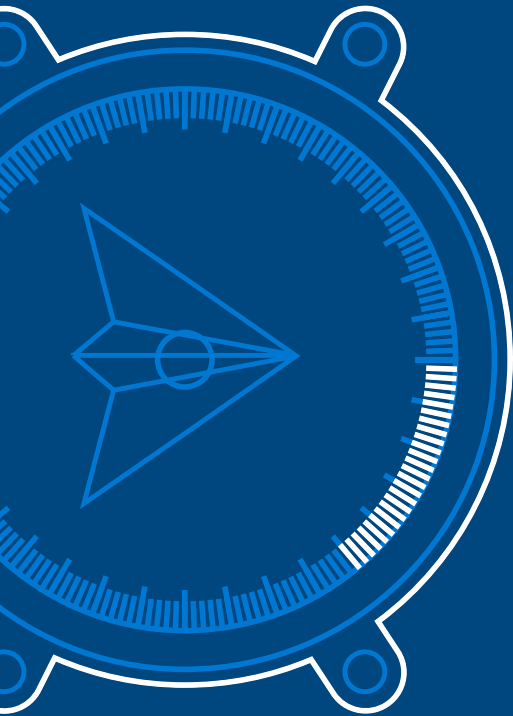
App

Download the free MyBSWHealth app from the **Apple App Store** or **Google Play**.

NOTE: You must be enrolled in the DFW ConnectedCare option to be eligible for support from a health care coordinator.

HOW TO ENROLL

3 STEPS TO GET THE BENEFITS YOU WANT FOR THE JOURNEY AHEAD



1

Review

your benefits options carefully and understand what's changing for 2021 because it may affect your decisions.

Remember, you can learn more about all your options at my.aa.com.

2

Attend

an Annual Enrollment virtual information session to get answers to your questions from our benefits experts. These virtual events will replace our in-person roadshows this year.

Visit my.aa.com for details.

3

Enroll

Oct. 15 through Nov. 6, 2020 (by 11:59 p.m. CT).

It's easy! Go to the 2021 Annual Enrollment page at my.aa.com and click **Enroll Now** to make your health, life, accident and disability benefits choices.

Don't forget! Make your added benefits elections at AAaddedbenefits.com.

 *Don't wait – enroll early!*



**Need additional support?
Call the Benefits Service Center
at 888-860-6178.**

**Regular hours:
Monday through Friday,
9 a.m. to 6 p.m. CT**

**Expanded hours during
Annual Enrollment:
Monday through Friday,
7 a.m. to 7 p.m. CT;
Saturday, 9 a.m. to 6 p.m. CT**

THINGS TO THINK ABOUT BEFORE YOU ENROLL



Watch the 2021 Annual Enrollment changes video!

Watch the video at my.aa.com so you'll know what's new and changing with your benefits.



If you don't enroll ...

Most of your coverage elections from 2020 will carry over to 2021, with a few exceptions. See [page 6](#) for details.



Dependents

Decide which family members you want to cover on your benefits.



Affected by COVID-19?

If you are currently on a voluntary leave of absence (VLOA), participated in the voluntary early out program (VEOP) or were furloughed in response to COVID-19, your options for Annual Enrollment may be different this year. Turn to [page 3](#) or refer to your VLOA, VEOP or furlough packet for more information.

TIPS AND RESOURCES

Here are 4 things to keep in mind as you enroll and begin to use your benefits.

1 Save by using in-network providers

You will save money if you see in-network providers for your medical, dental and vision plans. Here's how you can find an in-network provider:

Medical

- **Core, Standard and High Cost Coverage options:**
Visit my.aa.com/locate-a-provider.
- **DFW ConnectedCare option:**
Visit dfwconnectedcare.com.

Prescription drugs

Head to the Express Scripts website through my.aa.com/prescription. These in-network pharmacies offer medications at negotiated (discounted) rates.

Dental

Visit the MetLife website through my.aa.com/dental.

Vision

Go to my.aa.com/vision. In-network EyeMed providers include thousands of independent eye doctors as well as LensCrafters, Pearle Vision, Sears, Target Optical and JCPenney.

2 Connect with your personal health assistant

Your personal health assistant (**Accolade**) or your health care coordinator (**DFW ConnectedCare**) can help support you in making important health care decisions; finding quality doctors, including mental health providers; and understanding your medical coverage. Get started at my.aa.com or call the customer service number on the back of your medical ID card.

3 **Avoid the waiting room with Doctor On Demand**

Connect with a doctor 24/7 using your camera-enabled smartphone, tablet or computer. You can get started at doctorondemand.com/american.

Doctor On Demand is available only to participants in an American Airlines medical option. This does not include HMO options.

4 **View benefits plan documents for more information**

View or print these from my.aa.com:

- American Airlines, Inc. Health & Welfare Plan for Active Employees Summary Plan Description (SPD).
- Onsite Clinic Health Plan SPD.
- American Airlines, Inc. Cafeteria Plan Document.
- American Airlines, Inc. Health & Welfare Plan Wrap Document for Active Employees.
- 2018 Summary Annual Report.
- DFW ConnectedCare SPD.

Also in the Health & Welfare Plan SPD:

- Notice to Participants of the Health Insurance Portability and Accountability Act (HIPAA).
- Women's Health and Cancer Rights Act – annual notice of coverage and benefits.
- Children's Health Insurance Program (CHIP) – information on free or low-cost health coverage for children and families.

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 benefits options that are effective on Jan. 1, 2021, 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.

About this overview

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.