

# 2016

# BENEFITS

FOR AMERICAN AIRLINES PRE-65 RETIREES  
WHO RETIRED BEFORE NOVEMBER 1, 2012



## LIVE YOUR BEST LIFE

#GoingForGreat

American Airlines 

# RELAX

AMERICAN AIRLINES OFFERS YOU  
AN ARRAY OF BENEFITS TO HELP  
YOU LIVE YOUR BEST LIFE

- **MEDICAL**
- **WELLNESS PROGRAM**
- **VOLUNTARY BENEFITS**



## MORE INFORMATION

This guide provides an overview of the benefits available to you for 2016. You can find more information about your 2016 benefits on the Benefits page of **Retiree Jetnet** ([retirees.aa.com](http://retirees.aa.com)). You can also contact the Benefits Service Center at **888-860-6178** Monday–Friday, 9 a.m.–6 p.m. (CT).

# 2016 Annual Enrollment is October 12–23, 2015.



## What You Need to Do

### REVIEW

This guide provides an overview of your 2016 medical options. Log in to the Benefits page on **Retiree Jetnet** ([retirees.aa.com](http://retirees.aa.com)) to find more information, tools and resources to help you make smart choices. You'll find:

- Administrator Map — For 2016, there will continue to be two administrators: UnitedHealthcare (UHC) and BlueCross BlueShield of Texas (BCBS). Find your state to see your administrator in 2016.
- Network Providers — Find your in-network doctors, hospitals and facilities and link to Express Scripts online to see if your prescriptions are available as generics.

### DECIDE

Based on your individual needs, determine if you want to make changes to your current elections during Annual Enrollment. If you don't, no other action is required — your 2015 coverage choices will carry over into 2016.

### ENROLL

Review and make changes to your current elections by logging in to the Benefits Service Center via **Retiree Jetnet** or <https://resources.hewitt.com/american-airlines> beginning October 12, 2015. Be sure to submit changes by October 23, 2015, 11:59 p.m. (CT).

Call the Benefits Service Center at **888-860-6178** if you have any questions. Representatives are available Monday–Friday from 9 a.m. to 6 p.m. (CT).

## THIS IS YOUR CHANCE TO CHANGE HEALTH COVERAGE FOR 2016

Annual Enrollment is your chance to change your medical coverage election for 2016. If you do not make changes, your current 2015 elections will carry over to 2016. **Please note that if you drop medical coverage for any reason, you cannot re-enroll for retiree benefits at American.**

## Medical

Most retirees can choose between two Pre-65 retiree medical options during Annual Enrollment: the Retiree Standard Medical Option and the Retiree Value Plus Option. Retirees in Puerto Rico also have the Triple S HMO option.

### RETIREE STANDARD MEDICAL OPTION

- Coinsurance applies for in-network doctor office visits after you meet the deductible.
- \$300,000 lifetime individual medical maximum benefit.
- Your medical administrator – UHC or BCBS – is determined based on your address of record.
- Express Scripts manages prescription drug coverage.
- Lower costs when you use in-network providers.

### RETIREE VALUE PLUS MEDICAL OPTION

- Copays apply for in-network doctor office visits.
- \$1,000,000 lifetime individual medical maximum benefit.
- Your medical administrator – UHC or BCBS – is determined based on your address of record.
- Express Scripts manages prescription drug coverage.
- Lower costs when you use in-network providers.

### DROP 2016 COVERAGE THROUGH DECEMBER 31

You can drop 2016 medical coverage even after enrollment ends by calling the Benefits Service Center at **888-860-6178**. Representatives are available Monday–Friday, 9 a.m.–6 p.m. (CT).

## NEW – HEALTH CONDITION MANAGEMENT PROGRAM

Team up with a condition management nurse to help you live your best life!

Do you or a covered family member have a long-term (chronic) health problem? Health Condition Management programs are available to pre-65 retirees and covered spouses/domestic partners enrolled in the Retiree Standard Medical and Retiree Value Plus Options. When you join a UHC or BCBS Health Condition Management program, you can:

- Work one-on-one with a personal nurse you can trust.
- Learn more about your health condition.
- Make a plan for managing your health today and in the future.
- Feel better and get more out of life.

To learn more or to join a Health Condition Management program in 2016, call the customer service number on the back of your medical ID card.



## MEDICAL OPTIONS

### Retiree Standard Medical (RSM) Option

	IF YOU WERE A FLIGHT ATTENDANT, PILOT OR TWU MEMBER		IF YOU WERE AN AGENT, MANAGEMENT OR SUPPORT STAFF	
	IN- AND OUT-OF-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Individual Lifetime Maximum Benefit	\$300,000		\$300,000	
<b>Annual Deductible</b>				
Individual	\$150	\$150	\$150	\$150
Family	\$400	\$400	\$400	\$400
<b>Annual Out-of-Pocket Maximum<sup>1</sup></b>				
Individual	\$1,000	\$1,000	\$1,000	\$1,000
Family	\$3,000	\$3,000	\$3,000	\$3,000
<b>Coinsurance</b>	20% after deductible	20% after deductible	20% after deductible	40% after deductible
<b>What You Pay (after the deductible)</b>				
<b>Medical Care</b>				
Primary Care Physician Office Visit	20%	20%	20%	40%
Specialist Office Visit	20%	20%	20%	40%
Urgent Care Clinic	20%	20%	20%	40%
Emergency Room	20%	20%	20%	20%
Inpatient Hospitalization (preauthorization required)	20%	20%	20%	40%

It's important to keep track of medical expenses because coverage ends when \$300,000 in expenses have been paid by the plan for a covered person, even if the person is in a course of treatment that will continue.

	IF YOU WERE A FLIGHT ATTENDANT, PILOT OR TWU MEMBER		IF YOU WERE AN AGENT, MANAGEMENT OR SUPPORT STAFF	
	IN- AND OUT-OF-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>What You Pay (after the deductible, except where noted)</b>				
<b>Prescriptions</b>				
Retail (up to 30 days)	20%	20%	20%	20%
Mail Generic (up to 90 days)	\$25 <sup>2</sup> , no deductible	\$25 <sup>2</sup> , no deductible	\$25 <sup>2</sup> , no deductible	Not covered
Mail Brand When No Generic Available (up to 90 days)	25% (\$150 max)	25% (\$150 max)	25% (\$150 max)	Not covered
Mail Brand When Generic Available (up to 90 days)	\$25 <sup>2</sup> , no deductible, plus cost difference between generic and brand (no max)	\$25 <sup>2</sup> , no deductible, plus cost difference between generic and brand (no max)	\$25 <sup>2</sup> , no deductible, plus cost difference between generic and brand (no max)	Not covered

<sup>1</sup> Includes medical coinsurance, but not the annual deductible, copays or prescription coinsurance.

<sup>2</sup> Copays do not apply to the annual deductible or out-of-pocket maximum.

## PRESCRIPTION COVERAGE

Prescription coverage for all the options is provided through Express Scripts. For in-network services, you must show your Express Scripts ID card at the pharmacy when filling prescriptions. Coinsurance is based on the Express Scripts negotiated rate.

## MEDICAL OPTIONS (CONTINUED)

### Retiree Value Plus Option

	IN-NETWORK	OUT-OF-NETWORK
Individual Lifetime Maximum Benefit	\$1,000,000	
Annual Deductible	\$250 per person	\$750 per person
Annual Out-of-Pocket Maximum <sup>1</sup>	\$1,750 per person	No limit to your expenses
Coinsurance	15% after deductible	35% after deductible

#### What You Pay (after the deductible, except where noted)

#### Medical Care

	IN-NETWORK	OUT-OF-NETWORK
Annual Routine Physical Exam	\$0, no deductible	Not covered
Primary Care Physician Office Visit	\$30 <sup>2</sup> , no deductible	35%
Specialist Office Visit	\$40 <sup>2</sup> , no deductible	35%
Urgent Care Clinic	\$40 <sup>2</sup> , no deductible	35%
Emergency Room	15%	15%
Inpatient Hospitalization (preauthorization required)	15%	35%

#### Prescriptions

	IN-NETWORK	OUT-OF-NETWORK
Retail (up to 30 days)		Your cost is based on the Express Scripts in-network pricing
▪ Generic	\$10 <sup>2</sup> , no deductible	
▪ Formulary Brand <sup>3</sup>	30% (\$20 min/\$75 max)	
▪ Non-Formulary Brand <sup>3</sup>	50% (\$35 min/\$90 max)	
Mail (up to 90 days)		Not covered
▪ Generic	20% (\$0 min/\$80 max)	
▪ Formulary Brand <sup>3</sup>	30% (\$40 min/\$150 max)	
▪ Non-Formulary Brand <sup>3</sup>	50% (\$70 min/\$180 max)	

<sup>1</sup> Includes medical coinsurance, but not the annual deductible, copays or prescription coinsurance.

<sup>2</sup> Does not apply to the annual deductible or out-of-pocket maximum.

<sup>3</sup> If a generic is available and you choose a brand, you will pay the amount shown plus the cost difference between the generic and the brand. In this case, maximums do not apply.



## WHAT YOU PAY FOR MEDICAL COVERAGE

Aon Hewitt administers the direct bill process. Below are the monthly costs for coverage:

	RETIREE STANDARD MEDICAL OPTION		
	MANAGEMENT AND SUPPORT STAFF (RETIRED BEFORE 1/1/2011)	AGENTS, REPRESENTATIVES AND PLANNERS (RETIRED BETWEEN 1/1/2011 – 10/31/2012)	TWU, PILOTS AND FLIGHT ATTENDANTS (RETIRED BEFORE 11/1/2012)
Retiree	\$115.00	\$58.38	\$0
Retiree + 1 Dependent	\$230.00	\$116.76	\$0
Retiree + 2 or More Dependents	\$345.00	\$175.14	\$0
	RETIREE VALUE PLUS OPTION	HMO TRIPLE S PUERTO RICO	
Retiree	\$155.00	\$100.53	
Retiree + 1 Dependent	\$310.00	\$191.00	
Retiree + 2 or More Dependents	\$465.00	\$261.18	



## CLOSE TO AGE 65? ONEEXCHANGE IS A TRUSTED ADVISOR FOR AMERICAN MEDICARE-ELIGIBLE RETIREES

When you (or your spouse) become eligible for Medicare, OneExchange offers you a state-of-the-art Medicare marketplace with a wide variety of plans from the nation's leading health insurers. The marketplace has Medicare supplemental (Medigap), Medicare Advantage and Medicare Part D prescription drug plans, as well as vision and dental plans. OneExchange is not an insurance company. And you don't have to pay anything to use its services.

To help you decide which plan or plans are right for you, a certified and licensed benefit advisor will assist and advise you. He or she will help you compare, select and enroll in the plan(s) that fit your needs and budget.

Learn more about the available options by visiting the OneExchange website for American at [oneexchange.com/american](http://oneexchange.com/american). If you have questions, please contact OneExchange at **844-686-0483** to speak with a benefit advisor Monday–Friday, 7 a.m.–8 p.m. (CT) .

## 2016 Wellness Program

Participate in our new **wellness program**, provided through WebMD, to start living well and feeling better today.

Programs are available to pre-65 retirees and covered spouses/domestic partners enrolled in the Retiree Standard Medical and Retiree Value Plus Options. You can work with a WebMD coach to address any lifestyle goals in the way you feel most comfortable.

**Look for more information about the new 2016 wellness program early next year.**

# Voluntary Benefits

American offers a number of voluntary benefits that help you live your best life. As a retiree of American, you are eligible for these benefits, too. Here is a summary of what's available in 2016.



BENEFIT	WHEN TO ENROLL	HOW YOU PAY	COVERAGE OVERVIEW
Hyatt Legal Plan	Now through December 31, 2015	Credit card, check	<ul style="list-style-type: none"> <li>The plan costs just \$227.76 annually, and provides representation, unlimited phone advice and office consultations on a wide variety of personal legal matters such as:                             <ul style="list-style-type: none"> <li>Estate planning</li> <li>Uncontested divorce</li> <li>Sale or purchase of primary residence</li> <li>Immigration assistance</li> <li>Family law</li> <li>Document review/preparation</li> </ul> </li> </ul>
Auto & Home Insurance	Anytime	Credit card, electronic funds transfer or direct bill	<ul style="list-style-type: none"> <li>Receive money-saving discounts on your auto and home insurance.</li> <li>Compare quotes on competitive coverage from three leading national carriers:                             <ul style="list-style-type: none"> <li>MetLife Auto &amp; Home</li> <li>Travelers</li> <li>Liberty Mutual</li> </ul> </li> </ul>
VPI Pet Insurance	Anytime	Credit card, debit card	<ul style="list-style-type: none"> <li>Covers a multitude of medical problems and conditions, and a wide range of services.</li> <li>Visit any veterinarian worldwide, even specialists or emergency providers.</li> </ul>
LifeLock Identity Theft Protection	Anytime	Credit card, must use promo code <b>AAEMPI</b> when enrolling	<ul style="list-style-type: none"> <li>Provides monitoring services 24/7/365 to safeguard your personal information both online and off, helping to protect you from identity theft before it happens.</li> </ul>

To enroll or get answers to your questions about your American voluntary benefits, go to [AAaddedbenefits.com](http://AAaddedbenefits.com) or call **855-550-0706**.

*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 the Benefits page of Retiree Jetnet, under Official Plan Document and Summary Plan Design, or contact the Benefits Service Center at 888-860-6178. 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 Group Life and Health Benefits Plan for Retirees of Participating American Airlines Group Corporation Subsidiaries and the American Airlines, Inc. Supplemental Medical Plan for Employees of Participating American Airlines Group Corporation Subsidiaries and the Long Term Care Insurance Plan for Employees of participating American Airlines Group Corporation Subsidiaries (the "plans") as it pertains to retiree medical, supplemental medical, long term care and life insurance coverage are not guaranteed.*

*An adversary proceeding between American Airlines and the Retiree Committee appointed by the Bankruptcy Court (representing retirees who commenced retiree medical benefits prior to November 1, 2012) is underway in the Bankruptcy Court, the outcome of which may result in changes to the plan and/or benefit programs for retirees. The Company reserves the right to modify, amend or terminate any of the plans, any program described in the Health & Life Benefits Guide (Guide) for Retirees, or any part thereof, at its sole discretion. Changes to the plans generally will not affect claims for services or supplies received before the change. If it becomes necessary to change the plan(s) or any programs associated with the plan(s), we will notify you promptly.*

*In the event of a conflict between the plans' provisions contained in these communications and the provisions contained in any insurance policy(ies) (for fully insured program(s)), the insurance policy (for fully insured program(s)) shall govern in all cases with respect to retirees covered by such insurance policy(ies).*

# 2016 BENEFITS

**ENROLL**

**OCTOBER 12-23, 2015**

**HAVE QUESTIONS  
ABOUT YOUR  
AMERICAN BENEFITS?**

Contact the Benefits Service  
Center at **888-860-6178**.



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