

Survivor Benefits Information Guide for Retired Employees

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This Survivor's Benefits Guide is available to assist family members, surviving spouse or domestic partner (DP), dependent children, or named beneficiary with information regarding the employee's benefits and privileges at the time of their death.

This guide should be used as a summary of the employee's benefits and privileges and does not override any policy or content provided in the Company's governing documents, *(i.e., the Plan document, Employee Benefits Guide, TRIP Book, Employee Policy Guide, etc.)*,

NOTIFICATION OF A RETIREE'S DEATH

Family members should contact the **Benefits Service Center at 1-888-860-6178** to report the death of the retiree.

At the time of the death a Survivor Support Administrator will contact the family via a personalized kit with important information regarding survivor benefits and privileges. They will continue to monitor the situation to ensure all benefits are processed and issues are resolved

GROUP TERM LIFE INSURANCE

**** Make sure Beneficiaries are always kept up-to-date. Beneficiaries can be changed at any time in the Benefits Service Center on Jetnet.**

An important feature of the retirement benefits program is the availability of the Company-provided term life insurance benefit for its eligible retirees. (For purposes of this benefit, eligible retirees are defined as those retirees who met the eligibility criteria for the Retiree Life Insurance benefit at the time of their retirement from the Company.) Please note: **If retired on or after November 1, 2012** no retiree life insurance is available.

At the time of an eligible retiree's death, the Retiree Life Insurance Plan will pay a benefit to the designated beneficiary(s). The benefit amount is determined by the following:

- Date of birth
- Date of hire
- Retiree's workgroup at the time of retirement
- The pre-retirement monthly salary
- The number of years retired (in some cases)
- Prior Accelerated Benefit Option (ABO), if any
- PTD, if applicable

How to File a Life Insurance Claim

A Survivor Support Services Representative will notify the life insurance beneficiary(s) in writing of the benefit amount that is payable by the Plan, and a MetLife Beneficiary Life Insurance Claim Statement will be provided. This form must be completed by the named beneficiary(s).

In addition to a completed MetLife Beneficiary Life Insurance Claim Statement, a certified copy of the death certificate will be required for claim processing. In order to expedite the process, the claim statement and certified death certificate should be mailed together.

NOTE: The death certificate will NOT be returned, but will be retained by MetLife for their records.

Methods of Life Insurance Payment

Life Insurance Benefits in the Amount of \$5,000 or Less

If the life insurance benefit is \$5,000 or less, MetLife will issue a check directly to the beneficiary. . Documentation is reviewed within 5 business days within date of receipt.

Life Insurance Benefits in the Amount of \$5,000 and Above

If the life insurance benefit is \$5,000 and above, a no charge, interest generating account (Total Control Account) will be established by MetLife. The Total Control Account is a convenient and competitive option that affords the beneficiary the opportunity to invest life insurance proceeds while deferring financial decisions until a less stressful time. The beneficiary will be issued a "checkbook" and may write checks against the account in amounts of \$250.00 or more, at any time, up to the amount of the available benefit. The beneficiary may withdraw the full account balance by simply writing a check for the full life insurance benefit amount.

Funeral Home Assignment

Often, the funeral home will request payment for services before a life insurance claim can be processed. To assist in these situations, MetLife will accept funeral home assignments. This process allows the beneficiary the option of assigning the entire benefit, or a portion thereof, directly to the funeral home to cover expenses.

In order to process a Funeral Home Assignment, American Airlines must receive the following:

1. A Funeral Home Agreement signed by the life insurance beneficiary(s)
2. An itemized statement of funeral home expenses - needed only if over 40K
3. A certified death certificate
4. Beneficiary completed claim form

After the Funeral Home Assignment claim has been processed, a check will be forwarded directly to the funeral home in the amount of the assignment, and the remaining benefit, if any, will be sent to the beneficiary(s).

ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE (AD&D)/ VOLUNTARY PERSONAL ACCIDENT INSURANCE (VPAI)

If the retiree's death was accidental **and** he/she continued the AD&D or VPAI coverage after retirement as an individual policy, benefits may be payable. You would have to convert this coverage to an individual policy, if so you need to contact Cigna (American) at 1-800-238-2125 or MetLife (US Airways) at 1-800-638-6420 directly for filing a claim.

RETIREE MEDICAL COVERAGE

****Please refer to the Retiree Benefit Guide for complete Details of Medical Coverages.**

The coverage level for a surviving spouse/DP is based on the age of the surviving spouse/DP at the time of the retiree's death and the work group from which they retired.

Retiree Medical Plan

If the retiree was covered under the American Airlines Retiree Group Medical Benefits Plan through UnitedHealthcare at the time of death; **coverage will continue for 6 months or until the surviving spouse reaches age 65 (whichever is later).** At that time, coverage will cease and may **not** be reinstated. The information and cost will be included in the Survivor Support Package.

SUPPLEMENTAL MEDICAL PLAN COVERAGE (American only)

The Supplemental Medical Plan is an optional health coverage program that provides an additional \$500,000 in benefits after all AA medical coverage has been exhausted. Plan participants pay the entire cost for this coverage. This Plan is administered by HealthFirst.

If the surviving spouse was covered by the Supplemental Medical Plan at the time of the retiree's death, he/she will be eligible to continue coverage.

Important Note to Continue Coverage:

Survivor Support Services will notify HealthFirst of the death. However, if continued coverage is desired, the surviving spouse must contact HealthFirst at 1-800-711-7083 to arrange for direct billing. ***If HealthFirst is not contacted within 30 days, Supplemental Medical coverage for the surviving spouse will be terminated and cannot be reinstated.***

PENSION BENEFIT (American Only)

Eligibility for a survivor benefit under the Retirement Benefit Plan (the “Pension Plan” or the “Plan”) is determined by criteria set forth by Pension Plan provisions and specific Federal laws that guide the administration of defined benefit plans. The participant’s survivor or beneficiary(s), if any, will receive written notification from HR Services as to whether a benefit is payable, or not payable, from the Retirement Benefit Plan (RBP) and/or the Variable Benefit Plan (VBP), if applicable.

The survivor benefit, if any, is payable beginning on the first of the month following the participant’s death. HR Services will provide the benefit eligibility/commencement information and the required forms, as well as a list of applicable supporting documentation (if any) that is needed to commence the survivor benefit. Any undue pension checks were sent to the retiree after the death, those checks should be forwarded to Survivor Support Services.

The following documentation is required to commence the survivor benefit:

- ***Tax Withholding Form(s)***
The pension benefit is subject to both Federal and State taxes (if applicable).
- ***A Certified Copy of the Death Certificate***
- ***Authorization Agreement for Automatic Deposits Form (Optional)***
If the beneficiary prefers to have the check direct deposited into a checking or savings account, the above form must be completed. In the absence of this form, a physical check will be issued and mailed to the home address indicated on the Tax Withholding Form.

Careful consideration should be given to the desired method of receipt of the pension benefit. If direct deposit is elected, the pension benefit will be posted to the appropriate account on the first day of each month. However, if receipt of a physical check is preferred, the recipient should consider uncontrollable situations, such as, mail delivery delays due to inclement weather, recognized Federal holidays, and prolonged absences away from home, in the decision process.

Pension Plan Trustee / Customer Service Assistance

State Street, the trustee for the American Airlines Pension Plan, issues the pension benefit for all Plan participants. Once the survivor benefit has commenced, all inquiries should be directed to the HR Services/Mercer at 1-844-543-5747.

STOCK OPTIONS

If Stock Options are available to transfer at the time of death, the paperwork necessary to facilitate the transfer of stock awards will be sent to the beneficiaries on file.

As part of American's emergence from bankruptcy and the close of the merger with US Airways, the majority of employees were awarded stock, in the new company, American Airlines Group (Ticker: AAL). Shares of common stock will be registered in the employees name at American Stock Transfer & Trust (AST). The legal representative of your affairs can locate ASTs procedures on their website, amstock.com. If you have any questions about the stock transfer process you may contact AST directly at 800-937-5449.

TRAVEL PRIVILEGES

Travel privileges are extended to eligible family members of the deceased retiree. The surviving spouse of a retiree will have the following travel privileges:

- Surviving Spouse and your dependent children will receive unlimited D2R travel privileges on **American Airlines/American Eagle-Envoy only**. This travel privilege is on a standby, space-available boarding priority.
- The Surviving Spouse may also authorize eight (8) one-way guest travel passes per calendar year (travel can only be authorized by the surviving spouse). Family members and guests must be registered in the Non-Revenue Travel Planner (NRTP), to be eligible to travel.
- Surviving spouse are **not** eligible for D2R Registered Companion, 25-year service charge waived travel.
- If, at any time they remarry, travel privileges will cease immediately.

American Airlines is focused on leading the industry—for its customers as well as for our people. One way we do that is by providing *the Retiree site (Retirees.aa.com)* which provides convenient access to personalized travel privileges—anytime, anywhere. This information will be provided to the surviving spouse at the time of death along with their own employee number.

For full Travel Policy information, please refer to the Trip Book, which can be found on the retirees.aa.com website.

401(k) Plan

If the retiree was a participant of the 401(k) Plan, the beneficiary(s) on the account will be contacted directly by Fidelity within 2-3 weeks of receiving notification of the death. The telephone number for Fidelity is (800) 354-3412.

CREDIT UNION

If the retiree was a member of the Credit Union, the beneficiary on the account will be contacted directly by the Credit Union within 2-3 weeks of receiving notification of the death. The telephone number for the American Airlines Credit Union is (800) 533-0035.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a benefit available to all retirees, their spouses/Domestic Partners, and their family members. EAP is a valuable source of information available to you during this difficult time in your life. The EAP provides a confidential referral to professionals in the community for counseling, psychotherapy, and treatment of emotional distress. Any charges associated with professional services provided are your responsibility. These charges may be covered under the provisions of your Group Health Plan. You may contact a representative at (800) 555-8810.

Survivor Support Services Quick Reference Guide

Life Insurance Claims	MetLife - AA & US	(800) 638-6420 Web site: www.metlife.com
AD&D/VPAI	Cigna – AA MetLife - US	(800) 238-2125 (800) 638-6420
Benefits Service Center/ Survivor Support	Aon	(888) 860-6178
Medical	UHC	(800) 955-8095
Prescription Drug Program	Express Scripts	(800) 988-4125
COBRA	AON	(888) 860-6178
Dental	MetLife	(800) 638-9599
Vision	EyeMed	(844) 714-5678
Health Care and Dependent Day Care FSA's	Aon	(888) 860-6178
Supplemental Medical Plan	HealthFirst TPA, Inc.	(800) 711-7083
Payroll	American Airlines	(844) 543-5747
LAA Pension Administration	Mercer	(844) 543-5747
TWA and LUS Pension	PBGC IAM	(800) 400-7242 (202) 785-2658
Travel		Employee.travel@aa.com (844) 543-5747
Jetnet Help Desk		(888) 207-2607
Stock Options	American Stock Transfer & Trust (AST)	(800) 937-5449
401(k) Plan	Fidelity	(800) 354-3412
Credit Union	Member Services	(817) 963-6000
Grief Support/Counseling	Employee Assistance Program (EAP)	(800) 555-8810
Social Security Benefits	Social Security Admin.	(800) 772-1213

Veteran Benefits	Veterans Administration	(800) 827-1000
Golden Wings	Additional Medical	(800) 521-2510
TWU Optional Life	Future Planning Assoc.	(800) 626-0291