Survivor Benefits Information Guide for Active Employees

Information Provided

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Reference Guide
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.),

Please note: If you are in the Pilot workgroup, your Flight Administrator office will conduct all business where Survivor Support Services is noted throughout this document.

MANAGERS NOTIFICATION OF AN EMPLOYEE DEATH

Family members should contact the employee’s immediate supervisor or manager to report the death. Pilot’s family members should contact their Flight Administration Office.

When an employee dies, American Airlines offers support and assistance for surviving family members. A representative from the employee's department should contact the Benefits Service Center at 1-888-860-6178 immediately to report the death.

Managers can also find additional information and a “Manager Checklist and Guidelines” in the Employee Policy Guide on Jetnet – Leaving the Company – Death of Employee.

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. For the Pilot group, your Flight Office will handle any unresolved issues.

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 Company’s overall benefit program is the availability of the term life insurance benefit for its eligible employees. The amount of the life insurance benefit is determined by the amount of coverage elected by the employee (less any
prior Accelerated Benefit Option). If over age 65 at the time of death, a reduction is taken on the basic coverage.

At the time of an employee’s death, the Group Term Life Insurance Plan will pay a benefit to the designated beneficiary(s).

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

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)**

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

If the employee’s death was accidental and he/she were enrolled in AD&D or VPAI coverage, benefits may be payable. If benefits are determined to be payable by Cigna for American employees and MetLife for US Airway employees, the named beneficiary(s) will receive written notification by a Survivor Support Administrator of their eligibility. A claim application will be provided, along with an authorization form to release the information. These forms must be completed by the named beneficiary(s).

**Benefit Claim Processing**
In addition to the completed CIGNA or MetLife Group Accidental Death Insurance claim form, an additional certified copy of the death certificate with the attending physician’s record(s) is required. Any additional supporting documentation (e.g., emergency room records/reports, police reports, newspaper articles, etc.) substantiating the nature of the death should be provided if available. It is recommended that applicable forms and supporting documentation be returned to Cigna directly.

** GROUP MEDICAL / DENTAL COVERAGE**

**Please refer to the Employee Benefit Guide for complete Details of Medical Coverages. This can be found on the my.aa.com website.**

**90-Day Dependent Medical Coverage Provision**
Group medical coverage for dependents of an active employee will continue for 90 days following the date of the employee’s death. For purposes of this provision, dependents are defined as a spouse/DP or legally dependent children that were covered under the employee’s medical plan prior to his/her death. This provision provides for the same type of coverage which was in effect at the time of the employee’s death.

**If Eligible to Retire**
If the employee met the requirements to retire (age 55, 50 for a Pilot, with 10 or more years of company service) the surviving spouse/DP may continue with the Retiree Medical Plan at full cost after the death of the employee.
Dental Coverage
Dental coverage terminates as of the date of the employee’s death and is not part of the 90-day medical coverage provision. However, eligible dependents (dependents that were covered under the employee’s dental coverage prior to his/her death) are eligible to elect dental coverage as part of continuation (COBRA) coverage.

Continuation (COBRA) Coverage
After the 90-day coverage period ends, eligible dependents may purchase continuation (COBRA) coverage for up to an additional 33 months. Aon, our COBRA administrator, will forward an informational package approximately 2 weeks after notification of the employee’s death. The COBRA package will explain the continuation of available coverages, cost quotes and the forms to be completed, should coverage be desired.

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 deceased participant’s survivor or beneficiary(s), if any, will receive written notification from a Survivor Support Services Representative 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. Please note, the Pension Plan was frozen on November 1, 2012.

RBP Pension Benefit Eligibility – Survivor Benefit

Single Employee
Typically, no survivor benefits are payable from the Plan for an employee who was single at the time of death. However, if the single employee was previously married, and has a Qualified Domestic Relations Order (QDRO) against his/her pension, a portion of the employee’s pension benefit may be payable to the former spouse in accordance with the terms of QDRO.

Surviving Spouse Benefit
The surviving spouse of a deceased employee may be eligible for a survivor pension benefit if the employee was eligible for a pension benefit at the time of death, or if all of the following conditions apply:

- Employee was 100% vested in the Pension Plan at the time of death, and
- Employee and spouse were married at least one year prior to the employee’s death, and
- Employee elected Qualified Pre-Retirement Spousal Annuity (QPSA) coverage

If the above conditions are met, the surviving spouse is eligible to commence a benefit on the earliest date that the employee would have been eligible to commence a benefit. Eligibility for commencement of the benefit is based on the following criteria:
1) At least age 55 with 15 or more years of Retirement Eligibility Service in the RBP; or
2) At least age 60 with 10-14 years of Retirement Eligibility Service in the RBP; or
3) Age 65 with less than 10 years of Retirement Eligibility Service in the RBP.

Note: Retirement Eligibility Service is defined as the number of years an employee has been a member of the RBP, not the number of years of service (Company seniority) with the Company.

The surviving spouse will not be eligible for a survivor benefit if any of the following conditions apply:

- Employee was not vested in the Pension Plan
- Employee and spouse were not married for at least one year prior to the death
- Employee waived the Qualified Pre-Retirement Spousal Annuity (QPSA) coverage

Commencement of RBP Pension Benefit (Monthly Annuity)
A HR Services will notify the surviving spouse of their eligibility or non-eligibility for a survivor benefit. If the surviving spouse has been determined to be eligible for a benefit, HR Services will provide the date of earliest commencement, general information, forms and a list of support documentation that is needed to commence the benefit.

Variable Benefit Plan (VBP) Benefit
If the employee was a member of the VBP, the named beneficiary may be entitled to a benefit from the Plan. If a VBP benefit is payable, the beneficiary will be notified by a Survivor Support Services Representative. Survivor Support Services will provide the information and forms necessary to commence the benefit.

FINAL SALARY PAYMENTS
The Company will expedite any salary and/or other monies due the employee, such as vacation pay, time card hours and sick premium pay. The Payroll Department will determine whether the employee is eligible for this benefit. If eligible, these hours will be included in the calculation of the final wage payment.

Married Employees
A Payroll Affidavit will be mailed to the spouse for completion. Once Payroll receives the affidavit a check representing final wages will be mailed, if applicable.

Single Employees
The family should complete a Payroll Affidavit provided by a representative of Survivor Support Services and return any information concerning heirs, wills, estates, etc., of the employee in order to determine the legal recipient of the final wages. The final salary payment will be withheld until this information has been received. When the required documents are returned to Payroll a check will be mailed to the designated person.

Updated June 2016 – This Guide is subject to change as benefit programs and privileges change.
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

The continuation of travel privileges is based on the eligibility of the employee at the time of death.

The surviving spouse of an active employee eligible to retire or eligible for the 65 point plan 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.

The surviving spouse of an active employee not eligible to retire 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.

- Travel privileges are only valid for one year from the employee’s date of death.
• 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 Jetnet.

### RETURN OF COMPANY PROPERTY

The family should return all Company-issued property to the employee’s supervisor. Company property would include the employee’s identification card, airport identification card, and airport parking sticker, uniforms, Company keys or any other Company material they may have. If applicable, tool boxes, locks, etc.

### 401(k) Plan

If the employee 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 employee 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.
The Employee Assistance Program (EAP) is a benefit available to all employees, their Spouses/Domestic Partners, and their family members. EAP is a valuable source of information available to survivors during this difficult time. 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.
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<td>(800) 238-2125</td>
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<td>MetLife – US</td>
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<td>Benefits Service Center/</td>
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<td>TWA and LUS Pension</td>
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<td>(800) 400-7242</td>
<td>(202) 785-2658</td>
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<td><a href="mailto:Employee.travel@aa.com">Employee.travel@aa.com</a> (800) 447-2000</td>
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<td>Stock Options</td>
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