

General Information for TWU Represented Employees Accepting the Stand in Stead

Important Contact Information	
AA Careers	Web: www.aacareers.com/support
ActiveHealth Management (Healthmatters)	Phone: (800) 227-6598 Web: www.myactivehealth.com/healthmatters
Aetna	Phone: (800) 572-2908 Web: www.aetnanavigator.com
American Airlines Credit Union	Phone: (800) 533-0035 Web: www.aacreditunion.org
Atlantic Relocation System	Phone: (800) 324-0123 Web: www.atlanticrelocation.com
Benefit Concepts (COBRA)	Phone: (866) 629-0274 Web: www.avantserve.com
Blue Cross and Blue Shield	Phone: (877) 235-9258 Web: www.bcbstx.com
Computershare (Stock Purchase Program)	Phone: (800) 621-3777
Employment / Salary Verification	Phone: (800) 367-5690 Web: www.theworknumber.com
Express Scripts (Medco Health)	Phone: (800) 988-4125 Web: www.express-scripts.com
HealthChoice	Phone: (877) 803-2473 Web: www.infohealthchoice.info
HR Services	Phone: (800) 447-2000
Health & Welfare Benefit Plan Documents	Web: www.aacareers.com/ebg
J.P. Morgan (401k)	Phone: (800) 345-2345 Web: www.retireonline.com
Medicare	Phone: (800) 633-4227 Web: www.medicare.gov
MetLife	Phone: (866) 838-1072 – Dental Benefits Phone: (877) 275-6387 – Life Ins. Conversion Phone: (866) 492-6983 – Life Ins. Portability Phone: (888) 526-8495 – Long Term Disability Web: www.metlife.com
WageWorks (Flexible/Health Spending Accounts)	Phone: (877) -924-3967 Web: www.wageworks.com
Payroll Customer Service	Phone: (800) 447-2000 Web: https://epays.aa.com
Spectera (Optumhealth Vision)	Phone: (800) 217-0094 Web: www.myspectera.com
Social Security	Phone: (800) 772-1213 Web: www.ssa.gov
Travel Privileges	Phone: (888) 933-5922 Web: www.jetnet.aa.com
UnitedHealthCare	Phone: (800) 955-8095 Web: www.myuhc.com
W-2 Express	Phone: (888) 332-1843 Web: www.w2express.com

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AACAREERS.COM/SUPPORT

As a valued member of our team, we wish you every success as you begin a new chapter in your life. We want to do everything we can to support you as you pursue new interests, goals and opportunities. That's why we've created a special website to serve you during this transition. Log on to www.aacareers.com/support for convenient access to:

- Job Listings
- Information about State Employment Agencies
- Health & Welfare Plan documents (direct link: www.aacareers.com/ebg)
- Pension and Retirement Information
- Resume Writing and Interview Tips
- Job market news, career information and other helpful services

IMPORTANT NOTICE REGARDING STAND IN STEAD:

The election of Stand in Stead is considered a voluntary resignation regardless of a decision to retire at the same time or anytime thereafter. As such, all policies and procedures associated with a resignation will be applied.

SECTION 1: PAY INFORMATION

FINAL PAYCHECK

To the extent possible, and as required by local state law, your final paycheck will be provided to you on your last day of work or will be direct deposited into your account (if you participate in the direct deposit program). This check will include final wages as well as unused and accrued vacation pay, less appropriate deductions. If these additional payments are not included in your final check, a separate check will be issued and direct deposited. Payment for overtime, and any other monies due to you, as applicable, may be paid in a separate check. For questions regarding your final paycheck please contact your supervisor or Payroll Customer Service at 800-447-2000 and select the Payroll Customer Service option.

EPAYS ACCESS

You will retain access to ePays for 36 months from the date of your separation. Access is granted 48 hours after separation at <https://epays.aa.com>.

VACATION PAY

If you have completed six months of service upon the date of separation, you are eligible for vacation pay. You will be paid for a vacation not taken to which you became entitled as of the preceding December 31, plus all vacation you have accrued during the current calendar year in accordance with the provisions of the applicable labor agreement. Any unused vacation days purchased through Flexible Benefits will be refunded.

SICK PAY

You will not receive payment for any unused and accrued sick time, except as outlined in Article 34(j)(k) of the collective bargaining agreement.

WAGE GARNISHMENTS/ASSIGNMENTS

If your indebtedness to American has not been satisfied, Payroll will determine the amount that may be withheld from your final paycheck or severance pay in accordance with applicable law. This applies to any indebtedness to American as well as any external obligations. Federal or state law determines garnishments.

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TAX RECORDS

If you elected to access your Federal W-2 electronically, you can login at www.w2express.com to download or print your W-2 when notified via e-mail that the W-2 is available. Contact the W-2 eXpress[®] Help Desk at (888) 332-1843 from 7 a.m. - 8 p.m. Central time for assistance with copies or lost W-2 forms. If you did not enroll to access your W-2 electronically, or if you will be receiving the Puerto Rico 499-2/W-2PR form, a statement of your earnings for the current calendar year will be mailed no later than January 31 of the following year.

Note: For Virgin Islands employees, your W2VI forms will be mailed to your address on company record no later than January 31 of the following year. Contact the Payroll Customer Service Help Desk at (800) 447-2000 for assistance with copies or lost forms.

Note: For ground employees receiving a Puerto Rico 499-2/W2PR who work in Puerto Rico, your forms will be distributed by your station/branch. Contact the W-2 eXpress[®] Help Desk at (888) 481-5720 using company code 90527 for assistance with copies or lost forms.

Note: Canadian employees who elected to receive their T4/RL1 forms electronically can login at www.T4express.com to download or print your T4 or RL1 forms when notified via e-mail that the form is available. Contact the T4express Help Desk at (888) 481-5722 for assistance with copies or lost forms. If you did not enroll to access your T4/RL1 electronically, a statement of your earnings will be mailed to your address on company record no later than February 28 of the following year. Direct correspondence to:

**American Airlines, Inc.
Payroll Tax Department
P.O. Box 582809, MD 779
Tulsa, OK 74158-2809**

You may update your address by visiting the Jetnet homepage and selecting "[Update MY Information](#)" in the Resources section.

COMPANY IDENTIFICATION CARDS & OTHER COMPANY ISSUED PROPERTY

You will have seven days from your last day worked to return all company property to your supervisor/manager. If you do not return all company property within seven days, your travel privileges will be rescinded. After you have returned the property your travel privileges will be reinstated 30 days after the date of receipt.

EMPLOYMENT/SALARY VERIFICATION

The Work Number[®] is an automated service that provides you the ability to provide proof of employment or income for your time at American. The Work Number is widely known to mortgage lenders, banks, apartment complexes and others who may need proof of your employment or income and can be used anytime, anywhere, 24 hours a day, seven days a week. You benefit from having control of the process, since you authorize access to your information. **The company code is 10101.**

FOR VERIFIERS WHO ONLY NEED PROOF OF EMPLOYMENT

Employment verification without salary information requires no action on your part. Provide the verifier the following access information to use The Work Number:

- Website/Telephone: www.theworknumber.com or 1-800-367-5690
- Employer Code: 10101
- Your Social Security number

FOR VERIFIERS WHO NEED PROOF OF EMPLOYMENT PLUS INCOME

You'll first need to setup a Salary Key:

1. Log on to www.theworknumber.com or call 1-800-367-5690
2. Enter the Employer Code: 10101, your user ID (Employee Number) and PIN (your Birth Month and Day + Last 4 digits of your SSN in format 'mmdssss').
(When you log on to the system for the first time, you will be prompted to set up a new PIN.)
3. Select the "Create a Salary Key" option to obtain the six digit access code
4. See ARP comment

While there is no cost to the employee, the verifier may be assessed a fee. Public Service Agencies should visit the "Social Services" area on the website or call 1-800-660-3399. You can request an Employment Data Report, which includes employment and income information provided by American, as well as information about verifiers who have requested your data. If you have questions, contact The Work Number Help Desk from 7 a.m. - 8 p.m. Central time at 1-800-996-7566 (TTY – Deaf: 1-800-424-0253).

SEVERANCE PAY

Your manager will advise you about your *possible* eligibility for severance pay. If you are eligible for severance, you may be required to sign a Claims release before severance payment will be made. Severance is paid in accordance with the company's severance policy. Payments will be made in a lump sum payment and will be mailed to your home address or direct deposited if you participate in the direct deposit program. In accordance with Federal law, taxes will be deducted from single occurrence (lump sum) severance payments at the supplemental rate of 25%, plus 7.65% FICA if applicable along with any applicable supplemental state taxes. Your severance checks will be mailed or direct deposited into your account after your signed Claims release (if applicable) is received. Please check <https://epays.aa.com> to determine when your severance checks are deposited into your account

UNEMPLOYMENT COMPENSATION INSURANCE

Eligibility for unemployment compensation is determined on a state-by-state basis. If you choose to file for unemployment, American will take the position that you are not eligible for unemployment compensation as this is considered a voluntary separation from the company. Therefore, American will contest all unemployment claims for voluntary program participants. Please refer to your local unemployment office for more information.

NEW YORK STATE ONLY

Your Manager will give you Record of Employment Form #1A, 12.3 that is used for identification purposes when applying for unemployment insurance. It contains the company registration number – 43-704-09.

CONNECTICUT ONLY

Your Manager will give you an Unemployment Notice Form #UC-61 that is used when applying for unemployment insurance. It contains the company registration number – 43-075-05.

SECTION 2 – POST EMPLOYMENT BENEFITS INFORMATION

WHAT IS COBRA?

"COBRA" stands for the Consolidated Omnibus Budget Reconciliation Act of 1986, which allows you to elect to continue health coverage for yourself and your eligible dependents if you lose coverage. Layoff and termination are considered qualifying events. Health and Welfare Benefits Plan documents are accessible for review at www.aacareers.com/ebg.

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COBRA PROCESS

You will receive a COBRA solicitation package in the mail from Benefit Concepts (BCI), our COBRA administrator. The COBRA packet will have information on your rights under COBRA, your election form with benefit options and their costs. COBRA packets can take up to approximately 3 weeks to be mailed to your home from the date your Payroll Transaction Record (PTR) is processed through the company. If you do not receive a solicitation package, you must call Benefit Concepts at (866) 629-0274 to request another packet. Claims administrators will not show eligibility until payment is made and processed.

You may elect to continue health coverage by completing the election form received from BCI. Submit the completed election form to BCI, and they will send you payment coupons for the coverage(s) that you elect. Premiums are due regardless of your receipt of payment coupons. Contact BCI at (866) 629-0274 if you do not receive them within 2 weeks of returning your election form.

The solicitation form will show both your company subsidized contribution for the initial 30 days and then full COBRA rates for the remaining 17 months. You will have up to 60 days from the date when the package is sent to you to return your COBRA election form to BCI. Coverage and payment will be retroactive to the date of separation.

If you elect to retire right after separation and enroll into Retiree Medical, once you enroll in Retiree Medical you are no longer eligible for the remainder of the 30 days of COBRA medical coverage at the company subsidized rates since you will be covered by the Retiree Medical Plan. However, you may continue your dental and/or vision at the full COBRA cost.

WHAT COVERAGE WILL I HAVE IF I ELECT COBRA?

COBRA continuation coverage is identical to the coverage provided under the plan for similarly situated active employees or their dependents, including any future changes that are implemented. You may elect to continue coverage for yourself and your dependents for a maximum period of 18 months, if your coverage ended due to layoff or termination of your employment for any reason.

If you elect coverage, you will remain in the same plans that you are in today for the remainder of the plan year; however, you may elect to drop coverage for yourself or different individuals in your family. Your cost for medical coverage for the first 30 days after separation is in the chart below. HMO costs vary, contact HR Services or Benefit Concepts for information regarding full COBRA rates. All billing is processed by BCI our COBRA administrator.

IMPORTANT: If you are participating in a Health Savings Account (HSA) with WageWorks through payroll deduction at the time of layoff automatic pre-tax contributions will stop effective with your last day on payroll. You can continue to access your account funds and make after tax contributions to your account. Please contact WageWorks Customer Service at 1-877-924-3967 or access WageWorks online at www.wageworks.com. If you were enrolled in the Core medical benefit option and had a Health Savings Account (HSA), contact your HSA administrator for information about your account.

IMPORTANT: If you are participating in the Health Care Flexible Spending Account (FSA) or Limited Purpose Flexible Spending Account (LPFSA) at the time of layoff, and you have eligible claims for expenses occurring before your layoff date, you can submit those claims and do not need to continue to contribute to your account. If you plan to submit claims for expenses occurring after your layoff date, you must continue to contribute to your Health Care FSA or Limited Purpose FSA through COBRA. Contributions are made through BCI on an after-tax basis. They will continue through the end of the year in which you are laid off. At year-end, any unclaimed monies will be forfeited per IRS rules. Even if you do not elect to continue to participate, you will have until June 15 of the next year to submit claims for expenses incurred prior to your layoff. If you do not wish to continue after tax contributions you may only file claims for reimbursement up to the date of your layoff.

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DEPENDENT DAY CARE FSA CANNOT BE CONTINUED UNDER COBRA. If you are participating in a Dependent Day Care FSA at the time of layoff, you have until June 15 of next year to submit claims to your Dependent Day Care FSA for expenses occurring prior to your layoff date.

HOW DO I ELECT COBRA COVERAGE?

You will automatically receive a personalized COBRA solicitation package at your home within approximately (3) three weeks of your separation containing all the information you need to elect coverage, both during the initial 30-day period of company subsidized benefits and for the remaining 17 months of coverage.

There are two ways in which you can make elections:

Complete and mail the election form back to BCI. Once BCI receives the election notice, their system will be updated within 72 hours to show the elections. After elections are in the system you can make a payment. Once payment is made and posted eligibility will be sent to your claims administrators.

Or you can

Complete and fax the election form to BCI at (866) 629-6390. Once BCI receives the election notice their system will be updated within 48 hours. After elections are in the system you can make a payment. Once payment is made and posted eligibility will be sent to your claims administrators.

If you do not elect COBRA by the deadline specified in the packet, you relinquish your right to COBRA. If you wish to maintain coverage for the initial 30 days only following your layoff, you will need to complete the election form and submit payment to BCI. You can then contact BCI to request to cancel your COBRA coverage. If no further payments are made, cancellation for non-payment will occur.

PLEASE NOTE: THERE WILL BE A GAP IN COVERAGE

Until you have made your elections and submitted payment to BCI and BCI then transmits the information to the appropriate claims administrators, costs incurred during this gap in coverage will need to be paid out of pocket. For reimbursement you can submit a claim to your claims administrator. Depending on when you make your elections and submit your payment, delays can be up to 60 days. In order to reduce this time, making your COBRA elections and submitting your payment is key, the earlier this is completed the shorter the gap in coverage.

DENTAL CARE EXPENSE BENEFITS

You may elect to continue dental for 18 months at the full COBRA rate, even if you retire and elect to enroll in Retiree Medical. See the chart below for the full COBRA rates.

VISION CARE EXPENSE BENEFITS

You may elect to continue vision for up to a total of 18 months at full COBRA rate, even if you retire and elect to enroll in Retiree Medical. See the chart below for the full COBRA rates.

PAYING FOR COVERAGE

To maintain COBRA coverage, you must pay the full cost of continuation of coverage on time. If you elect continuation of coverage, you will receive coupons from the COBRA administrator, which will indicate when each payment is due. Premiums are due regardless of your receipt of payment coupon sent from BCI. Contact BCI at (866) 629-0274 if you have questions.

Payments can be made by mailing in your check or money order directly to BCI. You may also make a payment on line at www.avantserve.com or by calling BCI directly to make an electronic payment over the phone. Please be advised if you choose to make an online payment or payment over the phone, a fee may apply to these services.

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Non-payment of premiums includes payments for continuation of coverage not postmarked within 30 days after the date payment is due or checks returned for non-sufficient funds ("NSF" or "bounced"). If full payment is not received within the grace period specified on the invoice, your coverage will be terminated.

2014 COST OF CONTINUATION COVERAGE FOR THE FIRST 30 DAYS EMPLOYEE ACTIVE RATES

TWU Represented Employees		Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Value Medical Benefit Option	Preferred	\$ 124.76	\$ 324.38	\$ 224.57	\$ 436.67
	Tier 1	\$ 155.95	\$ 405.48	\$ 280.71	\$ 545.84
	Tier 2	\$ 187.14	\$ 486.57	\$ 336.86	\$ 655.01
Standard Medical Benefit Option	Preferred	\$ 78.38	\$ 203.79	\$ 141.09	\$ 274.33
	Tier 1	\$ 97.98	\$ 254.74	\$ 176.36	\$ 342.91
	Tier 2	\$ 117.57	\$ 305.69	\$ 211.64	\$ 411.50
Core Medical Benefit Option	Preferred	\$ 60.48	\$ 157.24	\$ 108.86	\$ 211.67
	Tier 1	\$ 75.60	\$ 196.55	\$ 136.08	\$ 264.59
	Tier 2	\$ 90.72	\$ 235.86	\$ 163.29	\$ 317.51
Out of Area Plan		\$ 78.38	\$ 203.79	\$ 141.09	\$ 274.33
Health Maintenance Organization (HMO)		Varies by HMO, contact the COBRA administrator for rates			

COST OF REMAINING CONTINUATION COVERAGE

Federal law allows the company to charge 102% of the cost of coverage. Listed below are the costs for ongoing coverage, including dental. If you elect dental coverage, you must remain in the same plan that you are in today, however you may elect to drop coverage for different individuals in your family. Rates may increase in future years.

2014 COST OF CONTINUATION COVERAGE AFTER 30 DAYS

TWU Represented Employees		Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Value Medical Benefit Option	Preferred	\$ 656.19	\$ 1,509.22	\$ 1,181.13	\$ 2,034.17
	Tier 1	\$ 688.00	\$ 1,591.94	\$ 1,238.39	\$ 2,145.52
	Tier 2	\$ 719.81	\$ 1,674.66	\$ 1,295.67	\$ 2,256.87
Standard Medical Benefit Option	Preferred	\$ 460.05	\$ 1,058.11	\$ 828.09	\$ 1,426.14
	Tier 1	\$ 480.04	\$ 1,110.08	\$ 864.06	\$ 1,496.10
	Tier 2	\$ 500.02	\$ 1,162.05	\$ 900.05	\$ 1,566.06
Core Medical Benefit Option	Preferred	\$ 354.96	\$ 816.41	\$ 638.93	\$ 1,100.37
	Tier 1	\$ 370.38	\$ 856.50	\$ 666.69	\$ 1,154.34
	Tier 2	\$ 385.80	\$ 896.60	\$ 694.45	\$ 1,208.32
Out of Area Medical Benefit Option		\$ 460.05	\$ 1,058.11	\$ 828.09	\$ 1,426.14
Health Maintenance Organization (HMO)		Varies by HMO, contact the COBRA administrator for rates			
Vision		\$ 5.96	\$ 11.54	\$ 11.32	\$ 16.19
Dental Plan 1		Employee Only	Employee + One	Employee + 2 or More	
		\$ 27.87	\$53.83	\$76.64	

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HEALTH REIMBURSEMENT ACCOUNT

If you were enrolled in the Standard or Out of Area Medical Option and elect to continue Standard Medical Option coverage under COBRA, you will have access to any remaining funds in your Health Reimbursement Account (HRA). HRA funds may be used for eligible medical and prescription drug expenses as long as you remain enrolled in the Standard or Out of Area medical plan option. Access to your HRA funds will cease immediately and any remaining balance will be forfeited when your COBRA coverage terminates or if you elect to enroll in a medical option other than the Standard or Out of Area option.

HEALTH INCENTIVE ACCOUNT

If you were enrolled in the Value Medical Option and elect to continue Value Medical Option coverage under COBRA, you will still have access to any remaining funds in your Health Incentive Account (HIA). HIA funds may be used for eligible medical and prescription drug expenses as long as you remain enrolled in the Value medical option. Access to your HIA funds will cease immediately and any remaining balance will be forfeited when your COBRA coverage terminates or if you elect to enroll in a Medical Option other than the Value medical plan option.

HEALTHMATTERS WELLNESS PROGRAMS

If you elect the Core, Standard, Value or Out of Area health coverage under COBRA, you are eligible for the Healthmatters programs and resources provided by ActiveHealth Management and Quest Diagnostics. You are eligible to earn Healthmatters Rewards within the guidelines of the program. Healthmatters Rewards are accessed through your health account and can be used for eligible medical and prescription drug expenses as long as you remain enrolled in the same medical plan option.

To see eligibility details and more, visit www.my.aa.com/healthmatters. To schedule a Quest screening go to www.my.blueprintforwellness.com and use registration key: AACobra or call Quest at 866-908-9440. To access ActiveHealth programs, please visit www.myactivehealth.com/healthmatters, or call 888-227-6598, 8:30 a.m. – 11 p.m. Eastern Time, Monday – Friday or Saturday, 9:00 a.m. – 2:00 p.m., Eastern Time.

COBRA AND MEDICARE

Who Pays First

If you or your spouse are age 65 or over and Medicare eligible, Medicare is the primary payer. If you have only Medicare Part A when your group health plan coverage based on current employment ends, you can enroll in Medicare Part B during a Special Enrollment Period without having to pay a Part B premium penalty. You need to enroll in Part B either at the same time you enroll in Part A or during a Special Enrollment Period after your group health plan coverage ends. However, if you have Medicare Part A only, sign-up for COBRA coverage and wait until the COBRA coverage ends to enroll in Medicare Part B, you will have to pay a Part B premium penalty. A HIPAA Certificate is provided by BCI, this may be used to show supporting documentation that you held coverage up to the date your employment ended.

If you or a family member has Medicare based on a disability and COBRA continuation coverage, Medicare is the primary payer. However, if you or a family member has Medicare based on ESRD, COBRA continuation coverage is the primary payer for a 30- month period and Medicare is the secondary payer.

For information on Medicare visit www.medicare.org or call 1-800-MEDICARE (1-800-633-4227).

COBRA ALTERNATIVES

HEALTHCHOICE

Health Choice is an independent organization that assists employees with making post-employment health insurance choices. As one of the largest online health insurance exchanges, HealthChoice can provide you with different options available in the market that may fit your family's health care needs once you've left the company. The options offered by HealthChoice are not part of the AMR's Health & Welfare Plans but are available to you should you be interested in exploring alternatives to COBRA. Some options may include dental and vision coverage, as well as medical, and can even be customized. HealthChoice does not offer group premiums; however, there is no cost or obligation to use their services.

HOW DO I GET MORE INFORMATION ABOUT MY COVERAGE OPTIONS?

You can learn more and do a side-by-side comparison of the plan options available to you at www.infohealthchoice.info. You can also expect to receive a packet in the mail from HealthChoice within 3-4 weeks after your separation. This packet will provide you with information that will assist you in making an informed decision about health care for you and your family. You may also contact an Advocate at the HealthChoice Contact Center to assist you with any questions you have regarding the health plan options at 877-803-2473 M - F 7A.M. – 11 P.M. and weekends 9 A.M. – 6 P.M Central Time

PLEASE NOTE: Health Choice is another option for healthcare insurance being made available to all employees leaving the company; however, these healthcare options are not affiliated with or sponsored by American Airlines. Active coverage for exiting employees under the American Airlines Health & Welfare plans will end on the effective date of your separation. All exiting employees will receive a COBRA package from Benefit Concepts, Inc.

LIFE INSURANCE COVERAGE

The group term life plan includes two options, which will allow continuation of life insurance coverage, conversion or portability. The American Airlines Group Life Insurance program includes continuation privileges when your coverage ends or you retire. Depending on whether the life coverage is company paid or employee paid, you may exercise your conversion or portability rights. Either of these options must be exercised within 31 days of the date your benefits terminate.

Life insurance benefits on account of yourself or dependents (if you currently have coverage) are payable should the insured individual die within 31 days following termination of employment. During the 31 days following termination, you may convert all or any part of your life insurance(s) to one of a number of individual life insurance policies issued by MetLife by calling (877) 275-6387. If you wish to convert your life insurance, or convert life insurance for your dependents (if you currently have coverage) you must apply directly to MetLife within 31 days following termination of your employment. MetLife will not require you to provide proof of good health.

CONVERTING YOUR LIFE INSURANCE

Under the company paid program (basic life), you may convert the amount of your group life coverage to an individual life policy (other than term insurance). In addition, if you are enrolled in the employee paid plan (i.e., employee voluntary term life, spouse life, or child life) you and your covered dependents or domestic partner may have the right to convert the amount of your group life coverage to an individual life policy (other than term insurance) or continue your group term life coverage and port your voluntary coverage amount.

If you apply for coverage during the specified conversion or portability period as stated above, the individual life or group term policy will be issued without the need to provide any medical information or undergo any medical examination. The individual conversion policy can be an amount equal to or less than the amount of your Life Benefits in effect immediately prior to the date your benefits ended, or reduced, less any amount continued for retiree benefits, if applicable.

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HOW TO APPLY FOR CONVERSION - Call 1-877-ASK MET7 (877-275-6387) to speak with a MetLife Financial Services representative about the conversion process. Remember that you must convert any life insurance within 31 days of the date your employment terminated. There is no form needed for this process.

PORTING YOUR LIFE INSURANCE

Under the portability option, you may port an amount of your voluntary life election equal to or less than the amount of your Life Benefits up to a minimum of \$20,000 and maximum of \$1,000,000. If you apply for coverage during the specified conversion or portability period as stated above, the individual life or group term policy will be issued without the need to provide any medical information or undergo any medical examination. However, lower "Preferred Rates" are available upon your completion and approval by MetLife of proof of good health on a form provided by MetLife.

HOW TO APPLY FOR PORTABILITY - You will need to request a Life Insurance Portable Coverage form from HR Services by calling 800-447-2000 and chose the Health Benefits prompt. This form has a section that must be completed by you, the employee and a section for the company to complete. HR Services will complete the section for the company and return the form to the address on file with the company for you. Once both sections are completed you will need to send the Life Insurance Portable Coverage form directly to MetLife for processing at the address listed on the form within 31 days of the coverage ending with the company:

**MetLife Recordkeeping Center
P.O. Box 14401
Lexington, KY 40512-4401**

If you have any questions about the Portability option, call MetLife toll-free at 866-492-6983 Monday through Friday, 8 a.m. - 8 p.m. Eastern Time.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Coverage for employees and eligible dependents will cease at the end of the pay period in which the last contribution has been deducted. You may convert your insurance and your spouse's insurance to individual policies up to the amount for which each individual is insured or \$250,000, whichever is less. For dependent children, you may convert up to the amount for which the child is insured up to \$10,000. You must apply for conversion to Life Insurance Company of North America (LINA) within 31 days after the date your insurance terminates. If interested, you may contact LINA at 800-441-1832 for details on conversion.

You will need to request a AD&D Conversion Information and Form from HR Services by calling 800-447-2000 and chose the Health Benefits prompt. This form has a section that must be completed by you, the employee and a section for the company to complete. HR Services will complete the section for the company and return the form to the address on file with the company for you. Once both sections are completed you will need to send the form directly to the Life Insurance Company of North American (LINA) for processing at the address listed on the form.

**Life Insurance Company of North American
Individual Conversion Unit
P.O. Box 20187
Lehigh Valley, Pa 18002-0187**

OPTIONAL SHORT TERM DISABILITY (OSTD)

Coverage under the MetLife Optional Short Term Disability Plan terminates at the end of the pay period in which the last contribution has been deducted. If you are currently receiving OSTD benefits, payments will continue as long as you meet the criteria of disability under the plan.

LONG TERM CARE

You may continue your current Long Term Care Insurance. Additionally, the Long Term Care Insurance has a non-forfeiture provision which provides that the insured who have paid premiums for at least three years and elect to stop making payments will receive the amount of coverage their paid premium will purchase. Please contact MetLife LTC at 888-526-8495 for assistance.

SECTION 3: EMPLOYEE PROGRAMS

TRAVEL PRIVILEGES

Provided you were eligible for travel privileges on your last day worked, travel privileges will continue on American Airlines, American Eagle, AmericanConnection, SkyWest (marketed as American Eagle) and ExpressJet (marketed as American Eagle) for 18 months after the effective date of your voluntary or involuntary furlough/layoff. Travel is valid for you and your eligible travelers. Eligible travelers are defined as the following:

- Your spouse or company-recognized domestic partner (DP)
- Registered companion (RC), if you are not married
- Your qualified children (dependent children, dependent students, non-dependent children up to age 24)
- Your parents

If you reported for work on time for your scheduled shift and have not had any chargeable occurrences during the last 90 calendar days prior to furlough/layoff, you will receive 6 months of travel in addition to the current 18 months, for a total of 24 months of travel. Employees with a chargeable attendance occurrence during the last 90 calendar days prior to furlough/layoff will receive 18 months of travel. A chargeable attendance occurrence includes, but is not limited to any time missed for Injuries on Duty (IOD), Missed Trip, Report Late, Sick, Maternity Sick, No Call/No Show, Personal Other and Unpaid Absence.

The following travel privileges may not be used after the last day worked:

- D1, D3, A9
- OAL travel
- Industry discounts such as FedEx shipping, reduced rate hotel stays, etc.

You may continue to purchase AA20 positive space revenue tickets valid for travel on American Airlines, American Eagle, AmericanConnection, SkyWest (marketed as American Eagle) and ExpressJet (marketed as American Eagle) during your travel period. AA20 tickets may be purchased for you and your eligible travelers.

Travel privileges are dictated by the terms of the specific program under which you separated from the company.

TRAVEL CLASSIFICATION

For the first 90 days of your travel period, you and your eligible travelers will travel at the D2 boarding priority (D2P for parents traveling without you).

After 90 days, you and your eligible travelers will travel at the D2P boarding priority for the remainder of your travel period and the D2 travel classification will be eliminated on the 90th day for you, your spouse or DP or RC and your qualified children. Although the D2 travel classification will remain in your Traveler Information for your parents, they will **only** be eligible to travel at the D2P priority after the first 90 days.

****NOTE:** If you or one of your eligible travelers begins a trip prior to the 90th day and continues after the 90th day, it is very important to create two separate flight listings – the first one to reflect D2 in the ticketing field **prior** to the 90th day and the other one to reflect D2P **after** the 90th day. If you do not have the correct travel classification in your flight listing, Jetnet Check-in, airport agents and Self-Service devices will be unable to check you in for the flight.

MANAGING YOUR TRAVEL PROFILE AND FLIGHT LISTINGS

You will retain access to your Traveler Information profile on Jetnet. You may continue to use the following tools to manage travel:

Traveler Information Page on Jetnet - add/edit the profiles of your eligible travelers according to the rules outlined in the TRIP Book.

Non-Rev Travel Planner (NRTP) - check flight availability, create/edit/cancel flight listings.

1-888-WE-FLY-AA (1-888-933-5922) - If you do not have access to a computer, the team at WE FLY AA can help with schedules and create or cancel flight listings. Please do not contact Reservations to flight list, as you will be referred to 1-888-WE-FLY-AA.

Jetnet Check-In – You may check in up to 24-hours prior to departure. JetAway for iPhone and Android may also be used for flight check-in. Otherwise, you and your eligible travelers may use the Self-Service devices at the airport where available.

NRSA CHARGES

Service charges are waived in coach system-wide (domestic US and international flights) for you, your spouse or company recognized domestic partner or RC and your qualified children. You will be responsible for any government taxes or fees if applicable to the itinerary. Service charges apply for parents when traveling in any cabin. Service charges also apply for travel in First class and Business class system-wide.

For the first 90-days after separation, NRSA charges will calculate the same as they did when you were on active payroll.

After 90-days, in addition to applicable NRSA charges, travel will be subject to imputed income for tax reporting purposes unless Retirement or Disability is the reason for separation from the company. Imputed income will be calculated using the same formula that is currently applied for travel by RCs or DPs. See the Imputed Income section of the TRIP Book in the Travel Service Charges section.

NOTE: Employees affected by Reduction in Force (RIF), Stand-in-Stead (SIS), Early Out Incentive Package (EO) or Travel Separation, will be subject to imputed income for tax reporting purposes for travel after the first 90-days of separation from the company. No imputed income will be reported on travel privileges when Retirement or Disability is the reason for separation from the company.

You will receive an invoice via U.S. Mail for all travel services charges on a monthly basis. The invoice will be sent to the address you have on file with the company at the time of your separation. It is important that you contact HR Services with any changes to your address during your travel period. Along with your first paper invoice, you will receive instructions to set up electronic payment. You can set up electronic payment after paying your first bill.

Failure to pay your bill within 30 days of the invoice date will result in the suspension of your travel privileges, as well as a \$40 late fee will be assessed and added to the next invoice. After your payment and fee have been processed, your travel privileges will be reinstated; however, additional suspensions may apply to unpaid invoices.

Failure to pay any company debt may result in your travel eligibility being suspended. This includes, but is not limited to NRSA, salary overpayments, and non-payment of benefits. Your travel privileges will be suspended until the balance is paid in full or a pay plan has been negotiated and brought current (no pay plan option is available for NRSA). Required payment will include any associated administrative fees and waiting periods may also apply.

NOTE: Non-revenue travel is a privilege with certain responsibilities and is not a form of compensation. As with any policy, the Company reserves the right to change these privileges, in any way, if it is in the best interest of the organization for our employees and retirees.

Refer to the **TRIP Book** on Jetnet regarding any specific questions you may have surrounding travel privileges.

AMERICAN AIRLINES FEDERAL CREDIT UNION

WHAT TO EXPECT FROM THE CREDIT UNION WHEN GOING OFF PAYROLL

At American Airlines Federal Credit Union, once you're a member, you're always a member. Therefore, departure from American Airlines Group, Inc. or any of its subsidiaries, does not affect your member-owner status or privileges. However, if you are not already a member, you may not be able to join at a later date, so we would love for you to join today. We realize that your financial situation might change, and we are committed to working with you to make the best of your situation.

If you currently receive benefits for having Direct Deposit to a Credit Union checking account, such as fee-waived Jet Checking or a loan discount, you will need to redirect an existing Direct Deposit or set up a new Direct Deposit to the account. We do offer other checking account products with no monthly service fees and would be happy to talk to you about what accounts make the most sense for your transition.

If you have loans at the Credit Union, you are still obligated to make the payments on them. Contact the Credit Union after you have gone off payroll. Your loan payments will convert from payroll deduction to monthly payments. Your next due date will be set approximately 30-45 days after your last *full* payroll deduction. We have several convenient ways to make future payments:

1. **ACH (Direct Electronic Payment)** Through Automated Clearing House (ACH), you can make electronic payments directly from any financial institution to American Airlines Credit Union. This is a convenient way to make a payment without having to write a check, pay for postage or worry about a payment not reaching the Credit Union on a timely basis. You may pay your consumer loans on a weekly, bi-weekly, semi-monthly or monthly basis – whichever you prefer. Mortgage loans can also be made through ACH but only on a monthly basis. To sign up for ACH, simply fill out the "Agreement to REMOVE funds from another institution" form and either fax it to (866) 263-9356 or submit it to a local branch. A copy of this form can be found at AACreditUnion.org under the "Forms" link at the top of the page.
2. **Direct Deposit** If you have another source of income, you may want to consider directly depositing those funds into the Credit Union. The Credit Union can take your payment directly from your checking or savings account on the schedule you choose. (Mortgages can only be set up on the first of the month.) See No. 3 below for further instructions.
3. **Automatic transfer from an American Airlines Credit Union share or checking account** Payments for your loans can also be made directly from your Credit Union share or checking account through automatic transfer. To activate payment through automatic transfer, simply put in writing the account from which you would like the funds taken, on what dates and to which loan you would like them applied. *Sign* the request and either fax it to (866) 263-9356 or submit it to a local branch. After initiating automatic transfer, the funds will be deducted from your account each month. (Mortgages can only be set up on the first of the month.)
4. **Scheduled and One-Time Transfers through Mobile Banking and CUAcce\$\$™** Payments for your loans can also be made directly from your Credit Union share or checking account via automatic transfer, CUAcce\$\$, mobile banking apps and CALL-24. Make one-time transfers or schedule recurring payments at your convenience. If you haven't already downloaded our mobile app, visit the iTunes store or Android Marketplace and search for "AAFCU" to download our mobile app. From your tablet, you can visit <https://mobile.AACreditUnion.org>.
5. **Billing Notices** Billing notices are also available if you would like to pay by check on a monthly basis. Notices are sent out three weeks prior to payment due dates on all cash pay loans except for mortgages. Billing notices can only be sent on a monthly basis. If no other form of payment is chosen, your payment will automatically defer to billing notices.

**General Information For TWU Represented Employees
Accepting the Stand in Stead**

A program (extension/deferment) is available to assist members having difficulty keeping their consumer loans current. You may visit one of our branch offices or contact the phone loan department at (800) 533-0035, Ext. 4161, to discuss this option. If you need assistance with a mortgage loan, please contact our Mortgage Servicing department at (817) 952-4210, and we will work with you during your transition period.

Should you need any further information or have any questions regarding the Credit Union, please call us at (800) 533-0035.

\$UPER \$AVER 401(K)

Contributions to the Super Saver 401(k) Plan will cease upon termination of employment. If your account is less than \$1,000, JP Morgan Retirement Plan Services (RPS) will send you paperwork to process your distribution or rollover. If your account is greater than \$1,000, you may elect to leave your account on deposit or take a total distribution of your account.

If you elect to leave your account on deposit, you may transfer your funds among the investment options. You may not, however, initiate new loans or make additional contributions/deferrals. By law, you must begin to receive payment from your account no later than April 1 following the year in which you reach age 70 ½. If you leave your funds in the Plan and have an outstanding loan balance, you must continue your loan repayments. Contact the JP Morgan Service Center at (800) 345-2345 to arrange your repayment schedule or access your account on the web at www.retireonline.com. If you fail to continue your loan repayments, the loan will be declared in default and you will owe appropriate taxes (and penalties, if applicable) assessed by the IRS.

If you elect take a total distribution of your account, you should contact JPMorgan Service Center at (800) 345-2345 for a withdrawal form and additional information explaining the tax implications instructions. If you are fully vested (three years of company service, in which you have worked at least 1000 hours each year), you may withdraw the value of the company contributions, also. If you take a total distribution prior to paying off a loan, the outstanding loan balance is reported to the IRS as taxable income.

There are tax implications involved in taking a distribution from the Super Saver 401(k) Plan. The Unemployment Compensation Amendment of 1992 requires that 20% of your withdrawal be withheld as a prepayment of your federal taxes. If you withdraw this money and directly roll it over into another eligible retirement plan (like another employer's 401(k) or rollover IRA), this 20% withholding will not apply. Remember, too, that you may owe more or less in federal and state income tax when you file your income tax return. There may be an additional 10% early withdrawal penalty if you withdraw pre-tax money before age 59 1/2 and you do not directly roll it over into another employer's eligible retirement plan or into an individual retirement plan (IRA). **You should consult with a competent tax advisor before taking a distribution from your account.** All inquiries and correspondence should be addressed to:

**\$uper \$aver
J. P. Morgan Retirement Plan Services
P.O. Box 419784
Kansas City, MO 64141-6784
1-800-345-2345
www.retireonline.com**

IMPORTANT: In the event of any inconsistency between the above information and the actual Plan documents, the Plan documents prevail.

DEFINED BENEFIT PENSION PLANS

As an employee on furlough, you must retire from the company or waive recall rights before starting pension payments.

As part of the company's restructuring efforts, the following pension plans are frozen as of Nov. 1, 2012:

- Retirement Benefit Plan of American Airlines, Inc. for Flight Attendants
- Retirement Benefit Plan of American Airlines, Inc. for Employees Represented by the Transport Workers Union of America, AFL-CIO
- Retirement Benefit Plan of American Airlines, Inc. for Agent, Management, Specialist, Support Personnel and Officers
- American Airlines, Inc. Pilot Retirement Benefit Program - Fixed Income Plan and Variable Income Plan

If you are a participant in a Defined Benefit Pension Plan, you'll be eligible to draw your pension in accordance with the plans. You'll retain benefits earned through Oct. 31, 2012. You'll also continue to earn vesting service and service toward early retirement eligibility through your last workday.

Before leaving the company, estimate your pension benefit in Jetnet's Benefits Service Center. You can use the estimate to consult a professional financial advisor about your retirement finances. **To see what your accrued pension benefit is:**

1. Access the Benefits Service Center on Jetnet
2. Click the **My Pension** tab
3. Select **Estimate My Pension**
4. Click **Get Started with My Pension Estimate**
5. For "Your Last Day Worked," enter **10/31/2012**
6. Enter an "age" or "date" at which you would like to start your pension. (If applicable, enter your joint annuitant's birthdate to obtain a more accurate estimate.)
7. Click **Continue**

Note: Use the **Explanation of Benefit Payment Options** on the Results page to obtain descriptions of the various payment options.

If you have already separated from the company, you may contact HR Services to have an estimate mailed to you.

If you're eligible and want to activate your pension following your separation date, you need to request a pension kit at least by the 15th of the month prior to your desired commencement month. Otherwise, you will have to wait a month to commence. Pension kits are valid up to 180 days prior to the requested pension start date. If you are still employed with American, you may request a kit via Jetnet's Benefits Service Center. **To request your pension kit:**

1. Access the Benefits Service Center on Jetnet
2. Go to the **My Pension** tab
3. From the My Pension page, select **Request your Pension**
4. Enter the **Last Day Worked, Benefit Commencement Date** and, if applicable, the **Beneficiary Date of Birth**.
5. Then click **Submit**.

If you have already separated from the company, you may contact HR Services to have your pension kit mailed to you.

Important: In the event of any inconsistency between the above information and the actual Plan documents, the Plan documents prevail.

STAND IN STEAD IN CONJUNCTION WITH RETIREMENT

If you are involuntarily separated from the company and are at least age 55 with at least 10 years of company seniority, you are eligible to retire from the company.

After your separation, please contact HR Services to process your Retirement Personnel Transaction Record (PTR) to activate retirement benefits and privileges. HR Services will conduct your individual retirement counseling session to ensure you understand the retirement benefits and privileges to which you are entitled, including pension commencement if eligible.

STAND IN STEAD IN CONJUNCTION WITH THE 50/55 RULE

If you are involuntarily separated from the company and are between ages 50 and 55 with at least 15 years of service, you are eligible to retire from the company upon reaching age 55 under the “50-55 Rule.”

Keep in mind that under the “50-55 Rule,” you are **not** a retiree immediately upon your separation, but you will be eligible to retire from the company upon reaching age 55.

At age 55, please contact HR Services to request your Retirement Personnel Transaction Record (PTR) to activate retirement benefits and privileges. HR Services will schedule an individual retirement counseling session with you to ensure you understand the retirement benefits and privileges to which you are entitled, including pension commencement if eligible.

RETIREMENT PLANNING RESOURCES

If you're eligible to retire, American wants you to know all the benefits and privileges available to you--and wants you to understand the retirement process itself. There are varying criteria for becoming a retiree of American, for retiree health benefits coverage and for commencement of pension or 401(k) benefits.

If you're still actively employed with the company, please visit Jetnet's Retirement Planning page under the Benefits tab to review important details about retirement. After your separation, if you are eligible to retire at a later date when you become eligible, you can access resources to help you learn about retiree benefits and privileges at www.AACareers.com/support.

RETIREE MEDICAL PLAN

If you are eligible, you may enroll in the Retiree Medical Plan and other associated health benefits upon your retirement. Please access the Retiree Benefits Guide at www.AACareers.com/ebg to review eligibility details. Additional updates about retiree medical benefits including cost details are available at my.aa.com/en/retiree-benefits.

Important: Retiree medical benefits for current retirees are subject to pending changes due to American Airlines restructuring. The Retiree Medical Plan is not guaranteed and it may become necessary to change benefit programs for employee groups, including retirees. If that becomes the case, we will notify you promptly.

The company reserves the right to alter, amend, modify, or terminate the plans, any program described in the Retiree Benefits Guide for American Airlines Retirees or Group Life and Health Benefits Plan for Retirees of Participating AMR Corporation Subsidiaries, or any part thereof at its discretion.

**General Information For TWU Represented Employees
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RETIREE TRAVEL

Retiree travel privileges are similar to those you have as an active employee. Upon your retirement, you'll have access to Jetnet, 888-WE-FLY-AA and smartphone travel apps to manage your travel. You will receive a monthly invoice via U.S. mail for all travel services charges. Along with your first paper invoice, you will receive instructions to set up electronic payment. You can set up electronic payment after paying your first bill. Please review the TRIP Book for more details.

ADMIRALS CLUB

As a former employee of American Airlines or AMR Corporation, you are invited to purchase a membership to the Admirals Club and enhance your time at the airport. Active employees are not eligible to hold primary or spouse memberships; however, former employees (including retirees) are welcome to join the Club. With Admirals Clubs lounges worldwide in all the right places, and a host of complimentary amenities including Wi-Fi; house wine, beer and spirits; coffee, tea, soft drinks and light snacks; PCs with Internet access; and showers and children's rooms in select locations, you can experience what our members have come to appreciate when traveling. Plus, as an Admirals Club member, you may invite up to two guests or family members to accompany you when you visit the lounge. If you're traveling on a revenue ticket, former employee members may go to the club to have boarding passes issued or seats assigned. However, the Admirals Club cannot process stand-by listings and boarding passes for non-revenue or pass travel. For more information about Admirals Club, visit www.aa.com/admiralsclub.

ADDRESS CHANGE

You must keep the Company advised of changes to your address. If you have Jetnet access, go to Jetnet and select "[Update MY Information](#)" in the Resources section. Otherwise, please send address changes to:

**American Airlines HR Services
P.O. Box 9741
Providence, RI 02940-9741
FAX: 888-891-3625**

Include in your request your name, employee number, new address and old address, and a copy of your government photo ID.

Failure to maintain a current address could prevent the company from contacting you, should it be necessary to do so. Please note that filing an address change with American does not file an address change with other services such as JP Morgan, American Airlines Credit Union, Benefit Concepts, HealthFirst, etc. Please ensure you advise all of your address change in addition to the company.

REEMPLOYMENT

Employees who have elected to leave the company as part of the voluntary programs waive all regular and special severance pay and any recall rights they may have. You do not have reinstatement rights.

Employees who have elected to leave the company as part of the voluntary reduction in force may reapply to American or another American Airlines subsidiary. While consideration can be given to your previous experience with the company, you will be considered as an outside candidate for jobs, and you may not apply for positions using the company's internal Careers system. You may, however, apply for positions listed on the external website: www.aacareers.com.

If you are rehired after voluntarily leaving the company as part of the reduction in force, company policy at the time of rehire will apply with regards to seniority credit.

**General Information For TWU Represented Employees
Accepting the Stand in Stead**

JETNET ACCESS

You will retain limited access to Jetnet for the duration of your travel privileges. Access will include the travel pages and news, and will be expanded where appropriate over time. Continue to use your same user ID and password.

DISCLAIMER

The policies stated above apply to employees who do not accept alternate positions within AMR by their established termination date. Additionally, this benefits summary is neither as comprehensive nor as detailed as the plan documents booklets or policy. In the event of any conflict between this summary and the terms and conditions of any particular welfare or benefit plan or policy, such plan or policy will govern. Plans and policy remain subject to change from time to time.

This benefits summary is neither as comprehensive nor as detailed as the plan documents or policy on Jetnet. In the event of any conflict between this summary and the terms and conditions of any particular welfare, benefit plan or policy, such plan or policy will govern. Plans and policy remain subject to amendment, modification or termination at American's sole discretion subject to the requirements of any applicable agreement.