

# What's Ahead for Legacy American Airlines Agents, Reservation Representatives, Flight Attendants, Planners and TWU-Represented Employees

This is a preview of important benefit changes for 2015. More detailed information – including rates – will be coming your way before Annual Enrollment.

## Eligibility

Dependent eligibility for dental and vision coverage is changing to match medical eligibility. This means you will be able to extend dental and vision coverage for your dependent children up to age 26.

## Medical Options

You can choose from the Standard, Core and Value Options for 2015. Changes to the way the options work are described below:

- **Simplified administration** – The Preferred/Tier 1/Tier 2 structure is being eliminated and there will be one administrator for all participants in each state. In addition, Aetna is being removed as an administrator. As a result, and to further our harmonization with US Airways, some state administrators are changing. Be sure to review the 2015 medical administrator map on [my.aa.com](http://my.aa.com) to view the administrator for your state.
- **Prescription enhancement for all options** – In 2015, you can get your 90-day maintenance prescriptions filled at your local CVS or Safeway pharmacy **and get the same savings as mail order**. You can also continue to fill them through Express Scripts' convenient mail-order service.
- **Core Option** – You will pay **lower co-insurance and have a lower out-of-pocket maximum**.
  - Your co-insurance will be 20% in-network (instead of 30%) and 40% out-of-network (instead of 50%).
  - The most you will pay out of pocket (including deductible) in 2015 will be \$4,000 individual/\$8,000 family in-network (instead of \$6,000/\$12,000) and \$8,000/\$16,000 out-of-network (instead of \$12,000/\$24,000).
- **Standard Option** – The annual deductibles are increasing by \$50 for individual coverage and \$150 for family coverage.
- **Value Option** – The annual deductibles are increasing by \$50 for individual coverage and \$150 for family coverage. In addition, there are changes to prescription drug coverage.
  - The generic prescription drug co-pay is changing to 20% co-insurance (with a minimum charge of \$10 and a maximum of \$40).
  - There will be a \$5 minimum charge for mail-order drugs.

## Life Events

The deadline for making benefit changes as a result of a life event is changing from 60 days to 31 days of the event. If you don't make the change online and submit the required documentation within 31 days of the event, you'll have to wait until the next Annual Enrollment period.

## Healthmatters

Don't forget that with Healthmatters, if you're enrolled in the Standard, Core or Value Option and complete certain wellness activities, you and your covered spouse/domestic partner can each earn Healthmatters Rewards of up to \$250 (up to \$500 combined)!

## Health Accounts

Starting January 1, 2015, all health accounts – the HSA (Health Savings Account), HRA (Health Reimbursement Account) and HIA (Health Incentive Account) – will reimburse the same expenses. All eligible medical, prescription, dental and vision expenses for you, your spouse and children will be eligible for reimbursement no matter which account you have. (Expenses for your domestic partner and domestic partner's children are eligible if they are claimed as your dependent for federal income tax purposes.)

In addition, **maximum contributions to the HSA are increasing** to \$3,350 for you-only coverage and \$6,650 for family coverage. This includes any Healthmatters Rewards you earn.

## New Enhanced Employee Assistance Program (EAP)

You and members of your household will have access to the OptumHealth EAP for those times when life is challenging and you need help. Benefits include a 24-hour hotline, online resources and **four free in-person sessions** for up to four concerns (up to 16 total) annually with a counselor.

## New Enrollment System/Benefits Service Center

**This fall, all U.S.-based American Airlines team members will enroll for 2015 benefits using a new enhanced Benefits Service Center administered by Aon Hewitt.**

Here's what you need to know now:

- **The new online Benefits Service Center and chat support will be available during Annual Enrollment** from [my.aa.com](http://my.aa.com) 24/7/365. Call center support will also be available starting September 22, 2014, Monday through Friday, 9 a.m. – 6 p.m. (CT) (Extended hours October 20 – November 14 from 7 a.m. – 7 p.m. CT).
- The enrollment system will look different, but will be easy to use. You will access the tool through [my.aa.com](http://my.aa.com). Look for the **ENROLL NOW** button.
- In addition to providing the Benefits Service Center and enrollment assistance, Aon Hewitt will administer the following in 2015:
  - Health Accounts (HSA, HRA and HIA)
  - Flexible Spending Accounts
  - Transit Program
  - Life event changes
  - Direct bill administration (for team members on leave, COBRA, etc.)

**Look for more details about 2015 benefits soon. And remember, you can always learn more at [my.aa.com](http://my.aa.com).**