

4/2015

Your Retirement Overview - Legacy American Airlines Employees



a retirement counselor's presentation

The terms of the plan documents govern the benefits and this presentation is intended to highlight those benefits. If there is a conflict between this presentation and the plan document, the plan document will govern the actual benefit.



Welcome to retirement

Congratulations!

You've reached an important milestone – you are now ready to consider your retirement and to start preparing for the next phase of your life.

American offers retirees a number of benefits, programs and privileges to thank you for your service.

This presentation will cover:

- Retiree eligibility
- Your American Airlines retiree benefits
- Retiree programs and travel privileges
- Pension and Super Saver - 401(k) Plan
- Retirement planning resources

Leaving the company

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Basic retiree eligibility

“Am I eligible to retire?”

Your eligibility for retirement is based on your age, company seniority and workgroup.

- At least age **55** (50 for Pilots)
AND
- At least **10** years of company seniority

Eligibility to become a retiree and eligibility to commence pension benefits differ and will be discussed later in this presentation.

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Retiree eligibility after a separation package

“Am I eligible to retire after a layoff/furlough or when accepting a voluntary package to leave the company?”

If you meet the qualifications to retire before the date you leave the company, you may retire the very next day.

1. Your station or department will need to process your **separation PTR*** to end your employment with the company.
2. After your separation PTR* is processed, please contact **AA Retiree Services** to ask for your Retirement PTR* to be processed.

***PTR - Payroll Transaction Request**

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65 Point Travel Plan

It's a resignation that provides you and eligible family members retiree travel privileges

- **Eligibility**

- A minimum of 10 years active service as determined by your current Company Seniority Date

AND

- A combined age and years of active service as determined by your current Company Seniority Date that **equals or exceeds 65**

Important: Your manager should process your 65 Point Travel PTR the day after your separation PTR

- **Following your resignation ...**

- You'll receive online access to Jetnet for the travel tools, policy and planning information to help you manage your travel privileges

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Health Benefits

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Medical Benefits

If you retire before age 65, you will have several different options of medical coverage to consider:

1. The American Airlines Retiree Coverage
2. One Exchange – private insurance marketplace
3. COBRA
4. Spouse's coverage

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Retiree Medical Benefits before age 65

If you retire before age 65, you're eligible for American Airlines retiree medical coverage.

1. You'll receive a letter from AA's Benefit Service Center/Aon explaining the enrollment process a few weeks after you retire
2. You can choose to defer coverage to a later date up until you reach age 65. If you defer, simply contact AA Benefits Services at 1-888-860-6178 when you're ready to start coverage. **Once elected, if you choose to drop coverage you cannot re-enroll**
3. Visit Jetnet's Benefits Service Center to review your medical options and costs, **and to make your election**
 - **2015 Retiree Standard Medical Plan** is **\$1,042** per participant per month
 - **2015 Retiree Value Plus Plan** is **\$1,576** per participant per month
4. After you submit your elections, you will receive a bill from **Aon**, the billing administrator, to begin paying monthly premiums
5. After your first invoice, you may choose to use Aon's auto-billing options

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OneExchange – Alternative to AA Retiree Medical

Towers Watson OneExchange is a separate private insurance marketplace. You will be able to compare the private exchange to the federal exchange and select from either with OneExchange.

OneExchange highlights:

- Pre 65 retirees and retirees 65 and over
- Available to you and your dependents
- Wide variety of plans and carriers – plans that may have better coverage
- Medical, prescriptions, dental, and vision coverage that may have lower cost
- State licensed Benefit Advisors who assist you with your plan selection and ongoing support to help you with medical claims and work with carriers on your behalf
- Assists you with transitioning into Medicare eligible supplemental plans
- Assists you with determining if you are eligible for a federal subsidy

OneExchange Benefit Advisors available at 1-844-287-9947

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COBRA Health Benefits

- Your rights under the Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you to purchase certain benefits for 18 months after you leave the company:
 - Medical insurance
 - Dental benefit
 - Vision insurance
 - Flexible spending accounts (through the end of the year in which you retired)

- You may only elect the core benefits you held as an active employee

- Within three weeks after your separation date, **Aon** will send ...
 - **An enrollment notice** – provides details about COBRA enrollment
 - **A Notice of Creditable Coverage** - confirms your previous coverage with American in case it is requested by other insurance providers

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Medical Benefits at or after age 65

When you become eligible for Medicare coverage, please apply for Medicare benefits at your earliest opportunity to avoid coverage delays and additional premium costs.

- Coverage in the AA Retiree Medical Plan ends when eligible for Medicare or age 65
 - **Please note:** You may become eligible to receive Medicare benefits prior to age 65 due to disability. In this instance, Medicare will be your primary coverage and retiree medical will be secondary coverage.
- Retiree spouses will be able to continue the pre-65 plan from American as long as the retiree purchased coverage prior to age 65

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American Airlines Supplemental Medical Plan

The AA Supplemental Medical Plan provides:

- Medical coverage if you exhaust your Maximum Medical Benefit under the AA Retiree Medical Plan
 - Up to \$500,000 maximum medical benefit
 - Health coverage for your surviving spouse or domestic partner for 90 days if you die while both of you are covered under the Retiree Medical Plan
- You may enroll in the Supplemental Medical Plan only when you are first eligible for AA retiree medical benefits
 - You will be solicited to participate in the Supplemental Medical Plan by **HealthFirst TPA**, the billing and plan administrator, upon your enrollment into the AA Retiree Medical Plan
 - Pay your contributions annually to maintain coverage
 - Supplemental Medical Plan coverage ends when you become eligible for Medicare, which is usually at age 65

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Married to another active employee or retiree

- **If you are married to an active American Airlines employee:**

- You may be covered under your spouse's active employee coverage and defer entry into your retiree health benefits. You can later complete a Life Event to start retiree coverage when your spouse's benefits ends.

Life Event Examples:

- Your spouse leaves the company or retires from American
- You lose your dependent status, e.g., you get divorced or your spouse dies

- **If you are married to an American Airlines retiree:**

- Each retiree maintains his or her own health coverage

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Sick Bank payout

- **AGENTS** - You are eligible to receive a lump sum payment of \$25 per day, up to 150 days of unused sick time
- **FLIGHT ATTENDANTS** - Upon retirement, a Flight Attendant will be paid eight dollars and sixty-five cents (\$8.65) for each hour of accrued sick leave in her/his sick bank
- **TWU** -
Flight Dispatchers and Dispatcher's Assistants/Fleet Service Employees/Ground School and Pilot Simulator Instructors/Material Logistics Specialists and Crew Chief Material Logistics Specialists Employees/Flight Simulator Technicians Associate Simulator Technicians Technical Coordinators - \$25 a day for 150 days of unused sick time

Aviation Maintenance Technicians and Plant Maintenance Employees - \$25 for each 8 hours of unused sick time

Material Logistics Specialists and Crew Chief Material Logistics Specialists Employees - \$25 a day for 250 days of unused sick time

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Sick Bank payout (Management and Support Staff)

Eligibility: Retire on or after January 1, 2015, via retirement PTR or a RIF PTR followed the next day with a retirement PTR.

- **Option 1:** A contribution to a Retiree Health Reimbursement Account (RHRA) of your available retirement sick balance at a rate of \$10.625 per hour

Examples of Eligible Retiree Insurance Policies:

- Medical insurance premiums, including COBRA premiums
 - Medicare insurance premiums
 - Medicare supplement insurance premiums
 - Medicare Part D (prescription) premiums
 - Eligible medical, dental/vision out of pocket expenses and premiums
 - Long Term Care Premiums
- **Option 2:** Receive **cash payout** of sick bank hours at \$8.65 per hour

Form to be completed can be found on Jetnet

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Retiree Dental

- **Dental Insurance** - two enrollment choices:
 - Continue dental coverage through COBRA. When COBRA ends, you'll have 60 days to enroll in MetLife Retiree Dental Plan (will be solicited)

OR

- Enroll in the MetLife Retiree Dental Plan immediately upon retirement (will be solicited)

Contact MetLife directly with inquiries

1-800-GET-MET8 (800-438-6388) | www.metlife.com/mybenefits

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Life Insurance and Accidental Death & Dismemberment (AD&D)

- You may convert your employee term life insurance coverage to an individual policy with MetLife within 31 days of retirement.

Contact MetLife directly with inquiries

1-800-GET-MET8 (800-438-6388) | www.metlife.com/mybenefits

- You may convert your accident insurance to an individual policy by contacting CIGNA directly within 31 days of retirement.

Contact CIGNA directly with inquiries

1-800-441-1832

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Added Benefits

- You may convert your added benefits:
 - Auto and Home
 - Legal Plan
 - Identity Theft Program
 - Pet Insurance
 - Long-Term Care Insurance
 - Critical Illness
 - Accident Insurance

Contact Added Benefits directly with inquiries

1-855-550-0706 / AAaddedbenefits.com

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Retiree Travel

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Travel Privileges

Please access [Our Policies on Jetnet](#) to view details about [retiree travel privileges](#)*

- **Status changes to D2R**
- **Other Airline (OAL) travel** – retirees are eligible for travel on most OAL agreements
- **NRSA Billing** – Upon retirement, you may enroll to pay NRSA charges online via Jetnet or you will receive a paper bill
- **Travel Apps** – You will still have access to 1-888-WE-FLY-AA, Jetnet’s Non-Rev Travel Planner (NRTP) and Mobile Travel Apps

*You will no longer be eligible for company business travel

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Time for Questions on...

- **Eligibility**
- **Health Benefits**
- **Travel**

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Retirement Income

Pension and Super Saver - 401(k) Plan

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Defined Benefit Pension Plans

American froze its defined benefit pension plans on November 1, 2012.

You retain the full value of your pension benefits accrued in the plans through October 31, 2012.

- You continue to earn service towards vesting and early retirement eligibility
- You are eligible to receive up to a 5.5% company matching contribution in the Super Saver - 401(k) Plan

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Pension – receiving benefits

“Am I eligible to Commence my Pension?”

Your eligibility for Pension is based on your age and Retirement Eligibility Service (RES):

- 15 + years of RES may commence as early as age 55
- 14 - 10 years of RES may commence as early as age 60
- Less than 10 years of RES may commence at age 65

You must first retire from the company or terminate employment to start pension benefits.

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Pension Benefit Payment Options

Single Life Annuity

- You are paid a monthly benefit until your death
- If you are married, can only elect this form of payment with your spouse's notarized consent

Joint and Survivor Annuity - 50%, 66^{2/3}%, 75% or 100% of your benefit

- You are paid a reduced monthly benefit until your death
- If you die before your spouse — your spouse receives a benefit equal to a percentage of your benefit based on the option you selected. He or she receives the benefit for the remainder of his or her lifetime
- If your spouse dies before you — benefit remains reduced and you cannot elect a new joint annuitant

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Pension Benefit Payment Options (cont.)

Guaranteed Period Annuity - 10 years, 15 years or 20 years

- Pays a reduced monthly benefit to you during your lifetime and may pay a benefit to your designated beneficiary
- The plan guarantees a specified number of payments of 10, 15 or 20 years
- If you die before all guaranteed payments are made — the remaining payments are made to your beneficiary
- If you live longer than the number of guaranteed payments — you continue to receive payments until your death; no benefits are paid to your beneficiary
- If your beneficiary dies before you within the guaranteed period— you may designate a new beneficiary
- If your beneficiary dies after you but before all guaranteed payments are made — your beneficiary's beneficiary receives the balance of the guaranteed payment

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Pension Benefit Payment Options (cont.)

Level Income Option

- Always combined with a Single Life Annuity, a Joint and Survivor Annuity or a Guaranteed Period Annuity
- Designed to provide as level an income as possible during retirement by taking into account your Social Security benefits
- Provides an increased monthly benefit to age 62 or the age at which you collect full Social Security benefits
- Monthly benefit decreases when you reach the selected age, even if you do not begin collecting Social Security benefits at that time

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Pension Benefit Payment Options – flight attendant only

Pop Up Joint & Survivor Annuity Options - 50%, 66⅔%, 75%, or 100%

In case your joint annuitant dies before you – these options allow you to **increase your monthly benefit** to the amount you would have received if you had elected a Single Life Annuity

- **Participant Amount:** the monthly benefit payable to you prior to the death of your joint annuitant
- **Beneficiary Amount:** the amount payable to your Joint Annuitant for their lifetime after your death
- These options initially pay **you** an actuarially reduced benefit for your lifetime

If your beneficiary dies before you:

- Your benefit increases to the **Single Life Annuity** amount for your lifetime
- No benefit will be payable after your death

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My Pension on Jetnet's Pension Service Center

Before you leave the company, please access the Pension Service Center to:

1. Run a pension estimate
 - **Spouse or young child to consider?** Enter a Joint Annuitant Date of Birth for Survivor/Joint Annuitant beneficiary payment options to calculate and display.
 - The **Explanation of Benefit Payment Options form** (PDF) on the Summary page provides descriptions of the various payment options
 - View side-by-side scenarios
2. Ready to commence your pension benefit:
 - Access the Pension Service Center and click **Request Your Pension.**

Pension Service Center is available 24 hours

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Run a pension estimate / request pension forms - required to start a pension benefit

1. Go to the **Pension Service Center**
2. Click **“Run an Estimate”** or **“Request your Pension”**

▪ Follow the instructions on the screen to run an estimate or to request a pension package

▪ If you have questions, call or chat live online with an [HR Services representative](#)

The screenshot shows the American Airlines Pension Service Center website. The header includes the American Airlines logo and the text "Pension Service Center" with a "Contact Us | Close Window" link. Below the header is a navigation bar with "Home", "MY PENSION", and "Chat" options. The main content area is divided into a left sidebar and a main content area. The sidebar contains sections for "Pension Manager", "Personal Information", "Pension Information", "Communications", and "Resources". The main content area features two large boxes: "AMS Retirement Plan" with an "ESTIMATE YOUR PENSION" button, and "Start Your Pension Benefits" with a "REQUEST YOUR PENSION" button. Below these boxes is a welcome message and a list of services available on the site.

American Airlines Pension Service Center Contact Us | Close Window

Home MY PENSION Chat

Pension Manager

Personal Information
My Personal Data
Beneficiary Rules

Pension Information
My Calculation History

Communications
Request a Package
My Communications

Resources
Pension Online Forms
eHR Center

If you would like to model or view your pension benefits or view your Plan Specific Data, you can do so now.

AMS Retirement Plan
ESTIMATE YOUR PENSION

Start Your Pension Benefits

Select here to begin the process of receiving your pension benefits if you are ready to retire in the next 90 days.

If your commencement date is more than 90 days away, please continue to model your benefits by using the "Estimate Your Pension" selection.
REQUEST YOUR PENSION

Welcome to the American Airlines Pension Manager site.

This Web site gives you instant access - day or night - to personalized, up-to-date information about your complete pension plan benefits.

Using this Web site, you can:

- Perform unlimited pension estimates
- View or print your pension estimates
- Review up to 15 saved estimates
- Initiate the pension commencement process* if you are within 90 days of your desired pension commencement date
- Review your personal information

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Commencing your pension

When commencing your pension benefit, you will need to provide the following documents, as applicable:

- **Verification of your date of birth** (birth certificate, passport or driver's license)
- If you choose a pension payment option that has a **joint annuitant**, you will need to provide **proof of their date of birth**
- **Death certificate for your former spouse**, if you are a widow or widower
- **Divorce decree (requires the entire document)** signed by the judge, including all property settlements
- **Voided check** if you choose to elect direct deposit

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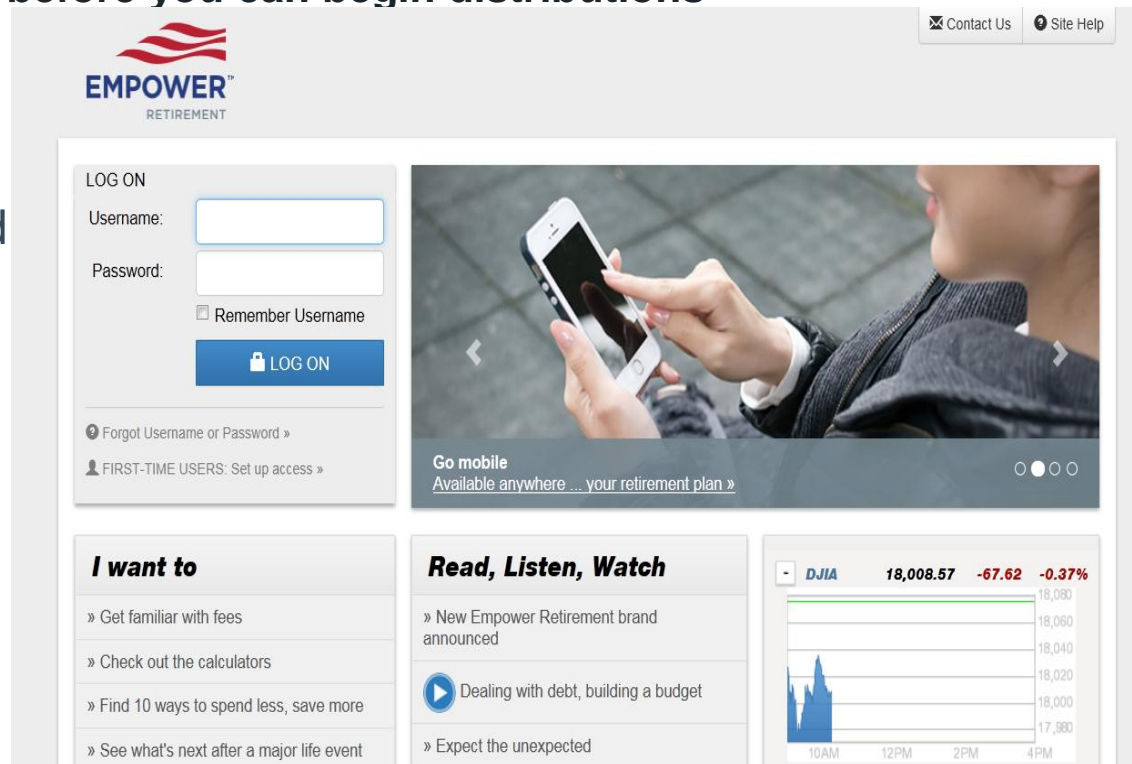
Super Saver 401(k) Account

- You can take distributions from your Super Saver - 401(k) Plan account when you retire, based on IRS regulations
 - **Validation period:** Please note that your 401(k) account will be frozen for 60 days after your retirement date before you can begin distributions

- Consider making “catch up contributions” if needed

- For more details, contact **Empower Retirement**

- www.retireonline.com
- 1-800-345-2345



The screenshot displays the Empower Retirement website interface. At the top left is the Empower Retirement logo. In the top right corner, there are links for 'Contact Us' and 'Site Help'. The main content area is divided into several sections:

- LOG ON:** A login form with fields for 'Username:' and 'Password:', a 'Remember Username' checkbox, and a blue 'LOG ON' button. Below the form are links for 'Forgot Username or Password »' and 'FIRST-TIME USERS: Set up access »'.
- Go mobile:** A promotional banner featuring an image of a person using a smartphone. The text reads 'Go mobile Available anywhere ... your retirement plan »'.
- I want to:** A list of links: '» Get familiar with fees', '» Check out the calculators', '» Find 10 ways to spend less, save more', and '» See what's next after a major life event'.
- Read, Listen, Watch:** A list of links: '» New Empower Retirement brand announced', '» Dealing with debt, building a budget' (with a play button icon), and '» Expect the unexpected'.
- Financial Dashboard:** A section showing the DJIA index at 18,008.57, down 67.62 (-0.37%) from the previous close. Below this is a line chart showing the index's performance from 10AM to 4PM.

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Resources

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Your Retirement Resources

■ Retirement Planning

- Access from Jetnet's Pay & Benefits space –click on **Pay & Benefits Home** – then click on **Retirement Planning**

- The Retirement Checklist walks you through retirement benefits and explains the process, step-by-step

- Links you to important retirement resources and information

■ Our Policies

- Access the Retiree Benefit Guide and health and welfare forms

American Airlines Jetnet

Bookmarks | History Search

My Quick Links News Pay & Benefits Around American Travel Resources

Retirement Planning

Home > All Places > Pay & Benefits > Retirement Planning Overview Content People Share Follow

Step into Retirement

Step 1 Understand Retirement Eligibility Requirements

Step 2 Review Pension Eligibility

Step 3 Know your 401(k) Retirement Income

Step 4 Become Familiar with Your Retiree Benefits

Step 5 Learn About Retiree Travel Privileges

Step 6 Stay Connected with American

Step 7 Contact a Retirement Representative

Step into Retirement

Whether you've already decided to retire, you're close to making that decision or you're just doing some retirement planning, follow these steps to learn about all that is available to you in retirement.

If there is something you don't understand or have additional questions about after you complete this checklist, a retirement representative at HR Services will be happy to assist you via live chat, secure email or phone call.


Made a Decision Already?

Begin the retirement process 60 to 90 days before your planned retirement date but no later than 30 days. This checklist will help you get prepared.

And don't forget to talk to your manager.

Your manager will be responsible for processing the Personnel Transaction Request (PTR) to begin your retirement if you are retiring directly from active status. If you are retiring from a Reduction in Force or an Early Out, please contact HR Services to process your retirement PTR.

If you are eligible, your manager will also ask you about your retirement gift selection. [Preview available retirement gifts.](#)



Next ➔

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Retirement Resources (cont.)

■ **MetLife PlanSmart**

- www.plansmartonline.com (code: American Airlines)
- Access financial planning and insurance tips
- Attend retirement financial education workshops and receive a complimentary consultation

■ **American Airlines Credit Union**

- You are a lifetime member of the **American Airlines Federal Credit Union**
- www.aacreditunion.org
- **Flagship Financial Group** (complimentary financial counseling for members):
800-533-0035, ext. 4699

■ **Empower Retirement (formerly JP Morgan)**

- www.retireonline.com
- 800-345-2345

■ **Medicare**

- 800-MEDICARE
- Medicare.gov

■ **Social Security**

- 800-772-1213
- www.socialsecurity.gov

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Staying Connected - online

■ Jetnet for retirees

- Your login is the same as your active employee login
- Find benefit information, travel resources and forms
- Access to [Deals page](#) (some deals limited to active employees only. Check with the company offering the deal)
- ePays

■ Your contact information and beneficiaries

Please keep your telephone number, mailing and email addresses up to date; we'll have important news to share with you throughout your retirement

- Use the [Update MY Information](#) link on Jetnet's homepage
- Sign up to receive email notifications from American so that you receive important company information faster and wherever you have Internet access
- During your retirement, your beneficiaries may change. Please make sure to update your beneficiary information, as needed, to protect your loved ones.

■ AA.com

- Links to [Newsroom](#), [American Way](#)

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Staying Connected – clubs, programs and deals

Consider joining a retiree club, employee business resource group, a special interest club or becoming a C.R. Smith Museum Volunteer

▪ Retiree Clubs

- Can be a great way to connect or reconnect with your colleagues and the company. To name a few:
 - Three Diamonds Society
 - Grey Eagles - retired pilots
 - TWA Seniors Club - former TWA employees
 - Vanguards
 - Kiwis - former & retired flight attendants

▪ Other Programs and Activities

- CR Smith Museum Volunteers (Dallas/Fort Worth area)
- You may still be able to participate in your local employee resource groups
- You can participate in the AMR Travel Club and other special interest groups

▪ Continuing Education

- You're eligible for tuition discounts with Capella University and University of Phoenix

▪ FedEx Shipping Discount

- You continue to have access to FedEx discounted shipping (Show your retiree ID card)

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In summary - when you're ready to retire

1. **Review** the [Retirement Planning Checklist](#) on Jetnet's Pay & Benefits space
2. **Notify** your manager of your retirement date and gift selection
3. **Request** Pension Commencement Kit on Jetnet **at least 30 days prior** to your retirement date
4. **Contact AA Retiree Services** to conduct your personalized Retirement Counseling Session.
 - Call **1-800-447-2000** 8 a.m. – 5 p.m. Central time, Monday – Friday
 - It takes about 45 - 60 minutes for a retirement specialist to walk through your retirement
5. **Enjoy your retirement plans. Please stay in touch.**

We wish you well!

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Questions?

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