

2023 Annual Enrollment

September 2022

Agenda

- Program changes
- Contributions
- Annual enrollment



Program Changes

Program changes



Pharmacy CVS

- Transition Hepatitis B, HIV and transplant medication to exclusive specialty – Will reduce co-pay to \$0
- CVS Drug Savings Review program – identifies potential unsafe or ineffective interactions between medications members are taking



CoE SurgeryPlus

- Mandatory use of SurgeryPlus for all bariatric surgeries
- Applies to Standard, Core, HCC and Plus options
- Less than 100 bariatric procedures per year
- Incentives to be paid by SurgeryPlus
- Complication rates ~1% versus industry, ~8%



Family Planning

- Increase lifetime maximum benefit for fertility treatment
 - Medical \$50K
 - RX \$25K
- Cover doulas and mid-wives
- Cover hands-free breast pumps



Dental MetLife

- Transitioning to MetLife's broader PDP Plus Network
- 35% increase in providers
- ~350K to almost 500K
- No change to dental plan provisions (Basic/Plus)



Voluntary AAdded Benefits

- Transition enrollment (10,239) for voluntary accident insurance to Alight's enrollment flow
- Allow addition of parents to MetLife legal enrollment (17,773) tiers
- Transition LifeLock (5,800) to payroll deductions allowing for premium plan enrollment and reduced cost

Contributions

Medical plan summary

Plan Provisions	HCC	Standard	Core	DFWCC	Plus	PPO90	PPO80
2022 Enrollment	9,044	37,389	16,283	2,889	12,217	3,321	6,002
2023 Contributions							
EE Only	\$297.14	\$147.04	\$91.49	\$76.86	\$147.04	\$154.57	\$46.39
EE + SP/DP	\$840.94	\$382.32	\$237.90	\$199.85	\$382.32	\$309.09	\$92.78
EE + Child(ren)	\$534.85	\$264.68	\$164.70	\$138.36	\$264.68	\$300.75	\$90.33
Family	\$1,132.25	\$514.67	\$320.25	\$269.04	\$514.67	\$523.14	\$156.86
EE Cost Share	25%	21%	15%	16%	21%	14%	7%
Deductibles Per Person / Family (In-Network)	\$400 / \$1,200	\$850 / \$2,550	\$1,500 / \$3,000	N/A	\$1,500 / \$4,500	\$225 / \$450	\$450 / \$900
HRA					\$500		
Annual Out of Pocket Maximum Per Person / Family (In-Network)	\$2,000 / \$5,000	\$2,000 / \$5,000	\$4,000 / \$8,000	\$3,500 / \$7,000	\$4,500 / \$9,000	\$1,500 / \$3,000	\$3,000 / \$6,000
2023 YOY Change	1.5%	13.2%	13.2%	-16.2%	13.2%	12.2%	3.0%

YOY monthly medical contributions

Plan	2022	2023	% Change
Core			
EE Only	\$80.82	\$91.49	13.2%
EE + Spouse	\$210.15	\$237.90	13.2%
EE + Child(ren)	\$145.49	\$164.70	13.2%
EE + Family	\$282.90	\$320.25	13.2%
Standard			
EE Only	\$129.89	\$147.04	13.2%
EE + Spouse	\$337.73	\$382.32	13.2%
EE + Child(ren)	\$233.81	\$264.68	13.2%
EE + Family	\$454.64	\$514.67	13.2%
HCC			
EE Only	\$292.76	\$297.14	1.5%
EE + Spouse	\$828.53	\$840.94	1.5%
EE + Child(ren)	\$526.96	\$534.85	1.5%
EE + Family	\$1,115.55	\$1,132.25	1.5%
Plus			
EE Only	\$129.89	\$147.04	13.2%
EE + Spouse	\$337.73	\$382.32	13.2%
EE + Child(ren)	\$233.81	\$264.68	13.2%
EE + Family	\$454.64	\$514.67	13.2%

Plan	2022	2023	% Change
DFWCC			
EE Only	\$91.72	\$76.86	-16.2%
EE + Spouse	\$238.50	\$199.85	-16.2%
EE + Child(ren)	\$165.11	\$138.36	-16.2%
EE + Family	\$321.06	\$269.04	-16.2%
PPO80			
EE Only	\$45.04	\$46.39	3.0%
EE + Spouse	\$90.08	\$92.78	3.0%
EE + Child(ren)	\$87.70	\$90.33	3.0%
EE + Family	\$152.29	\$156.86	3.0%
PPO90			
EE Only	\$137.71	\$154.57	12.2%
EE + Spouse	\$275.38	\$309.09	12.2%
EE + Child(ren)	\$267.95	\$300.75	12.2%
EE + Family	\$466.09	\$523.14	12.2%

YOY monthly dental and vision contributions

- Dental contributions are decreasing by 1.4%
 - Moving to the broader PDP Plus network with MetLife
- Vision rates are increasing ~5%

Dental	2022	2023	% Change
Plus			
EE Only	\$8.38	\$8.27	-1.3%
EE + Spouse	\$17.35	\$17.11	-1.4%
EE + Child(ren)	\$18.78	\$18.52	-1.4%
EE + Family	\$29.68	\$29.27	-1.4%
Basic			
EE Only	\$6.03	\$5.95	-1.3%
EE + Spouse	\$12.49	\$12.32	-1.4%
EE + Child(ren)	\$13.52	\$13.33	-1.4%
EE + Family	\$21.36	\$21.07	-1.4%

Vision	2022	2023	% Change
EE Only	\$5.76	\$6.04	4.9%
EE + Spouse	\$11.16	\$11.72	5.0%
EE + Child(ren)	\$10.95	\$11.50	5.0%
EE + Family	\$15.66	\$16.45	5.0%

Retiree contributions

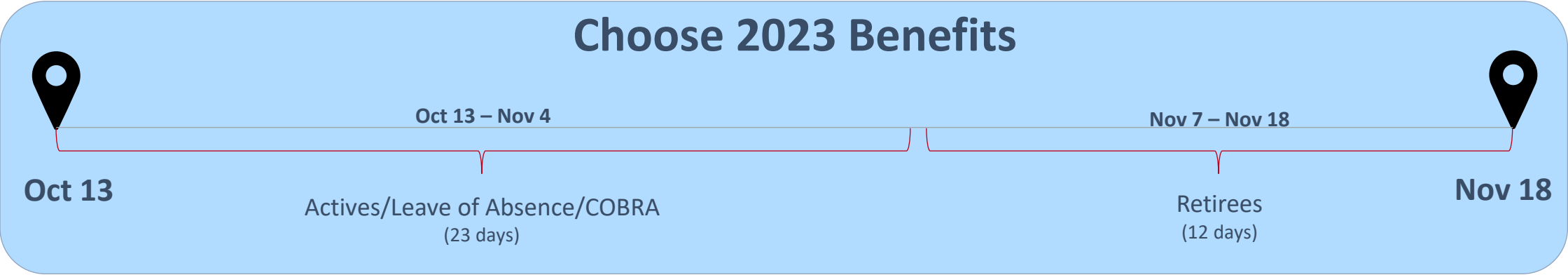
- The American Retiree (Post 11/1/12 Full Cost) Plan contributions will have a 18.9% increase in 2023
- Medicare Advantage (Post 65 LAA retirees) rates will remain the same as 2022

Plan	2021	2022	2023
Pre-65 Access Only – Retiree Standard	\$1,293	\$1,826	\$2,171
Medicare Advantage (Standard/Plus)	N/A	\$0 / \$70	\$0 / \$70

- ViaBenefits
 - 63: enrolled in pre-65 plan options
 - 1,333: enrolled in medicare/post-65 plan options
 - 62: enrolled in Marketplace plan options
 - May be receiving and/or be eligible for advance premium tax credits
- Average costs
 - Pre-65: \$300 - \$1000 per person/month
 - Medicare supplemental plans: \$50 - \$300+ per person/month

Annual Enrollment

Annual Enrollment – Timeline & Support



Benefits Service Center

Hours of operation

Actives, LOA, COBRA

(110,000 participants)

Monday – Friday
7:00am to 7:00pm CT
7:00am to 8:00pm CT
(last week)

Saturday
9:00am to 4:00pm CT



Retirees

(29,000)

Monday – Friday
8:00am to 5:00pm CT

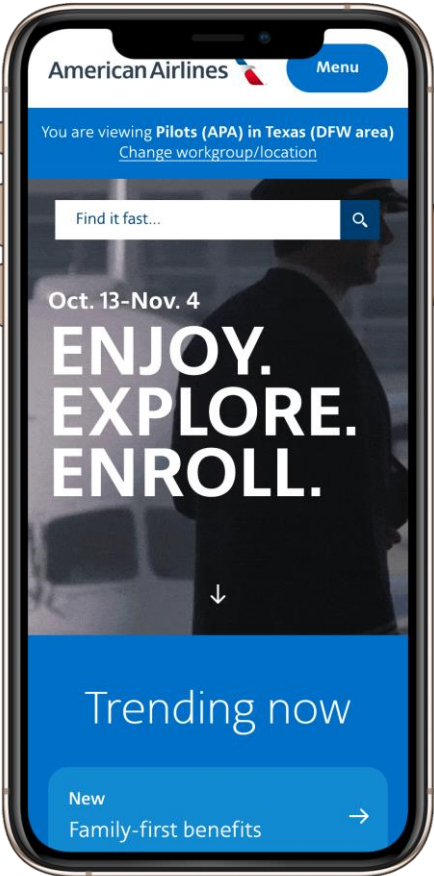
Team member education – my.aa.com

Digital content

Dedicated AE space on my.aa.com

Organized by workgroup

- Health
- Spending/savings accounts
- Income protection
- Added benefits

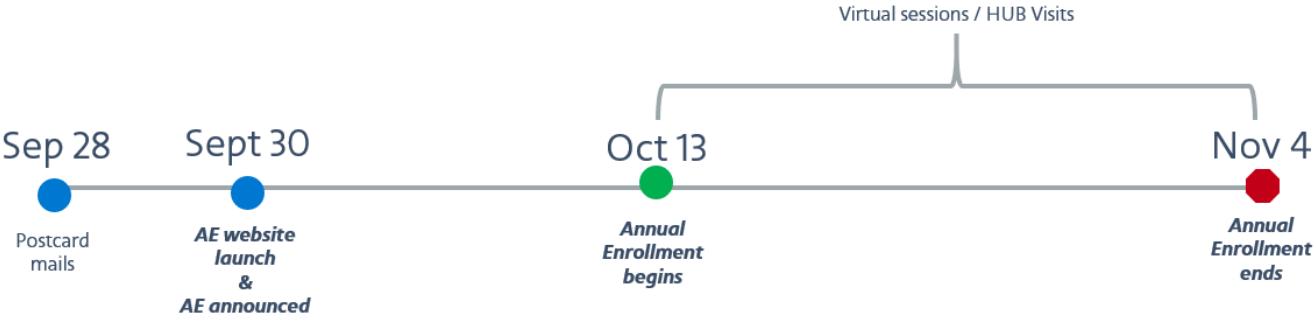


Supporting content

Announcement postcards with links and QR codes

Posters and digital signage

Virtual sessions and benefits representatives at large locations during Flu shot events



Benefits virtual sessions and Q & A

- Benefits representatives will be at various flu clinics throughout the system to answer team members questions related to 2023 Annual Enrollment

Monday	Tuesday	Wednesday	Thursday	Friday
OCTOBER				
3	4 MIA - 8am-12pm	5	6 CLT - 1:30-5:00pm	7
10 General Info Session 9-10am CT	11 General Info Session 3-4pm CT Rio - 8:30am-2pm	12 Spending Account Info Session 10-11am CT	13 General Info Session 1-2pm CT	14 General Info Session 2-3pm CT
17 General Info Session 11am-12pm CT DFW Yandry - 11am-3:30pm	18 LGBTQ Info Session 4-5pm CT TUL - 12:00-6:00pm	19 General Info Session 7-8am CT SV8 - 12:30-4:00pm	20 General Info Session 3-4pm CT	21
24 Spending Account Info Session 1-2pm CT	25 PHX Res - 9:30am-3pm	26 General Info Session 3-4pm CT PHX Hangar 9am-1pm, 7-11pm	27 PHX Airport - 9am-1pm	28 LGBTQ Info Session 12-1pm CT
NOVEMBER				
31	1 Spending Account Info Session 4-5pm CT	2 General Info Session 10-11am CT	3	4





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