

# Retirement

# Benefits into retirement

## COBRA

- Medical, Dental, Vision and HCFSA
- Coverage is retroactive to the date of retirement
- Benefits Service Center will send a COBRA enrollment packet to you and any covered dependents
- Enroll in COBRA within 60 days of retirement
- First payment must be made within 45 days of electing COBRA

## Retiree Standard Medical (only if ages 55-65)

- 2023 rate:\$2,171 per person per month
- Plan information is available at [my.aa.com/retiree-benefits](https://my.aa.com/retiree-benefits)
- The Benefits Service Center will mail a letter to your address on file if you are eligible
- Enrollment is automatically deferred, so you can enroll after COBRA has been exhausted

# Benefits into retirement

## Via Benefits

- Private insurance marketplace offered through Willis Towers Watson
- Available at no cost to retirees
- Licensed advisors can help you find coverage on the individual marketplace or Medicare coverage
- Pre-65 phone number: 844-287-9947
- Post-65 phone number: 844-686-0483
- Advisors are available Monday – Friday, 7 a.m. to 8 p.m. CT

## Retiree dental

- Offered directly through MetLife
- Upon retirement, MetLife will send a letter with information on rates and how to enroll
- Enrollment can be deferred until COBRA has been exhausted

# Benefits into retirement

## Basic and voluntary life insurance

Coverage ends on the date of retirement, but you can convert or port some or all of your coverage.

### Conversion

- All or part of your basic and/or voluntary life coverage can be converted to an individual life insurance policy with MetLife. This applies to coverage for yourself and spouse or domestic partner.
- MetLife will send a conversion packet with information and rates.
- You have **60 days** from the date of retirement to convert your policy *and* make the first payment.

### Portability

- Only voluntary life insurance can be ported to another group policy.
- MetLife will send a portability packet with information and rates.
- You have **60 days** from the date of retirement to convert your policy *and* make the first payment.

For more information, contact MetLife at 877-275-6387.

# Benefits into retirement

## Accidental death and dismemberment (AD&D) and voluntary personal accident insurance (VPAI)

Conversion is available for both AD&D and VPAI.

### **AD&D**

- You can convert \$10,000 in basic AD&D to an individual policy.
- You must contact New York Life (formerly Cigna) to request conversion.

### **VPAI**

- You can convert up to \$250,000 in VPAI to an individual policy.
- You must contact New York Life (formerly Cigna) to request conversion.

New York Life can be reached at 800-238-2125,

# Benefits into retirement

## Added Benefits

Any Added Benefit you are currently enrolled in can be continued into retirement

Contact AA Added Benefits or more information on how to continue:

- Critical illness
- Accident insurance
- Hospital indemnity
- Legal plan
- Long term care
- Auto & home coverage
- Pet insurance
- Lifelock identity theft protection
- Dental discount program

**Dedicated Customer Care Team**  
support at **855-550-0706**

# 2023 COBRA Rates

Medical	Core	Standard	Plus	High Cost Coverage	DFW ConnectedCare
You Only	\$689.64	\$775.80	\$765.30	\$1,353.86	\$531.14
You + Spouse	\$1,586.16	\$1,784.33	\$1,760.17	\$3,113.89	\$1,221.61
You + Child(ren)	\$1,241.34	\$1,396.44	\$1,377.54	\$2,436.93	\$956.04
You + Family	\$2,137.89	\$2,404.96	\$2,372.39	\$4,196.95	\$1,646.51

Dental	Plus	Basic
You Only	\$37.23	\$26.81
You + Spouse	\$77.06	\$55.48
You + Child(ren)	\$83.41	\$60.05
You + Family	\$131.79	\$94.89

Vision	Coverage
You Only	\$6.16
You + Spouse	\$11.95
You + Child(ren)	\$11.73
You + Family	\$16.78

# Resources



# Resources

Health Benefits	When to call	Hours	Phone number
Accolade	Questions on medical plans, options and claims.	Monday – Friday 7 a.m. to 10 p.m. CT	833-346-3929
Benefits Service Center	Questions on enrollment process and details on disability benefits with American	Monday - Friday 8 a.m. to 5 p.m. CT	888-860-6178
Added Benefits	Questions on continuing Added Benefits into retirement	Monday – Friday 7:30 a.m. to 5 p.m. CT	855-550-0706
Via Benefits	Questions on retirement benefits	Monday – Friday 7 a.m. to 8 p.m. CT	Pre-65: 844-287-9947 Post-65: 844-686-0483
MetLife – Dental	Questions on dental coverage	Monday – Friday 8 a.m. to 11 p.m. ET	866-838-1072
MetLife – Disability	Questions on disability	Monday – Friday 8 a.m. to 11 p.m. ET	800-638-6430
<p>The terms of the plan, program or Company policy documents govern the benefits and privileges highlighted in this presentation. If there is a conflict between this presentation and the plan program or Company policy document will govern the actual benefit or privilege.</p>			