American Airlines

2024 Annual Enrollment

Checklist

You have from Thursday, Oct. 12, through Friday, Nov. 3, 2023, to enroll in your benefits for 2024. Use this checklist as a resource to help you explore your options and take action where needed.

Before Annual Enrollment

Scan to explore your benefits.

- [ ] **Determine your needs for 2024.**
  Make sure you're enrolling in the best benefits for you and your family. *Do you anticipate medical procedures or surgeries? Will you need contacts or prescription medicine? Is your child due for braces? Do you have a new pet or need help with estate planning?*

- [ ] **Explore the 2024 Annual Enrollment details at my.aa.com/enrollment.**
  The different lives, different benefits scenarios may help you consider what benefits could be best for your situation. Take time to review benefits in all these categories:
  - [ ] Health: medical, prescription drugs, dental and vision.
  - [ ] Spend and save: accounts that help you save, like the health savings account, flexible spending account and 401(k).
  - [ ] Income protection: life and accident insurance and disability.
  - [ ] Added Benefits (only available during Annual Enrollment): critical illness insurance, hospital indemnity plan and legal plan.

- [ ] **Get additional support.**
  - [ ] Review the resources from our vendor partners at **my.aa.com/enrollment** under the **Resources** tab.
  - [ ] Engage with our People team and benefits vendors during one of our open houses or register for a virtual information session. Find dates and times under the **Events** tab at **my.aa.com/enrollment**.
  - [ ] Call Accolade to get support with understanding the medical options available to you: **833-346-3929** (833-FIND-WAY).

When you're ready to enroll

- [ ] **Take advantage of our new Annual Enrollment appointment scheduling feature.**
  Schedule time for personal assistance with completing your Annual Enrollment elections for 2024. To schedule your one-on-one appointment, go to the Benefit Service Center through **my.aa.com/enrollment**.

- [ ] **Check out our medical option selection support tool.**
  Head to the Benefits Service Center through the **Enroll** page at **my.aa.com/enrollment** and use this tool to compare your medical options.

- [ ] **Enroll through my.aa.com/enrollment by 11:59 p.m. CT on Friday, Nov. 3, 2023.**
  If you don't enroll, most of your benefits from 2023 will carry over to 2024.

- [ ] **Elect your spending account goals for your 2024 health savings account (HSA) or flexible spending account (FSA).**
  Elections do not roll over from year to year.
  - [ ] Are you enrolled in the Core medical option? You'll need to set a goal amount for your HSA.
  - [ ] Do you want an FSA for health care or dependent care expenses? You must reenroll and set a new goal amount for 2024.

☐ Take action if you have a Smart-Choice HSA.

With the transition of health spending accounts to Fidelity, you will need to consent to having your account transferred to Fidelity as part of American's group transfer no later than Nov. 3, 2023, if you want to avoid fees. You will also need to provide consent for Fidelity to open a new account for you. More details about the transition for your HSA will come following Annual Enrollment.

☐ Elect your Added Benefits.

Enroll in accident insurance and hospital indemnity coverage through the Benefits Service Center. Elect any other Added Benefits through **my.aa.com/added-benefits**.

☐ Review your 401(k) contributions.

While you can make changes to your 401(k) account at any time, now's a great time to make sure you're not missing out on saving for retirement. Learn more at **my.aa.com/401k**.

☐ Review your benefit elections through the Benefits Service Center through my.aa.com.

You can still make changes up to **11:59 p.m. CT** on **Friday, Nov. 3, 2023**.

☐ Review your beneficiary designations to ensure they are correct and up to date.

* Enrollment in critical illness insurance, the hospital indemnity plan and the legal plan is only available during Annual Enrollment.

After Annual Enrollment

Your benefit elections take effect on Jan. 1, 2024. You will not be able to update them until the next Annual Enrollment period unless you experience a qualifying life event.

☐ Verify your dependents, if needed.

For any newly enrolled dependents — such as a spouse or domestic partner, any children under age 26 or another dependent — you'll need to provide documentation to verify their relation to you. Around mid-November, you'll receive a notification at your preferred email address with your individual due date to submit documentation, such as a birth or marriage certificate.

☐ Provide proof of good health, if needed.

Most of your coverage will go into effect as of Jan. 1, 2024; however, some benefits will only go into effect once MetLife approves your proof of good health. This applies to voluntary life insurance, optional short-term disability and long-term disability. If you didn't provide proof of good health during the enrollment process, you will receive a form in the mail. If you do not complete the proof of good health form, you will not be enrolled in coverage.

☐ Watch for ID cards in the mail.

In December 2023, you'll receive a new ID card only if you are:

- New to a medical option or have changed medical options. You'll get both a new medical ID card and a new CVS Caremark card for prescription drug coverage.
- Enrolled in vision coverage for the first time. You'll receive an EyeMed ID card.

☐ Watch for your new Fidelity NetBenefits card.

All team members with a spending account on Fidelity's platform will receive a new debit card, the Fidelity NetBenefits AccessCard®. You'll receive this card in December 2023.

If you have questions or need help

Call the Benefits Service Center at **888-860-6178**.

Regular hours:
Monday through Friday, 8 a.m. to 5 p.m. CT

Extended hours Oct. 12–Oct. 28:
Monday through Friday, 7 a.m. to 7 p.m. CT
Saturday, 9 a.m. to 4 p.m. CT

Extended hours Oct. 30–Nov. 3:
Monday through Friday, 7 a.m. to 8 p.m. CT