

Spending accounts made easier with our move to Fidelity Investments

Effective, Jan. 1, 2024, American will be transitioning the administrative services for spending accounts to Fidelity Investments. What does this mean for you? It means you can look forward to an easier, more consolidated experience when it comes to viewing and managing all of your American-sponsored accounts. You may be familiar with Fidelity from your 401(k) or legacy American pension, if applicable. But now you can depend on Fidelity to support you when it comes to the accounts that help pay for your eligible medical, dental, vision, dependent care and commuter expenses.

What you need to know

- The transition for active U.S.-based mainline team members will be effective as of Jan. 1, 2024; retirees will transition on April 1, 2024.
- The accounts included in the transition for active team members include:
 - Health savings account (HSA).
 - Health care flexible spending account (HCFSa).
 - Limited purpose flexible spending account (LPFSA).
 - Dependent care flexible spending account (DCFSA).
 - Health reimbursement arrangement (HRA).
 - Retiree health reimbursement arrangement (RHRA).
 - Commuter account.
- You'll have access to the [Fidelity NetBenefits platform](#) and [app](#) with the same login you use now to access your 401(k) and pension details. On NetBenefits, you'll have all the tools you need to manage your accounts:
 - View balances and recent transactions.
 - File claims for reimbursement.
 - Explore your investment options and track your investments (for HSA holders).
 - Update your beneficiaries.
 - Order additional debit cards for your dependents.

What you need to do

- **Spend some time at [aa.com/spending-accounts](#).** We've created this dedicated Fidelity transition website just for you. Here you can explore each type of spending account and get a better understanding of upcoming key dates, as well as explore a broad list of FAQs.
- **Take note of the upcoming blackout periods**, which vary depending on which spending account(s) you have:
 - [HRA: Dec. 9, 2023-Jan. 10, 2024.](#)
 - [HSA: Jan. 2-10, 2024.](#)
 - [HCFSa and LPFSA: April 1-May 2, 2024.](#)
 - There are no blackout periods for the DCFSA and commuter account.
- **Take action by Dec. 8 if you currently have an HSA through American and would like to have it transfer to Fidelity without fees.** Learn more on the [HSA page of our transition website](#).

How we're here to support you

- We're hosting a series of virtual information sessions in partnership with Fidelity to help you understand the transition, any actions you may need to take and the resources available to you at Fidelity. For a list of dates and to register, visit our [Fidelity transition website](#).
- American Airlines Service Center at Fidelity representatives are available to answer questions about the transition. Call 800-354-3412 Monday through Friday, 8:30 a.m. to 8 p.m. ET.
- The Benefits Service Center can help with questions regarding processing reimbursement claims for eligible 2023 expenses and transitioning your HSA to Fidelity. Call 888-860-6178 Monday through Friday, 8 a.m. to 5 p.m. CT.