PREPARE FOR DEPARTURE:

APFA RETIREMENT BRIEFING
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This handout will help you become aware of the options and benefits available as you consider retirement. It is never too early to start planning for this important step. While we tend to lump the benefits we get into one category that we call “Retirement”, American Airlines retirement actually encompasses three separate “baskets” of benefits:

- Retirement
- Travel
- Pension

With that in mind, this handout will explore and answer the following important questions:

1. WHAT DO YOU NEED TO RETIRE?
2. WHAT DO YOU GET IN RETIREMENT?
3. NOT ABLE TO RETIRE? OTHER OPTIONS?
4. WHAT ABOUT INCOME?
5. WHAT ELSE DO YOU NEED TO RESEARCH?

**PLEASE NOTE:** We hope you find the information in this handout helpful. Keep in mind, it is offered for your assistance and guidance only. Please be sure to check everything in foundation documents and in Jetnet/Wings. Check with your financial and legal advisers before making any decisions. Keep in mind that APFA and/or its representatives are not your attorney or your financial adviser. These handouts and/or these briefings do not create any obligation or rights. Certain information in this handout is also unique to each legacy carrier and will be identified with the following logo boxes.

OR
WHAT DO YOU NEED TO RETIRE?
IT’S ACTUALLY VERY SIMPLE

• You need to be Eligible
• You need enough Money
• You need to be Ready

Eligibility

You are eligible to retire from American Airlines as early as age 55 with at least 10 years of Company Seniority.

Money

Once you retire from American Airlines, you will no longer be on payroll. To compensate for this loss of pay, you will need money in order to retire. If you are doing long range planning, there are two main questions you must ask yourself:

• How much do I need to have saved on the day I retire to last me the rest of my life?
• How much more do I need to save each year to reach that goal?

While the answers will be different for everyone, the questions underscore the importance of having a solid financial footing before retiring. If you are thinking of retiring soon and haven’t addressed these questions, you will face more challenges in the retirement process. We will explore the income aspects of retirement in subsequent sections of this handout.

Your goal in retirement should be to maintain the lifestyle that you had while you were working.

Are You Ready?

While you may have the eligibility and you may have the money, at the end of the day you need to be mentally ready to retire. Have you reached that point? Do you know that it’s time? Remember that when you seek advice from friends, family, and co-workers they will respond with what THEY think you should do. What do YOU think you should do?
WHAT DO YOU GET IN RETIREMENT?

- Travel Privileges (if eligible)
- Option to Purchase American’s Retiree Medical (LUS after 1/1/16)
- The “Status” of being a Retiree
- Paid out for unused Vacation and Sick time
- Pension when eligible

<table>
<thead>
<tr>
<th>If you are this age:</th>
<th>With this Company Seniority</th>
<th>Years of Credited Service</th>
<th>You Can Leave Under</th>
<th>What do you get?</th>
<th>More Info</th>
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<tr>
<td>55+</td>
<td>10+ Years</td>
<td>N/A</td>
<td>Early Retirement</td>
<td>Retiree Medical for purchase until age 65 Full Retiree Travel</td>
<td>Contract Article 26 Jetnet</td>
</tr>
<tr>
<td>55+ (LAA)</td>
<td>10+ Years</td>
<td>15+ Years</td>
<td>Early Retirement Immediate Pension</td>
<td>Retiree Medical for purchase until age 65 Full Retiree Travel Pension 3% Reduction for each year &lt; 60</td>
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<td>60+ (LAA) 62+ Shuttle 65+ other LUS</td>
<td>10+ Years</td>
<td>10+ Years</td>
<td>Normal Retirement with Pension</td>
<td>Retiree Medical for purchase until age 65 Full Retiree Travel Full Pension</td>
<td>Contract Article 26 Jetnet</td>
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</tbody>
</table>

Retiree Travel: The 65 Point Plan

Eligibility for the Retiree Travel Plan, (a non-contractual employee program), has changed. In order to qualify for travel under the 65 Point Plan, an employee who leaves the company must have a minimum of 10 years of service, and their age and length of service must equal 65. (Example, a 57-year-old employee who has 35 years of service, would have 92 points, and therefore would qualify for the new plan).

The Retiree Travel Program includes the following benefits:
- Six (6) one way D1 passes per year for the retiree and each eligible traveler (Spouse, Domestic Partner, Registered Companion, Dependent Children)
• Unlimited D2R travel for the retiree and each eligible traveler
• Unlimited D2P travel for the retiree’s Parents (D2R when traveling with the employee)
• Eight one way D3 guest passes
• Free Coach travel across the entire network (Retiree pays International Departure Taxes if applicable) for the retiree and their eligible guest travelers
• In the premium cabin:
  o For long haul international travel, a flat fee service charge
  o For short haul and domestic travel, a mileage based fee
• Unlimited AA20 (20% discounts of AA full fares) travel
• ZED fare travel per specific carrier agreements (myidtravel in Jetnet/Wings)

With the combined reservation system, bookings thru the Travel US site were discontinued on 10/17/2015. All travel is booked thru the NRTP on Jetnet.

NOT INCLUDED: jumpseat travel, reciprocal cabin seat travel, and promotional ID20 discounts on AAdvantage tickets.

Retirees use Retiree Jetnet (http://retirees.aa.com), with access to the Non-Rev Travel Planner (NRTP) and for checking loads, listing for flights, and placing themselves and their pass travelers on the standby list. Airline friendly travel agencies such as Perx and Dargal also extend travel discounts to airline retirees.

PAYING FOR TRAVEL CHARGES:

If you are a retiree or other former employee with travel privileges, you will be invoiced for NRSA charges. Invoices are sent to your address on file with the Company at the end of the month and generally cover travel and payment activity through the 25th of each month. The invoice total is due within 30 days of the invoice date.

Along with your first invoice, you will receive instructions on how to set up an online account for easy payment. Service charges, taxes, and fees are payable upon receipt of your invoice. Failure to pay within 30 days of the invoice date will result in the suspension of your travel privilege. A $40 late fee will be assessed and added to the next monthly invoice. After your payment and late fee have been processed, your travel privileges will be reinstated (allow 1 to 3 business days for reinstatement).

Note: Be certain to put your six-digit employee ID number with an E on the front of your payment (for example - E123456).

Past Due Charges: If a payment has not been posted to your NRSA account, you must first check to see if the check/payment has cleared your bank account. If the payment has cleared your bank, you can send an e-mail to nrsa.refunds@aa.com to determine the disposition of the check. If the payment has not cleared your bank, you should contact your banking institution. Paying your invoice charges on time will ensure that there is no interruption to your
travel privileges. For this reason, it is important to keep your mailing address information updated.

See the contact information for NRSA refunds/billing at back of packet in contact.

**Retiree Medical Insurance:**

Retirees between the ages 55 and 65 with at least 10 years of company seniority are eligible to purchase retiree medical insurance. You pay the full contribution cost for this pre-65 retiree medical coverage if you choose to enroll.

Legacy AA Flight Attendants who retired prior to 11/1/12 continue to receive pre-funded retiree medical insurance, pending resolution in the Bankruptcy court.

Starting on 1/1/16, Legacy US will transition to the same Retiree Medical options available to Legacy AA.

Legacy AA post-bankruptcy retirees have two plan options to choose from for insurance coverage from age 55 to 65.

**The Retiree Standard Plan and The Retiree Value Plus Plan.**

Retiree medical coverage is offered through the preferred administrator for your state. You will receive a packet with enrollment information and plan details after you retire (you will also receive a COBRA solicitation. Do not confuse the two). You can only enroll in retiree medical once, any time after retirement. If you miss the 30-day online retiree medical enrollment window, just call HR Services.

*American reserves the right to amend or terminate the retiree medical plans at any time.*

**Paying for Coverage**

You must pay your retiree medical contributions each month by the due date. Do not be late! If your payment is late, your coverage will be terminated and you will NOT be able to re-enroll. **Payflex** handles the billing and payment is made a month in advance. They offer an Automatic Billing feature to pay your contribution costs and ensure payments are always on time.
The chart below explains the plan premiums, and maximum benefits for 2015.

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<tr>
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<td>Individual Medical Maximum Benefit</td>
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<td>Retiree Only</td>
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<tr>
<td>Retiree + 1</td>
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<tr>
<td>Retiree + 2 or more dependents</td>
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**Alternatives to American’s Retiree Medical**

Given the dramatic cost increases for 2015, Retiree Medical will become impracticable for most post bankruptcy retirees. There are alternative options, including an Affordable Care Act (ACA) policy and a contracted insurance service called One Exchange. One Exchange is an authorized representative to sell ACA policies in all 50 states as well as private insurance policies. Please see [What Else I Need To Research](#) and [Contact Information](#) in the back of this handout for more information.

**Dependent Eligibility**

Under the Retiree Medical Benefit, an eligible dependent is an individual (other than the retiree covered by the Retiree Medical Benefit) who is related to the retiree in one of the following ways:

- Spouse or Company-recognized Domestic Partner not covered as an employee or retiree under a medical benefit sponsored by the Company

For retirees under age 65, an eligible dependent may also include:

- Unmarried child under age 19
- Unmarried incapacitated child age 19 + who maintains legal residence with you.
- Unmarried child age 19 through 22, if the child is registered as a full-time student at a school/educational institution in a program of study leading to a degree or certification (proof of continuing eligibility will be required from time to time) and either: The child maintains legal residence with you; or You are required to provide coverage under a Qualified Medical Child Support Order (QMCSO) that is issued by the court or a state agency. If, for medical reasons, the child is required to reduce or terminate his or her studies, coverage will be continued for up to 12 months (one year). The child must be
under a physician’s care and statements must be provided from the attending physician and school/educational institution to your network/claims administrator. After 12 months (one year), coverage will end unless the child returns to school school/education institution full-time or meets the definition of an incapacitated child.

If you have enrolled your dependents into Retiree Medical by the time you turn 65, when your coverage ends at 65 they continue to be covered as long as they remain eligible. You may not enroll any new dependents into the plan after you turn 65.

Retiring after age 65?

If you do not start Retiree Medical by age 65, you cannot get dependent coverage for your spouse or children, regardless of their eligibility.

What happens to my retiree medical coverage after I turn 65?

When you reach age 65, Medicare becomes your primary coverage. You will no longer be eligible for American Airlines Retiree Medical Benefits. You will be offered access to purchase a Medicare supplement plan provided by United HealthCare, a third party vendor. You are guaranteed coverage as long as you enroll when you first become eligible, regardless of your health status. Visit United HealthCare Medicare Solutions (http://myuhcplans.com/aa) and use the Plan Selector Tool to compare different plans and pricing options that meet your needs. One Exchange can also provide Medicare supplement quotes and their contact info is in the back of this handout.

Supplemental coverage for Retiree Medical (Back Up Plan)

DO NOT CONFUSE THIS COVERAGE WITH MEDIGAP/SUPPLEMENTAL POLICIES TO MEDICARE THAT WILL BE OFFERED TO YOU BY UHC IF YOU ARE OVER AGE 65. THIS SUPPLEMENTAL POLICY IS A BACK UP TO AMERICAN’S RETIREE MEDICAL AND WILL NOT BE AVAILABLE TO ANYONE OVER AGE 65.

If you exhaust your Retiree Medical, The Supplemental Medical Plan begins and pays a percentage of eligible expenses for medically necessary care, treatment and supplies up to the usual and prevailing fee limits. You must enroll when you are first eligible as a retiree and maintain coverage. The plan is administered by HealthFirst TPA (800) 711-7083.

When does Supplemental Medical pay a benefit?:

1. When you or your covered spouse exhausts your maximum medical benefit under your selected Retiree Medical Benefit Option.
2. If you are the surviving spouse of a retired employee who dies while you are both covered under this Plan.
3. If you die while you and your Company-recognized Domestic Partner are covered under the Supplemental Medical Plan, coverage for your Company-recognized Domestic Partner continues for 90 days from the date of your death, provided he or she pays the plan contribution rate to continue coverage. At the end of the 90-day period, Supplemental Medical Plan coverage ends and is not available through COBRA.

The “Status” of Being a Retiree

Upon retirement, you can request a Retiree ID from the company. You will find the application form on page 43. Airline retirees are still afforded many of the discounts they enjoyed as active employees at various hotel and rental car chains as well as shipping discounts with FedEx. The Retiree ID is not intended to replace a government issued photo ID when traveling or passing thru TSA security screening. A Passport or Driver’s License will still be required.

The loss of your Crew Member ID will also mean the loss of “crew line” expedited service thru TSA Security checkpoints and Customs and Border Patrol. The TSA Pre-Check Program and Global Entry are two programs administered by the Federal Government that allow you, for a fee, expedited passage thru these checkpoints. Non-revs are frequently designated with “Pre-Check” on their boarding passes. Enrolling in the Pre-Check program will guarantee that designation 100% of the time.

Legacy AA retirees will retain access to Retiree Jetnet, and will have access to the NRTP/Travel US and (888) WE-FLYAA for checking loads and listing for flights, paying for NRSA travel, and annual enrollment for Retiree Medical Plans. Pay stubs are accessed directly at http://epays.aa.com (sign in with your Jetnet login).

Retiree Jetnet give you access to the following:

- View Personal Data
- Pension Verification
- Change Direct Deposit
- Change Federal Taxes
- Change State Taxes
- View Credit Union deductions

Once on Jetnet, go to the Benefits Service Center (located under the Applications/Resources tab. Click on the “My Pension” tab. Click on “Retiree Elections”.

Hancock/Harris 3.8

Prepare For Departure

10
Legacy US retirees retain access to the Wings Travel Page and will transition to Jetnet along with active Legacy US employees. At present, Paperless Pay and Retiree ID’s are not available to Legacy US retirees. A “Proof of Employment” letter is available from the Travel Department at employee.travel@aa.com.

Vacation and Sick Time

If you are retiring, (not 50-55 Rule) American will pay you $8.65 for each hour of sick time left in your bank in the form of a cash payout.

Unused vacation is paid out at 2.22 hours for each day of vacation. Keep in mind that you are accruing vacation that will be bid next spring, and cannot be taken until next May to April of the following year. Your PVDs from this year come from that accrual. If you were to use all your PVDs for family leave in January and were to leave at the end of January, you would not have accrued enough vacation time to cover those PVDs. You would be required to pay American back for any un-accrued time that you had been paid for.

WINGS can accept donations of PVDs before you depart the company. They need about four weeks notice. Their contact information is available in the back of this packet.

LUS – Filler days may be donated in accordance with Company Gift Program (implementation TBD)

NOTES:
NOT ELIGIBLE TO RETIRE? OTHER OPTIONS?

- Quitting
- The 50/55 Rule

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<tr>
<th>If you are this age</th>
<th>With this Company Seniority</th>
<th>Years of Credited Service</th>
<th>You Can Leave Under</th>
<th>What do you get?</th>
<th>More Info</th>
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<td>45-50</td>
<td>10 + years</td>
<td>N/A</td>
<td>Quitting</td>
<td>(If eligible)Retiree Travel under 65 Point Plan*</td>
<td>Jetnet</td>
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<tr>
<td>50-55</td>
<td>15+ years</td>
<td>N/A</td>
<td>50-55 Rule Company Policy</td>
<td>Retiree Travel under the 65 point plan Full Retiree Benefits commence at age 55</td>
<td>Jetnet</td>
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</table>

*If age and length of service equal 65 or more, FA is eligible for retiree travel under 65 point plan. Please see the retiree travel section for more information.

Quitting

You are free to just walk away from American Airlines at any time. You simply give notice to your Flight Service Manager. Sick time is lost. Your unused vacation is paid out at a rate of 2.22 hours per day times your hourly rate. Depending on your eligibility and vesting, you will be able to commence your pension at some point in the future. If you have at least 10 years of company service, and your combined age and length of service equal 65, you will be able to transition to full retiree travel under the new 65 Point Plan. You are eligible to continue active insurance thru COBRA (see page 31).

50-55 Rule

Eligible: At least 50 and not yet 55 with 15 years of company seniority. Initially, you are quitting but you will activate retiree benefits at age 55.

Money: None

Time Frame: any time as long as you meet eligibility requirements.
How to apply: The 50-55 rule is automatic if you qualify. Tell your supervisor. You can do so in writing and keep a copy for yourself, but a written notice is not required. Contact HR through phone call or live chat and let them know you are leaving under 50-55 rule. Print up a copy of 50-55 rule for your records. The language for the 50-55 rule can be found in the AA Policies guide in Jetnet, in the Resources Section under the Applications tab.

Passes: At separation, if your age and length of service equal 65, you will qualify for Retiree Travel under the 65 Point Plan.

Benefits at separation: Any sick time in your bank at separation is lost. Accrued and unused vacation will be paid out at 2:22 flight hours per day. Be careful not to use too many PVDs before leaving. PVDs may be donated to Wings.

QPSA: page 43 (LAA)

Insurance at separation: You will have the opportunity to continue your active coverage under COBRA (see page 31). At age 55 you may be eligible to purchase the retiree medical offered by the Company.

Jetnet/Wings Access: Provided you qualify for the 65 Point Plan, you will have access to Retiree Jetnet/Wings and the NRTP for flight listings and check-in. Epays access is available for 36 months at [http://epays.aa.com](http://epays.aa.com) (using your Jetnet login) for Legacy AA. Paperless Pay for Legacy US does not continue once employment ends.

Pension: If you are a LAA flight attendant and are vested in the pension plan, you will eventually be eligible for a pension. You must apply at least 45 days before you are ready to commence your pension. You can take your pension as early as age 55 if you have 15 years of retirement eligibility service. Pension benefits always begin on the first day of any month. Make sure you keep the pension section of this packet for future reference. LUS flight attendants must contact the PBGC to begin the pension or make inquiries as to their eligibility.

Retirement: Retirement is not automatic. Thirty days before you become eligible to retire, you will need to contact HR and tell them that you will be retiring and give them your date. Keep in touch with APFA to check on future retirement briefings so you can stay up on any changes that may occur between the time you leave and the time you get ready to retire.
WHAT ABOUT INCOME?

You have several sources of income in retirement:

- 401k
- Individual Retirement Accounts (IRA)
- Social Security
- Savings
- Pension (LAA pre-2012 hires, LUS pre-2/1/05 hires)
  - QPSA (LAA) / QDRO

American Airlines 401k

The most effective and commonly used retirement savings tool is a 401k account. But it's only good if you take advantage of it. We have as Flight Attendants, the ability to contribute to either:

- **A PRE TAX REGULAR 401K** account that earns investment returns tax free until it is withdrawn.
- **A ROTH 401K** account where all future investment earnings are tax free, but what you contribute goes in as a post tax contribution.

The maximum employee contribution for 2015 is $18,000 with an additional $6,000 allowable “catch up” contribution for those over 50. A 401k plan has an unbeatable combination of advantages - payroll deduction and employer contributions.

**Match and Contribution:** Any Flight Attendant hired after 4/12/12 and Legacy US: 3% contribution and up to a 2.5% match after one year of service.

Paperless Pay (Legacy US)

<table>
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<th>Other Benefits &amp; Information</th>
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<tbody>
<tr>
<td>CO. CONTRIB</td>
<td>62.53</td>
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<tr>
<td>COMPANY MATCH</td>
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E Pays (Legacy AA)
Age Based Contribution for Legacy AA thru 2018: Under the current plan, Legacy AA Flight Attendants hired before 4/12/12: American contributes percentage of your earnings to your Super $aver account, based on their age.

- FA’s under 40 years of age – 5.5% contribution
- FA’s 40 to 49 years of age – 6.75% contribution
- FA’s 50 years of age and older – 9.9% contribution

Epays (Legacy AA)

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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>C Co Contr FA/AA 9.9%</td>
<td></td>
<td>192.58</td>
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</table>

It's Never Too Late to Start
Investing in a 401k is a wise thing to do. If you don't know where to start, or are unsure about what options are right for you, Fidelity Brokerage Services has resources and tools at http://netbenefits.com/aa

Legacy US Flight Attendants will have small changes to their 401k plan administration.

- **Lower Fidelity BrokerageLink Commission Fees:** The online commission rate for trade in a self directed brokerage account is changing from $7.95 per trade to $5.95 per trade.
- **Increased Paycheck Contribution Limits:** Automatic payroll deductions are increasing from 50% to 100% of eligible pay, up to annual IRS limits (presently $18,000 with $6,000 catch up contributions for participants over 50 by 12/31/15).
- **Loans:** The number of available loans is increasing from 1 to 2.

With the transition to Fidelity, Legacy AA Flight Attendants will notice a change in some of the plan provisions going forward.

- **New Eligibility for Employer-Matching Contributions:** All employees become eligible for the employer-matching contribution after completion of one year of service. If you previously did not qualify for the matching contribution after one year of service because you failed to work the required number of hours, you will now be eligible.
- **New Vesting Schedule for Employer Matching Contributions:** If you have less than one year of service at the time of transition, you will become eligible for company matching contributions on your one year anniversary and will become 100% vested after two years of vesting service. Flight Attendants with at least one year of service at the time of transition will become 100% vested in all company matching contributions made to their accounts, as well as any interest earnings on them.
• **New Loan Provisions:** After paying off an outstanding loan, participants must now wait 30 days before a new loan can be requested. A loan default will count toward your two loan maximum. The interest rate for all new loans will be prime + 1% based on published rates by Reuters. The new minimum balance to request a loan is $2,000 and the minimum amount that can be borrowed is $1,000. Home loans now have a term of 12 to 360 months (previous terms were up to 180 months)

• **401k Freeze:** Upon termination from the company, the plan will be frozen for 30 days, at which point the participant may request a distribution or make investment changes (the freeze was previously a 60 day period)

• **Contribution Percentage Changes:** All new elections must be made in half percentage increments (example; 4.0%, 4.5%). Previous elections made in tenths will remain in effect until you make a contribution change.

• **Hardship Withdrawals:** Any hardship withdrawal will result in a contribution suspension of six months, at which time contributions will resume automatically (previous hardship withdrawals required the participant to take action to resume contributions).

• **Account Statements:** Statements will be available online only, unless the participant specifically requests a paper copy.

• **Brokerage Accounts:** Self directed brokerage accounts will transfer to Fidelity’s BrokerageLink service. Holdings will transfer intact with the exception of a small number of securities that may be unable to transfer.

• **Roth Conversion:** 401k Plan Participants now have the option of converting pre-tax assets from their 401k into a Roth account within the same 401k. Call the Fidelity Service Center for details.

*Your 401k will freeze for 30 days following your retirement.* Make sure you have sufficient funds that you do not need to make a withdrawal. You must also make arrangements to manually pay for any active 401k loans. Defaulting is considered a withdrawal and if you are below age 59.5 you may also have to pay a 10% penalty on the amount in addition to any income taxes that will come due. Talk to your financial planner about what to do with this money. Contact information for Fidelity is at the back of this packet.

**Individual Retirement Accounts (IRA)**

An Individual Retirement Account is a type of "individual retirement plan", offered by many financial institutions. It provides tax advantages for retirement savings in the United States.

**THERE ARE TWO MAIN TYPES OF IRA ACCOUNTS**

**Traditional IRA** – contributions are “before tax” and grow untaxed until you withdrawal the money. Withdrawals at retirement are taxed as income.

**Roth IRA** – contributions are made “after-tax”, and grow untaxed. Withdrawals (including interest) are tax free in retirement.
CONTRIBUTION MAXIMUMS: For 2015, the maximum contributions for both the Traditional IRA and the Roth IRA are $5,500 with an extra $1,000 for individuals over 50 years of age.

INCOME LIMITS: You can contribute to a Roth IRA in 2015 only if your adjusted gross income is less than $129,000 if single or $191,000 if married filing jointly. (The amount that you can contribute starts to decline -- or phase out -- for singles earning more than $114,000 and couples earning more than $181,000).

TAX CREDITS: Individuals with lower incomes can file a Retirement Savings Contribution Credit on their income taxes. To qualify for the credit, your 2014 adjusted gross income must be less than $60,000 for married couples filing jointly, less than $45,000 for heads of household, and less than $30,000 for singles or married individuals filing separately. Visit [http://www.irs.gov/taxtopics/tc610.html](http://www.irs.gov/taxtopics/tc610.html) for more information.

Social Security

Full retirement age is the age at which a person may first become entitled to full or unreduced Social Security retirement benefits. No matter what your full retirement age (also called Social Security Normal Retirement Age - SSNRA), you may start receiving benefits as early as age 62 or as late as age 70.5.

If You Retire Early

You can retire at any time before full retirement age. However, if you start benefits early, your benefits are reduced a fraction of a percent for each month before your full retirement age. The chart below lists age 62 reduction amounts and includes examples based on an estimated monthly benefit of $1000 a month at full retirement age.

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full (normal) Retirement Age</th>
<th>Months between age 62 and full retirement age</th>
<th>A $1000 retirement benefit would be reduced to</th>
<th>The retirement benefit is reduced by</th>
<th>A $500 spouse's benefit would be reduced to</th>
<th>The spouse's benefit is reduced by</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 or earlier</td>
<td>65</td>
<td>36</td>
<td>$800</td>
<td>20.00%</td>
<td>$375</td>
<td>25.00%</td>
</tr>
<tr>
<td>1938</td>
<td>65 and 2 months</td>
<td>38</td>
<td>$791</td>
<td>20.83%</td>
<td>$370</td>
<td>25.83%</td>
</tr>
<tr>
<td>1939</td>
<td>65 and 4 months</td>
<td>40</td>
<td>$783</td>
<td>21.67%</td>
<td>$366</td>
<td>26.67%</td>
</tr>
<tr>
<td>1940</td>
<td>65 and 6 months</td>
<td>42</td>
<td>$775</td>
<td>22.50%</td>
<td>$362</td>
<td>27.50%</td>
</tr>
<tr>
<td>1941</td>
<td>65 and 8 months</td>
<td>44</td>
<td>$766</td>
<td>23.33%</td>
<td>$358</td>
<td>28.33%</td>
</tr>
<tr>
<td>1942</td>
<td>65 and 10 months</td>
<td>46</td>
<td>$758</td>
<td>24.17%</td>
<td>$354</td>
<td>29.17%</td>
</tr>
<tr>
<td>1943-1954</td>
<td>66</td>
<td>48</td>
<td>$750</td>
<td>25.00%</td>
<td>$350</td>
<td>30.00%</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
<td>50</td>
<td>$741</td>
<td>25.83%</td>
<td>$345</td>
<td>30.83%</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
<td>52</td>
<td>$733</td>
<td>26.67%</td>
<td>$341</td>
<td>31.67%</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
<td>54</td>
<td>$725</td>
<td>27.50%</td>
<td>$337</td>
<td>32.50%</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
<td>56</td>
<td>$716</td>
<td>28.33%</td>
<td>$333</td>
<td>33.33%</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
<td>58</td>
<td>$708</td>
<td>29.17%</td>
<td>$329</td>
<td>34.17%</td>
</tr>
<tr>
<td>1960 and later</td>
<td>67</td>
<td>60</td>
<td>$700</td>
<td>30.00%</td>
<td>$325</td>
<td>35.00%</td>
</tr>
</tbody>
</table>
Pros And Cons of when to begin taking your Social Security payments

As a general rule, early or late retirement will give you about the same total Social Security benefits over a normal lifetime. If you retire early, the monthly benefit amounts will be smaller to take into account the longer period you will receive them. If you retire later, you will get benefits for a shorter period of time but the monthly amounts will be larger to make up for the months when you did not receive anything.

There are advantages and disadvantages to taking your benefit before your full retirement age. The advantage is that you collect benefits for a longer period of time. The disadvantage is your benefit is reduced. Each person's situation is different, so

- If you delay your benefits until after full retirement age, you may be eligible for delayed retirement credits that would increase your monthly benefit;
- There are other things to consider when making the correct decision about your retirement benefits.

Working and Drawing Social Security Benefits You can work while you receive Social Security retirement (or survivors) benefits. When you do, it could mean a higher benefit for you in the future. Higher benefits can be important to you later in life and increase the future benefit amounts your family and your survivors could receive.

Note: If you are outside the United States, the rules for receiving benefits while you are working are different.

If you decide to take your benefits early, you can continue to work but you are limited in how much you can earn while getting early Social Security benefits.

While you are working, your earnings will reduce your benefit amount only until you reach your full retirement age. After you reach full retirement age, Social Security recalculates your benefit amount to leave out the months when they reduced or withheld benefits due to your excess earnings.

Social Security uses a formula to determine how much your benefit must be reduced:

- If you are under full retirement age for the entire year, we deduct $1 from your benefit payments for every $2 you earn above the annual limit. For 2015, that limit is $15,720.

- In the year you reach full retirement age, we deduct $1 in benefits for every $3 you earn above a different limit, but we only count earnings before the month you reach your full retirement age.
If you will reach full retirement age in 2015, the limit on your earnings for the months before full retirement age is $44,880. (If you were born in 1947 or 1948, your full retirement age is 66 years.)

- **Starting with the month you reach full retirement age, you can get your benefits with no limit on your earnings.**

Social Security paper statements are no longer mailed annually. Electronic versions are available at any time via the Social Security website. Sign up and register today at [http://ssa.gov](http://ssa.gov).

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**Your Estimated Benefits**

- **Retirement**
  
  You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until:
  
  - Your full retirement age (67 years), your payment would be about $2,855 a month.
  - Age 70, your payment would be about $2,281 a month.

- **Disability**
  
  You have earned enough credits to qualify for benefits. If you became disabled right now:
  
  Your payment would be about $1,572 a month.

- **Family**
  
  If you get retirement or disability benefits, your spouse and children also may qualify for benefits.

- **Survivors**
  
  You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits:
  
  - Your child: $1,157 a month.
  - Your spouse who is caring for your child: $1,587 a month.
  - Your spouse, if benefits start at full retirement age: $1,587 a month.
  - Your spouse, if benefits start at full retirement age: $2,116 a month.
  - Total family benefits cannot be more than: $3,704 a month.

- **Medicare**
  
  You have enough credits to qualify for Medicare at age 65. Even if you do not retire at age 65, be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.

*Your estimated benefits are based on current law. Congress has made changes to the law in the past and can do so at any time. The law governing benefit amounts may change because, by 2033, the payroll taxes collected will be enough to pay only about 77 percent of scheduled benefits.

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**Savings**

Personal savings for each person will vary based on individual circumstances. Savings can include, but are not limited to Equity in your home, Life Insurance, Inheritance, Saving Accounts and Certificates of Deposit (CD’s). While there is no minimum required amount, it’s important to have an adequate savings base to complement your other income holdings. A Financial Advisor can give you recommendations on how to have a healthy portfolio.
Pensions

Legacy US Pensions – Pre 2/1/03 hires

Legacy US Pensions are administered by the PBGC. As a result, they are governed under different rules. Early retirement, full retirement, and the age at which you can draw your pension and still fly will vary depending on which USAirways legacy carrier you started with.

<table>
<thead>
<tr>
<th>Legacy Carrier</th>
<th>Early Retirement Age</th>
<th>Early Retirement Reduction</th>
<th>Full Retirement Age</th>
<th>Double Dipping Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shuttle</td>
<td>52</td>
<td>3% per year prior to age 62</td>
<td>62</td>
<td>62</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(max reduction of 30%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Piedmont, Allegheny,</td>
<td>55</td>
<td>3% per year prior to age 62</td>
<td>62</td>
<td>65</td>
</tr>
<tr>
<td>US Air</td>
<td></td>
<td>(max reduction of 21%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PSA</td>
<td>55</td>
<td>3% per year prior to age 65</td>
<td>65</td>
<td>65</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(max reduction of 30%)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Legacy US Flight Attendants with questions regarding their pensions should contact the PBGC Administration at (800) 400-7242 or visit the PBGC website at [http://www.pbgc.gov](http://www.pbgc.gov). At the time of the plan’s termination in 2005, the PBGC conducted an audit for each member of the plan. All reviews, verifications and calculations have been completed. Formal determination letters describing the amount of pension benefits have been sent to participants and beneficiaries.
## Legacy AA Pensions – Pre 2012 hires

### When Can I Start Taking My Pension?

<table>
<thead>
<tr>
<th>If you leave at this age</th>
<th>Are you vested?</th>
<th><em>R.E.S.</em></th>
<th>You can start you pension at this age with this reduction</th>
<th>More Info</th>
</tr>
</thead>
<tbody>
<tr>
<td>65+</td>
<td>Yes: automatic at age 65</td>
<td>N/A</td>
<td>Unreduced Pension Immediately</td>
<td>Contract Jetnet</td>
</tr>
<tr>
<td>&lt; 65</td>
<td>No</td>
<td>N/A</td>
<td>No Pension</td>
<td>Jetnet</td>
</tr>
<tr>
<td>&lt; 65</td>
<td>Yes</td>
<td>&lt; 10 years</td>
<td>Unreduced Pension at 65</td>
<td>Contract Jetnet</td>
</tr>
<tr>
<td>60+</td>
<td>Yes</td>
<td>10+ years</td>
<td>Unreduced Pension Immediately</td>
<td>Contract Jetnet</td>
</tr>
<tr>
<td>&lt; 60</td>
<td>Yes</td>
<td>10-15 years</td>
<td>Unreduced Pension @ 65, or any age 60-65 w/ Pension actuarially reduced</td>
<td>Contract Jetnet</td>
</tr>
<tr>
<td>55+</td>
<td>Yes</td>
<td>15+ years</td>
<td>Unreduced Pension @ 60, or any age 55-59 w/ Pension reduced 3% for each year less than 60</td>
<td>Contract Jetnet</td>
</tr>
<tr>
<td>&lt; 55</td>
<td>Yes</td>
<td>15+ years</td>
<td>Unreduced Pension @ 60, or any age 55-59 w/ Pension reduced 3% for each year less than 60</td>
<td>Contract Jetnet</td>
</tr>
</tbody>
</table>

*You are vested when you have 5 or more years of “vesting service”. Vested means your pension is “locked in”. You cannot lose it. You WILL get a pension at age 65, maybe sooner.

**You earn one full year of Retirement Eligibility Service for each calendar year you are paid 734 or more flight hours. If you had less than 734 flight hours, you get a partial year of credit = paid hours / 734.

### How do I estimate my pension?

1. Log in to Jetnet (http://jetnet.aa.com)
2. Select “Pay and Benefits” tab.
3. In the left column click on “Pension Service Center”
4. Click on tab at the top that says “My Pension”
5. Click on “Estimate My Pension” and then “Get Started with My Pension Estimate”
6. You will be presented three questions asking for dates. (The Estimator lets you put in an age or a date, use the date options, ages seem to confuse it.) For the first question, LAST DAY WORKED, use the LAST DAY OF THE CALENDAR MONTH IN WHICH YOU PLAN TO LEAVE. Don’t put in your age, just put in a date.

7. The next question is BENEFIT COMMENCEMENT DATE. What Date will you begin to Draw Your Pension? It’s a good idea to do two estimates: one for when you are 60 so that you will see an unreduced amount, and one for when you are 55, which is the earliest you can draw a pension. This estimate will reflect the fact that you take a 3% reduction per year for each year you draw your pension earlier than 60. You can only do one estimate at a time, so you will need to complete the first estimate and then begin another one. The dates you put in should be the first of the month following your 55th and 60th birthdays.

8. The third question is JOINT ANNUITANT DATE OF BIRTH. If you want your pension to continue to be paid to someone after your death, put their date of birth in here. Note, leaving a benefit for someone else reduces your benefit while you are alive.

9. It will take a few minutes as the computer is researching to find what your best 48 consecutive months are out of the last 120 months and figuring your years of credited service.

10. Once it is complete, it will show you the different amount of pension payments available to you depending on how you decide you want to take your pension.

11. If you want to see how this pension amount is calculated and see your best 48 consecutive months, click “email” or “chat” at the top and request The Plan Calculations for this Estimate. It will show your best 48 consecutive months and how that pension estimate was calculated. Mercer will send you a report for this estimate via US Mail in about two to three weeks.

If you are a terminated employee without Jetnet access, you can view your pension estimates directly from Mercer at [https://p40web.mercerhrs.com/amr/](https://p40web.mercerhrs.com/amr/). Your initial username is your nine digit Social Security Number and your password is MMDDYY of your birthday. You will be prompted to change your password after the initial login.
Flight Attendants with a PBGC pension, must contact the PBGC directly for pension estimates and information, by calling (800) 400-7242, emailing mypension@pbgc.gov or visiting https://mypba.pbgc.gov/mypba2/faces/login

Once you create your account, the site will allow you to request an estimate for your specific pension, see the ways you can elect to take your pension, the effect that beneficiaries have on your pension, and keep your contact information up to date. It is recommended that you set up your account well in advance of when you wish to commence your benefits, so there won’t be a delay when you are ready to start drawing your pension. Plan for at least a 90 day lead time when you are ready to begin pension benefits.

**Useful Definitions Relating to LAA Pension:**

**ANNUITY:** A specific amount is contributed to a retirement fund. Each employee has an account balance in the fund and typically can select from several investment choices. In some cases a company will contribute a percentage of workers earnings, in other cases the employer will match an employee’s contribution (this requires that an employee contribute in order to realize any benefit from the employer). In other situations an employer is the plan sponsor but the employee makes all contributions. The principle is a series of payments determined by the retirement plan formula, which are paid at specific intervals, in our case monthly for the pensioner’s lifetime.

**CALENDAR YEAR:** January 1 to December 31. American uses the pay (up to 1020 hours) you receive in a calendar year to be applied to pension calculations.

**CAREER AVERAGE RETIREMENT BENEFIT:** One of three formulas used to calculate a retirement benefit. Under this formula you receive credit toward your pension based upon career earnings, subject to limits. *

**COMPLETED:** Term used in our Contract and in the Retirement Plan to identify measures of time for determining years of credited service, vesting eligibility, and final average compensation. Throughout this booklet, the words “paid” and “completed” are used interchangeably, in accordance with the manner in which American is administering our Retirement Plan.

**DEFINED BENEFIT PLAN:** Retiree is provided a specific annuity for life based on the retirement plan formula. For us, the terms of this are negotiated and described in Article 26 of our Contract. The Retirement Benefit Plan of American Airlines, Inc. for Flight Attendants is a Defined Benefit Plan and is paid for completely by American Airlines. The SPD (Summary Plan Description) is available on JETNET.

**DEFINED CONTRIBUTION PLAN** subject to losses as well as gain, such as our 401k plan.

**EARLY RETIREMENT AGE:** Any age prior to age 65 that a Flight Attendant can elect to retire and begin receiving retirement benefits. The minimum age to begin collecting any benefits is 55. Our Contract allows early retirement with pension at age 55 with 15 years of credited service or at age 60 with 10
years of credited service. If you leave before age 60 with less than 15 YCS your pension annuity would be permanently reduced if you elected to commence it prior to 65. Health and travel benefits are based upon age and Company Seniority – the earliest age is 55 with 10 years of Company Seniority.

**EARLY OUT:** An exit prior to retirement age based upon contractual agreements. Various limited time offers of early out have been made over the years, usually with some type of severance and/or travel benefits. If fully vested, a pension benefit will be available in the future; the age would be dependent upon the years of retirement eligibility service accrued prior to resigning.

**FINAL AVERAGE RETIREMENT BENEFIT FORMULA:** Formula to determine annuity based on 1.667% of the member’s final average compensation multiplied by the years of credited service.*

**FINAL AVERAGE COMPENSATION (FAC):** The average earnings used in determining your pension benefit. This is computed using the eligible annual earnings for the highest 48 consecutive months out of the last 120 months worked prior to the freeze date of 10/31/2012.

**MINIMUM RETIREMENT BENEFIT FORMULA:** A set amount, currently $23.50, multiplied by years of credited service. This is always calculated and only used if the yield would be higher than the amount determined under the other Plan formulas.*

**RETIREMENT ELIGIBILITY SERVICE (RES):** The combined number of years credited from work at AA and other carriers that were absorbed through acquisitions and mergers (Reno Air, Air Cal and TWA). It is used to determine ELIGIBILITY ONLY (not value) for pension benefits. Our plan allows us to continue to accrue retirement eligibility service, but NOT years of credited service since the pension freeze.

**SENIORITY:** There are six measures of service that are used for various purposes in your employment. The three “seniorities” are described below; the other three are Years of Credited Service, Retirement Eligibility Service and Vesting.

- Company Seniority (benefits) – Starts out as date of hire but is adjusted for certain specified absences from active status.
- Classification Seniority (pay) – Begins accruing when placed on line as Flight Attendant and determines pay step as Flight Attendant.
- Occupational Seniority (bidding) – Based upon length of service as a Flight Attendant. This is bidding seniority and is updated annually in June. It is also referred to as “Union Seniority.”

**VESTING SERVICE:** Time accrued towards determining if you have a “right” to a pension benefit. Vesting credit begins on date of hire. One year is earned for each calendar year that you are paid 386 hours. There are no proportionate accruals, so if you aren’t paid at least 386 hours in a year you receive no credit. Five years are necessary to be fully vested and to be eligible to receive a pension benefit. Once you are fully vested, you are entitled to your pension benefit and cannot lose it regardless of when you leave the Company. If you stay with the Company until age 65, you are fully vested at age 65 regardless of your years of vesting.

**YEARS OF CREDITED SERVICE (YCS):** This is a measure used to determine the amount of your retirement benefit. It is also used to determine the earliest age at which you can commence your pension. Accrual and entry into the Plan begin after completion of one year of service with American Airlines if you are
paid at least 386 hours in that year. If not, accrual and entry into the Plan begin on January 1 after any calendar year in which you were paid 386 hours. After Plan entry, a Flight Attendant earns one year of credited service for each calendar year in which s/he is paid 734 or more hours of service. Pay for less than 734 hours in a calendar year will result in a partial accrual for that year. Currently, the Company notifies you of your accrued YCS through your annual pension statement on JETNET.

*Reflects a hard freeze date of 11/1/12

Pension Q & A’s:

**HOW DO THEY DETERMINE HOW MUCH MY PENSION WILL BE?** Your pension formula is described in the Summary Plan Description (SPD) found on JETNET. The formula in this plan cannot be reduced without a negotiated agreement ratified by the membership of APFA.

**WHEN I RETIRE WILL I HAVE AN INCOME?** If you are fully vested in the pension plan you are entitled to a pension in the form of a monthly annuity payable for your lifetime.

**WHAT DOES BEING FULLY VESTED MEAN?** You are vested if you have qualified for a pension benefit. When you can begin receiving your pension benefits depends upon when you stop working and your RES/YCS. You become vested when you:

- Complete five years of Vesting service or
- Reach age 65 or
- Are found to be totally and permanently disabled

Vesting service ends when your employment ends. You begin earning vesting credit from your date of hire. It is necessary to be paid 386 hours in a calendar year, and the credit is “all or nothing.” If you are paid less than that, the year is not counted.

**HOW DO I EARN A YEAR OF CREDITED SERVICE (YCS) AND RETIREMENT ELIGIBILITY SERVICE (RES)?** YCS is based upon being paid 734 hours in a calendar year. However, this measure is not “all or nothing” like vesting, so if you are paid for less than 734 hours, you earn a partial year of credit. Since the pension freeze, you are no longer accruing years of credited service. Flight Attendants continue to accrue RES for each they earn 734 paid hours.

**WHEN DO I BEGIN EARNING YCS?** Your first rolling year, from date of hire for 12 months, with American is your “qualifying” year. You must be paid 386 hours in that year to gain entrance into the pension program. If you are paid less than 386 hours in your first year, you must be paid at least 386 hours in any calendar year to qualify on the next January 1. Once you qualify you are entered into the Plan. TWA/LLC Flight Attendants began accruing YCS under the American Airlines Retirement Plan on January 1, 2002. Accrual of years of credited service ceased on November 1, 2012 with the freeze of the pension plan.

**HOW DOES THIS END UP BEING COUNTED ON A CALENDAR YEAR?** Once you have satisfied the entrance requirement from date of hire, you are now on a calendar year basis. EXAMPLE: You were hired in June 1969. From June 1969 until June 1970, you were qualifying for entry. Upon completion of your year you have the 386 hours necessary to join the Plan; your entry date would be July 1, 1970. However many hours you flew between July and December 31 would be counted towards a proportion of a year. If you were paid for 367 hours in those six months you would accrue half of a YCS. Then, beginning January 1, 1971, your accrual would be on a calendar year basis and every year that you were
paid 734 hours (an average of 61.17 9 hours per month) you would accrue a YCS. If you earned a YCS every year, you would have accrued 35.5 YCS at the end of 2005 based upon the June 1969 date of hire.

**HOW MUCH OF AN ANNUITY CAN I ANTICIPATE?** Your annuity is based upon a negotiated formula, which considers your FAC and your YCS multiplied by a fixed number. You can create an estimate of your pension by using the instructions found earlier in this packet.

**WHAT IS MY FAC BASED ON?** Your FAC is based on the average of your eligible pay for the highest consecutive 48 months out of the last 120 consecutive months that you work.

**WHAT IS INCLUDED IN MY “ELIGIBLE” EARNINGS?** Up to 1020 hours worth of pay per year (no more than 216 of which are incentive rates) are included in your eligible earnings as well as purser, language, narrow body lead, galley, longevity pay, lump sums and retroactive pay. Because all eligible pay is averaged over the course of a calendar year it is not important which months have higher earnings

**HOW DOES THAT WORK?** The Company takes your eligible annual earnings from payroll records, disregards any months with no activity, and then divides the income by the total by the number of months worked that year. That gives each month an average value. The 120 last consecutive months worked (the ones with no activity drop away) are then placed “end to end,” and the highest 48 consecutive months are identified.

**ONCE THEY HAVE IDENTIFIED MY BEST 48 CONSECUTIVE MONTHS, WHAT’S NEXT?** The eligible earnings for the 48 months are used to determine a monthly average, which is then multiplied by 12 to produce an annual amount.

**WHAT IS THE NEXT STEP?** The FAC is multiplied by the set multiplier, which is 1.667%. EXAMPLE: After all of the calculations, your FAC equals $47,000. When multiplied by 1.667% you get the number $783.49.

**WHAT DOES THAT NUMBER REPRESENT?** That is what each of your YCS is going to be worth. EXAMPLE: Using the number we determined in the above for FAC for someone who had 35.5 YCS the total would be $27813.89 for your annual pension value. (Multiply 33.5 YCS by $783.49). Divided by 12 this would be $2317.82 per month. This is your Single Life Annuity.

When can I begin taking my pension?

**CAN I TAKE MY PENSION EARLIER THAN 65?** If you have 10 RES service, you can get an unreduced pension as early as age 60.

**WHAT IF I WANT TO BEGIN MY PENSION AT AGE 55?** If you have a minimum of 15 years of RES and are at least age 55 you may take your pension early. However, if you begin your pension prior to age 60 there is a reduction in your benefit depending upon the age you begin your pension. The reduction is 3% per year but is calculated on a monthly basis of .025%, so if you begin 2 1/2 years before age 60 (at 57 1/2) your reduction will be 7.5% for your lifetime.

**WHY CAN’T I HAVE MY ENTIRE PENSION AT AGE 55?** The pension Plan is funded by AMR based upon the assumption that a full benefit will be available beginning at age 60, and on an assumption as to how long you will continue to receive such benefits after age 60. When you begin taking it early you will be
receiving it for that many years longer than the calculations are based on. It is customary in pension plans to have a reduced annuity to compensate for the fact that you are likely to be receiving benefits for a longer period of time.

WHAT IF I HAVE LESS THAN 15 YEARS OF RETIREMENT ELIGIBILITY SERVICE WHEN I LEAVE? If you leave before age 60 and are fully vested but don’t have at least 15 RES, you will still receive a pension but you must wait to start it. If you have less than RES you must wait until age 65 to start your pension and then you will receive the full amount. If you have at least 10 RES, you can start your pension as early as age 60 but there is a reduction depending upon your age when you start because you left the Company before being eligible for early retirement. It is an actuarial calculation based on how many years before age 65 you start your pension.

ARE THERE CHOICES ABOUT HOW MY PENSION IS PAID? Both Legacy AA and Legacy US plans share three options in how a pension is paid.

THE SINGLE LIFE ANNUITY (SLA) calculated is the highest benefit level. It is the basic calculation from which all other forms are determined. It is paid for the lifetime of the retiree but does not provide a survivor benefit and will cease upon the death of the retiree. The SLA is the default form of benefit paid to a single employee. The PBGC refers to this as the STRAIGHT-LIFE ANNUITY.

WHAT ARE THE OTHER FORMS OF PAYMENTS?

• SPOUSE 50% JOINT ANNUITY – This is the automatic method of payment for a married employee. The calculation for the single lifetime annuity is done, and then a permanent reduction is applied to the calculation based upon the age of the retiree and spouse at the time of retirement. In the event of the death of the retiree, the spouse will receive a payment equal to 50% of the amount that was being paid to the employee. A married employee may elect the lifetime annuity or any of the other forms of payment; however a notarized consent of the spouse is required to do this.

• JOINT AND SURVIVOR ANNUITY (50%, 75% OR 100%) – This payment method allows an employee to designate anyone as a beneficiary to receive the selected level of benefit payable in the event of the retiree predeceases the beneficiary. This method of payment also has a permanent reduction based upon age of the retiree and beneficiary. It is paid for the lifetime of the retiree and provides a lifetime survivor benefit to the beneficiary at the designated level of payment.
• **POP UP OPTION** (50%, 75% OR 100%) – The “Pop Up” payment method is much the same as the Joint and Survivor Annuities described above, however, if the designated beneficiary predeceases the retiree, the amount of the pension benefit “pops up” to the amount it would have been if no beneficiary calculations had been applied. There is a slightly higher reduction in the initial calculation to pay for this.

<table>
<thead>
<tr>
<th>% Joint &amp; Survivor Annuity Participant Amount</th>
<th>$909.71</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Joint &amp; Survivor Annuity Beneficiary Amount</td>
<td>$454.86</td>
</tr>
</tbody>
</table>

**NOTE:** In the three options described above there can be no change of joint annuitant should they predecease the retiree.

• **PERIOD CERTAIN (GUARANTEED FOR 10, 15, OR 20 YEARS)** – This method also has a permanent reduction applied to the pension calculation. This method of payment is paid for the lifetime of the retiree and provides a possible survivor benefit for a specified period of time. Should the retiree pre-decease the beneficiary; the beneficiary will receive the full amount for the remaining portion of the designated period of time. Should the beneficiary pre-decease the retiree before the end of the specified period; a new beneficiary may be named. If the retiree is still collecting their pension when the specified time has elapsed, there will be no survivor benefit.

| 120 Months Guaranteed Period Option Participant Amount | $907.31 |

**THE FOURTH PAYMENT OPTION IS ONLY AVAILABLE IN THE LAA PLAN.**

• **LEVEL INCOME OPTION (MORE UP FRONT)** – This option is designed to provide a level income during retirement by taking into account your Social Security benefit. The Level Income Annuity Option provides an increased monthly benefit to age 62 or Social Security Normal Retirement Age, as selected by you, when many people begin receiving Social Security benefits. The monthly benefit decreases when you reach the selected age (62 or Social Security Normal Retirement Age) even if you do not begin receiving Social Security benefits at that age. This option is always combined with another option such as a Single Life Annuity, a Joint & Survivor Annuity, or a Guaranteed Period Option.
MAY I TAKE MY PENSION AS A LUMP SUM?
Neither plan has provisions for a lump sum payout.

HOW DO I DECIDE WHICH METHOD IS RIGHT FOR ME?
Your estimates are available on JETNET and from the PBGC. Make copies and discuss them with your spouse/partner or potential beneficiary. It is also a good idea to consult a financial adviser when making decisions such as these because the elections are final once made.

HOW DO I START THE PROCESS OF RETIRING AND APPLYING FOR MY PENSION?

It is a multi step process. To apply for your pension: Visit the Pension Service Center in Jetnet and select “Request My Pension” and follow the prompts. This needs to be done no later than 45 days prior to date you wish to begin collecting you pension. Contact your supervisor and tell them you are retiring and give them the date. Contact HR and tell them you are retiring and give them the date. Call the Flight Attendant Service Center at (817) 956-2739, #6,3. Inform the staff member that you are retiring and give them your date. You also have the option of scheduling a retirement counseling session with an HR rep. Don’t forget when picking your exit date, that pensions only start on the first of the month. If you retire on the second, you miss a whole month of pension payments! It is a good idea to leave at the end of the calendar month and retire on the last day of calendar month or the first day of next calendar month. There is a checklist to follow at the back of this packet.

LUS flight attendants should request their pension materials directly from the PBGC. The process should start 90 days before benefit commencement.
Qualified Pre-Survivor Annuity (QPSA) - LAA

Your selection of a Joint Annuitant determines how you would leave your pension to a survivor once you are retired. What happens if you were to pass away before you retire? Does anyone inherit your pension?

Federal law requires that a pension plan must allow a pension to be inherited by a spouse. The default amount mandated by federal law is for the surviving spouse to get 50% of your joint and survivor pension.

APFA negotiated a better benefit. If you file a QPSA (qualified pre-retirement survivor annuity) form you can designate that your spouse receives up to 100% of your joint and survivor pension should you die before you retire. For Flight Attendants, this benefit is a no cost option. If you do not fill out this form, should you die before benefit commencement, your spouse will only receive 50% of your pension. Once you make your selections for form of benefit at retirement, this form is replaced by your new selections. There is a copy of this form at the back of this packet on page 43, on the APFA website, and on the Pension page of the Benefits Service Center.

Qualified Domestic Relations Order (QDRO)

If you are divorced you may have a QDRO on file that tells the company if your ex spouse is to receive any of your pension. LAA Flight Attendants - Regardless if you have a QDRO or not, make sure you have a copy of your complete divorce decree to send in with your pension information. Incomplete forms of any kind will delay your pension. The company does not pay pension until all forms are complete and in their hands. LUS Flight Attendants – QDRO’s must be sent to the PBGC. The accompanying form is available for download from the PBGC website.

As you can see, when to retire and begin receiving any of these forms of income is a complex decision. We urge you to talk to financial planners about when and how to take your pension, 401k or IRA distributions, and Social Security benefits.

Remember that these types of income, while subject to income taxes, are not subject to payroll taxes, which are deducted from your paycheck (earned income) at a current rate of 7 5/8%.
WHAT ELSE DO YOU NEED TO RESEARCH?

- COBRA
- Medicare
- Affordable Healthcare Act (ACA)
- Health Care Tax Credit (HCTC)
- Life Events
- Optional Insurance
- Employees Married to Other Employees
- Flexible Spending Accounts

Consolidated Omnibus Budget Reconciliation Act (COBRA)

You may continue your active medical insurance thru COBRA for 18 months after you leave the company. However, if you decide to do this you will need to accomplish this within the first 60 days of your last day of employment. In addition, under certain circumstances of disability, COBRA coverage can be extended past 18 months, up to a maximum of 36 months.

Continuation of Coverage (COBRA)
Per Jetnet/Wings, if your employment terminates for any reason (i.e., furlough, resignation, etc.), your active medical is cancelled, along with your other benefits. You may elect to continue your health benefits as part of your continuation of coverage options available through Aon Hewitt, the COBRA administrator. Aon Hewitt will mail a COBRA package to your home address (or to the address you provide) after your termination is processed. If you do not continue your active medical through COBRA, claims incurred after the date of your termination are not payable.

Several of American Airlines’ other benefits or plans (Dental Benefits, Vision Insurance Benefits, and Health Care Flexible Spending Accounts) provide for continuation of coverage under the COBRA in case of certain Qualifying Events. If you and/or your dependents have coverage at the time of the Qualifying Event, you may be eligible to elect continuation of coverage under the following:

Medical Benefits
Dental Benefits
Vision Insurance Benefits

Health Care Flexible Spending Account Benefit: for the remainder of the calendar year in which you became eligible for continuation of coverage. (Although you would not be able to make contributions on a pre-tax basis, by electing continuation of coverage for this account, you would still have the opportunity to file claims for reimbursement based on your account balance for the year.)
The coverage under COBRA is identical to coverage provided under the benefits or plans for active employees or their dependents, including future changes. Although your Company-recognized Domestic Partner and his or her children do not have rights to COBRA coverage under existing federal law, AMR currently offers them the opportunity to continue health coverage that would be lost when certain events occur. This is subject to change.

Aon Hewitt is the COBRA billing administrator and handles solicitation and enrollment. You will receive a COBRA solicitation via mail within 45 days following your retirement. If you continue active coverage through COBRA, you will be have no lapse of coverage of medical insurance, but until the coverage is entered into the system upon your enrollment, you will pay for medical care out of your pocket and apply for reimbursement. If you want to avoid out of pocket expenditures, you can contact Benefits Concepts immediately upon leaving and get started with the enrollment instead of waiting for them to solicit you through the mail.

Aon Hewitt
1-888-860-6178

There are two ways in which you can make the elections:

Complete and mail the election form back to Aon Hewitt. Once they receive the election notice, their system will be updated within 72 hours to show the elections. After elections are in the system you can make a payment. Once payment is made and posted eligibility will be sent to your claims administrators.

Over age 65? Cobra is not considered credible coverage as defined by Medicare, and will become secondary coverage to Medicare. If you are 65 or over when you retire, Medicare will become your primary coverage. Check with legal and financial advisers about medical coverage options if you are over 65 to avoid substantial financial penalties/reduction in coverage if you make the wrong choices!! As a rule, COBRA will only pay 20%.

Under COBRA, the active employee does not have to reestablish deductibles. Deductibles and out-of-pocket maximums met during active employment will continue.

Besides the obvious reasons for wanting to make sure you have health insurance, there is an additional reason you may not be aware of having to do with preexisting conditions.

Impact of Failing to Elect Continuation of Coverage (COBRA) on Future Coverage: In considering whether to elect continuation of coverage, or making sure you have medical coverage that does not lapse, you should take into account that a failure to continue your coverage will affect your future rights under federal law. First, you can lose the right to avoid having pre-existing condition exclusions applied to you by other group health plans if you have more than a 63-day gap in health coverage, and election of continuation of coverage may help
you not have such a gap. Consult a financial/legal adviser if you have questions concerning how this federal law could apply to you if you have a preexisting condition.

What does COBRA cost and how do I pay for it?

Since COBRA is a continuation of your active medical, the cost is the total cost of your health insurance. That means it includes what you now pay through payroll deduction, what the company pays on your behalf as part of your benefits package, plus a 2% administration fee to cover the cost of administering COBRA benefits.

It is very important to make your payments to Aon Hewitt on time as once COBRA coverage is lost due to late payment it will not be reinstated!!

From Jetnet: “To maintain COBRA continuation of coverage, you must pay the full cost of continuation of coverage on time, including any additional expenses permitted by law. Your first payment is due within 45 days after you elect continuation of coverage. Premiums for subsequent months of coverage are due on the first day of each month for that month's coverage. If you elect continuation of coverage, you will receive payment coupons or invoices from Aon Hewitt indicating when each payment is due. Contributions are due even if you have not received your payment coupons. Failure to pay the required contribution on or before the due date, or by the end of the grace period will result in termination of COBRA coverage, without the possibility of reinstatement. All checks shall be made payable to Aon Hewitt”

IF YOU ARE RETIRING, THE FIRST MONTH’S PAYMENT OF COBRA IS SUBSIDIZED BY AMERICAN AIRLINES. YOU WILL PAY THE SAME AMOUNT AS YOUR PAYROLL DEDUCTION. THE EMPLOYEE WILL PAY THE FULL PREMIUM COST (PLUS 2% ADMINISTRATIVE FEE) STARTING WITH MONTH TWO UNTIL COVERAGE ENDS.

Important: The charts below provide contribution costs for medical coverage. Healthmatters Reward Contribution Credits do not apply and will cease on your last day worked. Please see your COBRA solicitation package from Aon Hewitt for additional rate information.

Cost of COBRA coverage for 2015:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Emp only</th>
<th>Emp+Spouse</th>
<th>Emp+Child</th>
<th>Emp+Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>$715.36</td>
<td>$1,645.34</td>
<td>$1,287.66</td>
<td>$2,217.63</td>
</tr>
<tr>
<td>Standard</td>
<td>$475.57</td>
<td>$1,093.82</td>
<td>$856.03</td>
<td>$1,474.28</td>
</tr>
<tr>
<td>Vision</td>
<td>$5.96</td>
<td>$11.54</td>
<td>$11.32</td>
<td>$16.19</td>
</tr>
<tr>
<td>Dental</td>
<td>Employee</td>
<td>Employee +1</td>
<td>Employee +2 or more</td>
<td></td>
</tr>
<tr>
<td>Plan 11</td>
<td>$22.47</td>
<td>$43.41</td>
<td>$61.81</td>
<td></td>
</tr>
<tr>
<td>Plan 12</td>
<td>$16.91</td>
<td>$32.54</td>
<td>$46.36</td>
<td></td>
</tr>
</tbody>
</table>
Medicare: A Basic Overview

Retiree medical insurance is not available to you once you turn 65, and COBRA is considered secondary to Medicare. Unless you are going on some other active medical insurance that is considered creditable coverage by Medicare, you will be enrolling in Medicare. If you will be 65 or older at your exit date, you will want to begin researching the type of coverage you will want to purchase with Medicare. There are numerous books on Medicare as well as lots of information on the Medicare website at [www.medicare.gov](http://www.medicare.gov). If you are eligible for early Medicare as the result of a disability, do not sign up for the American Airlines Retiree Medical Plan.

Briefly:

**Part A covers hospitalization and for most people and has been prefunded.**

**Part B covers physician care.** If you don’t sign up for Part B when you’re first eligible, you may have to pay a late enrollment penalty for as long as you have Medicare. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn’t sign up for it.

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS) is above a certain amount, you may pay more.

**Part D is the Medicare plan that covers prescription drug benefits.**

Medicare offers prescription drug coverage to everyone with Medicare. If you decide not to join a Medicare Prescription Drug Plan when you’re first eligible, and you don’t have other creditable prescription drug coverage, or you don’t get Extra Help, you’ll likely pay a late enrollment penalty. To get Medicare drug coverage, you must join a plan run by an insurance
company or other private company approved by Medicare. Each plan can vary in cost and drugs covered.

Medicare Prescription Drug Plans (Part D) add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) Plans.

**Medicare Advantage Plans (Part C)**

Another option is to buy your Medicare through a Medicare Advantage Plan (Part C) (like an HMO or PPO) or other Medicare health plan that offers Medicare prescription drug coverage. You get all of your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage, and prescription drug coverage (Part D), through these plans that are called Medicare Advantage Plan (Part C).

**What is a Medicare health plan?** A plan offered by a private company that contracts with Medicare to provide Part A and Part B benefits. Health plans include all Medicare Advantage Plans, Medicare Cost Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE). With Medicare Advantage Plans, you’re always covered for emergency and urgently needed care. Medicare Advantage Plans must cover all of the services that Original Medicare covers except hospice care. Original Medicare covers hospice care even if you’re in a Medicare Advantage Plan.

The plan can choose not to cover the costs of services that aren’t medically necessary under Medicare. If you’re not sure whether a service is covered or not, check with your provider before you get the service.

Medicare Advantage Plans may offer extra coverage, like vision, hearing, dental, and/or health and wellness programs. Most include Medicare prescription drug coverage (Part D). In addition to your Part B premium, you usually pay a monthly premium for the Medicare Advantage Plan. You can also ask the plan for a written advance coverage decision to make sure a service is medically necessary and will be covered. If the plan won’t pay for a service you think you need, you’ll have to pay the total.

**Medicare Supplement (Medigap) Insurance?**

Medicare supplement (Medigap) insurance, sold by private companies, can help pay some of the health care costs that Original Medicare doesn’t cover, like copayments, coinsurance, and deductibles. Some Medigap policies also cover medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share.
Legacy US Flight Attendants who are 65 and over may take advantage of an Airline Retiree Medicare Voluntary Employee Beneficiary Association (VEBA) to help pay for out of pocket costs associated with Parts A, B and D. The VEBA Retiree Services number is (888) 287-4101.

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

Eight things to know about Medigap policies

1. You must have Medicare Part A and Part B.
2. If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Medicare Advantage Plan before your Medigap policy begins.
3. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare.
4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you’ll each have to buy separate policies.
5. You can buy a Medigap policy from any insurance company that’s licensed in your state to sell one.
6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can’t cancel your Medigap policy as long as you pay the premium.
7. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 aren’t allowed to include prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).
8. It’s illegal for anyone to sell you a Medigap policy if you have a Medicare Medical Savings.

Medigap Plans: Compare Medigap plans side-by-side

The chart below shows basic information about the different benefits Medigap policies cover.

Yes = the plan covers 100% of this benefit
No = the policy doesn’t cover that benefit
% = the plan covers that percentage of this benefit
N/A = not applicable

<table>
<thead>
<tr>
<th>Medigap Benefits</th>
<th>Medigap Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A</td>
</tr>
</tbody>
</table>

Prepare For Departure
<table>
<thead>
<tr>
<th>Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part B coinsurance or copayment</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>50%</td>
<td>75%</td>
<td>Yes</td>
<td>Yes***</td>
</tr>
<tr>
<td>Blood (first 3 pints)</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>50%</td>
<td>75%</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Part A hospice care coinsurance /copayment</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>50%</td>
<td>75%</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Skilled nursing facility care coinsurance</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>50%</td>
<td>75%</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Part A deductible</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>50%</td>
<td>75%</td>
<td>50%</td>
<td>Yes</td>
</tr>
<tr>
<td>Part B deductible</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Part B excess charges</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Foreign travel exchange (up to plan limits)</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Out-of-pocket limit**</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$4,940</td>
<td>$2,470</td>
<td>N/A</td>
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</tr>
</tbody>
</table>
* Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of $2,1180 for 2015 before your Medigap plan pays anything.

** After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to $20 for some office visits and up to a $50 copayment for emergency room visits that don’t result in inpatient admission.

All of the above information is found on the Medicare website at [www.medicare.gov](http://www.medicare.gov). Make sure you shop a variety of Medigap and Part D drug plans to make sure you get the plans that are right for your needs. There is a plan finder on the Medicare website:

[https://www.medicare.gov/find-a-plan/questions/home.aspx](https://www.medicare.gov/find-a-plan/questions/home.aspx)

One of the things Medicare does not cover is a hearing aid. Your active medical insurance does cover the cost in some cases. We recommend that you check to see if you need hearing aids prior to leaving the company, especially if you are going on Medicare.

**Affordable Care Act (ACA):**

The Affordable Healthcare Act (also known as the ACA) is a government-sponsored program that allows you to purchase insurance via a state or federal exchange. Visit [http://healthcare.gov](http://healthcare.gov) where you’ll provide some information about your household size and income to find out if you can get lower costs on your monthly premiums and out-of-pocket costs for private insurance plans. You’ll see all the health plans available in your area so you can compare them side-by-side and pick the plan that’s right for you.

Major insurance companies write the policies and you are allowed to shop in the marketplace for a policy that meets your specific needs. Premiums are based on Age and Zip Code. You can preview the premium rates in your area by visiting [https://www.healthcare.gov/find-premium-estimates/](https://www.healthcare.gov/find-premium-estimates/)

American has contracted with a nationwide third party provider called One Exchange. Their insurance brokers can give you quotes and enroll you in an ACA plan. Additionally, they can quote and sell you private insurance policies. Their counselors can be reached at (844) 287-9947 and you can find more information thru their website [http://OneExchange.com/american](http://OneExchange.com/american)

Based on income levels, you may also be eligible for a tax credit to help lower premiums and out-of-pocket costs. For example:
Your retirement is a Qualifying Life Event and triggers a “Special Enrollment Period”, and allows you to purchase insurance via the Healthcare Marketplace outside of set annual enrollment periods.

**Are you drawing a PBGC Pension? - You may be eligible for the HCTC!**

The Health Care Tax Credit (HCTC) is a federal subsidy (as a tax credit) to help pay for the cost of qualified health insurance premiums for people age 55 - 65. One of the eligible classes for the HCTC is people drawing a PBGC Pension. The subsidy is for 72.5% of the premium for the qualifying coverage. The subsidy is currently funded thru 2019.

Qualifying coverage includes, most COBRA coverage, coverage under a VEBA (voluntary employees’ beneficiary association, and most State-based continuation coverage (high risk pools.) Note, Affordable Care Act policies are not qualified plans.

There are several restrictions, such as you have to not be eligible for Medicare (over 65 or disabled) or for TRICARE (military health system.)

The IRS is still preparing the forms and procedures, but more information can be found at [http://www.irs.gov/Individuals/HCTC:-Latest-News-and-Background](http://www.irs.gov/Individuals/HCTC:-Latest-News-and-Background)
Life Events:

YOUR RETIREMENT IS YOUR SPOUSE/PARTNER’S LIFE EVENT

Federal law defines your ability and time frame in which to apply for other insurance under a spouse/partner’s plan through a life event. You have the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse’s employer) within 30 days after your Plan coverage ends because of the Qualifying Event (in this case, Retirement). You will also have the same special enrollment rights at the end of COBRA coverage if you get continuation of coverage for the maximum time available to you.

Optional Insurance:

Retiree Dental Plan: You will be offered retiree dental insurance. And, just like your retiree medical, you have the option of a one-time deferral of that retiree dental plan. The cost of the retiree dental plan is determined by the zip code where you live. In most cases COBRA coverage that offers a continuation of your active dental will be less expensive and will be better coverage. The 18 months of COBRA dental coverage will give you time to shop dental plans including the retiree dental plan. The AA credit union has a dental club that gives you a network to choose dentists who will give you a discount on services. Dental insurance is difficult to find and expensive. Nobody wants to insure old people’s teeth!

Legacy US retirees will be able to enroll in the AA Retire Dental Plan starting 1/1/2016.

There are a few alternatives that you may wish to investigate.

While original Medicare doesn’t provide dental coverage, some Medicare Advantage (Part C) plans do.

Dental discount networks also exist. You pay annual membership fees ranging from $80-$200 a year in exchange for discounts ranging from 10% to 60% from participating dentist. To find a network, visit http://dentalplans.com and search for plans and providers by zip code. The AA Credit Union offers a dental discount network as well.

Dental schools provide dental care from students under the supervision of licensed professors for as much as half the cost of regular services. To search for dental schools visit http://ada.org/dentalschools.

Veterans can take advantage of dental insurance programs thru Delta Dental and MetLife at reduced costs. Veterans with dental needs resulting from their service are entitled to free dental care thru VA offices.
**Retiree Life Insurance:** AA no longer provides Retiree Life Insurance.

**Life Insurance:** You current employee term life insurance ends at retirement. Employee term life insurance includes portability and conversion rights that allow you to continue coverage as a term policy or convert coverage to a personal policy (other than term life insurance) without providing proof of good health. To apply, contact MetLife at 1-877-275-6387 within 31 days of your last day on payroll.

**Accident Insurance:** Your employee accident insurance includes conversion rights that allow you to convert the coverage to a personal policy. To apply, contact CIGNA at 1-800-441-1832 within 31 days of retirement.

**Continuation of other Types of Insurance Coverage**

You may continue your Long Term Care insurance, Hyatt Legal Plan, and other voluntary coverage with the exception of LTD and STD. Please refer to contact page at the back of the packet for phone numbers to discuss continuation of these types of coverage.

**Employees Married to Other Employees:**

Employees who are retiring and are the spouse/domestic partner of another active American Airlines employee have the option of joining their spouse’s active insurance plan. The spouse/domestic partner has 30 days to file a life event (your retirement is their life event). **Newly retired employees joining their spouse/domestic partner's plan must re-establish all deductible and out-of-pocket maximums in accordance with the new plan.** The newly retired employee does not carry over their deductible or out-of-pocket maximum from their previous policy. When both the employees are retired, they must be on their own Retiree Medical Insurance.

**What happens to my flexible spending account (HCFSA)?**

There are three possible scenarios concerning your flexible spending account.

1. You leave the company with money unused in the account in which case American gets to keep the money. **For example:** you elect to place $2500 in your account for 2015, you leave at the end of March, 2015 and you have contributed $625 at that point, but have only used $400, American gets to keep the $225 already on deposit in the account. However, in this example you could continue your flexible spending account through COBRA. Although you could not continue to contribute pretax dollars, you would not necessarily lose the amount that you have already put in.

2. You leave the company with zero in your account and you are leaving on December 31 of any year. In that case you have contributed all that you indicated you would
for the calendar year, as the money is payroll deducted and you spent all of those funds. **For example:** you opted to put $2500 in your account, you have contributed through payroll deduction the entire amount because it is the end of the year, and you have been paid out the entire $2500 in the account.

3. You leave the company with a zero balance in your flexible spending account and you leave prior to December 31. In this scenario, you have been paid out more than you have contributed to the account thus far. You have not contributed all the funds for the year because you are leaving after a partial year, but American has paid out to you the entire year’s contributions. You do not have to repay American the difference. **For example:** In the case of this option 3, you make a selection to place $2,500 in your flexible spending account for 2015 (the maximum allowed for 2013). In January you have dental work done which requires all $2,500 from your flexible spending account. You receive the check in February. You separate from the company and retire March 31, 2015. At that time in March, you have only contributed $625 to your flexible spending account through payroll deduction, but you have been paid $2,500. You will not have to reimburse American the difference of $1,875.
Enhanced Pre-Retirement Survivor Annuity
Retirement Benefit Plan of American Airlines, Inc. for Flight Attendants
(Participants who were actively employed on or after 9/12/2001)

Employee Number: ______________________ Social Security Number: ______________________

Employee Name: _____________________________________________

If you die before you begin receiving your retirement benefit, the Plan automatically provides a pre-retirement survivor benefit for your spouse through a Qualified Pre-Retirement Survivor Annuity (QPSA) if you are vested and you have been married at least one year at the time of your death. The QPSA provides your surviving spouse a lifetime monthly benefit equal to the surviving spouse’s portion of a 50% Joint and Survivor Annuity based on your accrued benefit at the time of your death. In lieu of the QPSA benefit automatically provided by the Plan, you may elect an enhanced benefit that provides your spouse with a greater lifetime monthly benefit by checking one of the boxes below.

I elect the following Enhanced Pre-Retirement Survivor Annuity benefit to be provided for my surviving spouse, if eligible, in the event of my death prior to commencement of my benefit from the Plan.

66 ⅔ 75% 100%

Spouse Name: _____________________________________________

Spouse Social Security Number: ______________________ Married Date: ______________________

I understand that I have elected a benefit for my spouse, if eligible, that is greater than the QPSA benefit automatically provided by the Plan. The Enhanced Pre-Retirement Survivor benefit shall be payable to my surviving spouse, if eligible, in the event of my death prior to commencing my pension benefit. Once my benefit commencement date has passed, this election is no longer valid. Should I wish to waive this benefit in the future, I may do so by completing the proper form and obtaining my spouse’s notarized consent.

Signature of employee: ____________________________ Date: ______________________

Daytime phone number: ______________

Return the completed form to:
American Airlines HR Services
P.O. Box 9741
Providence, RI 02940-9741
Travel/Retiree ID

Retiree IDs are provided to those 55 and over at no cost in order that you may continue to enjoy the
discounts and benefits associated with being an airline employee; however, they are not required for air
tavel.
Travel IDs are provided to those under the age of 55 who would like proof of past employment with
American Airlines for discounts.
You can request a either ID by sending this form along with a self-addressed stamped envelope to the
address below:

Flight Academy
Flight Service @ IOC
4601 Highway 360
MD 875 GSW
Fort Worth, Texas 76155

• A copy of your photo identification (i.e., Driver’s License, Passport)

• If you retired prior to 2011, please include a head/shoulder color photograph

• Please provide an email if you would like a shipment notice when your ID is sent:

   Email: ____________________________________________________________

• Phone Number__________________________

• Employee Number: ________________________

• Company Seniority Date: ______________________

• Name as you would like it to appear on your ID:

   Name: __________________________________________________________

Travel/Retiree IDs are printed and mailed upon receipt of the request upon retirement.

Congratulations and enjoy your retirement!
**RETIREE CHECKLIST:**

1. **Between 90 and 30 days prior to your exit:**
   
   a) Upon deciding your exit date, **contact your supervisor** and let them know you will be leaving and give them your exit date.
   
   b) Go to the retirement planning section in Jetnet. Much of the information available in this packet is available online in that section.
   
   c) In addition, if you are **leaving under the 50-55 rule**, write your supervisor a note or an email that says you are also leaving under the 50-55 rule on your exit date. In addition, contact HR and let them know you are leaving under the 50-55 rule.
   
   d) **Apply for your pension** if you plan to collect immediately after leaving the company. You can apply online by visiting the Benefits Service Center in Jetnet (LAA). You may also call HR at the contact number in the back of this packet. Applying for your pension should be done a minimum of 45 days before leaving if you plan to take your pension immediately after leaving the company. LUS flight attendants should contact the PBGC.
   
   e) If you plan to take **COBRA benefits** when you leave, you will keep the same coverage you had as an active employee.
   
   f) **Consult with financial advisers** concerning available pension and 401k options.
   
   g) If you are legally married, make sure you have an up-to-date **QPSA form (LAA Flight Attendants)** on file. You can find the form on page 43.

2. **During the last month you are employed:**
   
   a) **Pull up any contact information**, forms or information on Jetnet/Wings you might need in the future.
   
   b) If you have coverage such as **life insurance, Hyatt Legal, Long Term Care** etc. that you wish to continue after you leave the company, **contact those companies** and make those arrangements. They will not send you the paperwork until after you have left the company, but it must be accomplished within the first 30 days after you leave.
   
   c) **Pull up any paycheck information** that you might need. It is a good idea to at least print up your December 31 paycheck for all the years available.
   
   d) LAA flight attendants should pull up a **pension estimate**. Refer to the Pension section on page 21. If you are less than 55 years old on your exit date and have 15+ years of retirement eligibility in the plan, pull up two estimates. One should have you commencing your pension on the first of the month after your 55th birthday and one should have you commencing your pension on the first of the month after your 60th birthday. Print and keep with your retirement files. If you are not eligible to get a pension at 55 or at 60 due to too few years of retirement eligibility, use the first day of the month after you turn 65 as the date to commence collecting your pension. LUS flight attendants should contact the PBGC.
   
   e) Contact HR to give them your retirement date. Schedule a retirement counseling session.
f) LAA flight attendants need to call the flight attendant service center and let them know your last day worked and that you plan to retire. The number is the same as crew schedule, 817 956 2739 then hit #6. LUS flight attendants should contact their supervisor.

g) Consider giving uniforms to Wings, such as the “Old Navy” store in DFW, the Wings store in Miami, or the “House of Blues” in JFK, also consider donating leftover VC days to Wings.

h) Attend to any medical, dental, or vision needs while still on active insurance.

i) Your 401k funds cannot be moved or adjusted during the first 30 days after exit. Make any adjustments in investment choices prior to exit date, or if you plan to roll over into IRA, either do it before exit or realize that you cannot do so until 30 days after leaving the company. Talk to Fidelity about arrangements to repay any outstanding loans from your 401k Plan.

j) (LAA) If you have collected Long Term Disability payments before January 1, 2004, you may be eligible for an additional check. If you collected Long Term Disability between January 1, 1998 and January 1, 2004, you will need to contact Met Life at 1 888 533 6287 to check about eligibility/possibly receiving a check. If you collected Long Term Disability prior to January 1, 1998, you will need to contact Prudential at 800 842 1718 to check on the possibility of receiving a benefit check. You will need to advise them of your pension commencement date and ask them about receiving the LTD supplemental benefit check to your defined pension benefit.

k) (LAA) Pick out your retirement gift or donate the value of your gift to Wings by contacting your flight service manager.

l) Make arrangements with your flight service manager to return your keys, manual, and ID badge and Flight Attendant Tablet. Ask about returning any airport access id as well.

m) Contact the AA credit union about new repayment arrangements for loans as they will no longer be payroll deducted.

n) Research medical insurance coverage choices available for purchase after you exit the company i.e. COBRA, AA retiree medical (Retiree standard plan and Value Plus), coverage under spouse if they are an AMR employee, other insurance available from your spouse’s medical coverage, Medicare, state insurance programs, or Health Choice (www.infohealthchoice.info) Health Choice’s phone number is (877) 803-2473. You will be solicited for coverage by both Benefits Concepts for COBRA and by Health Choice.

3. Within the first 30 days after I leave-Medical Insurance in Retirement:

a) If your spouse/partner works for American Airlines and you wish to be covered under their plan, they will need to add you by processing a “life event” on the benefits center in Jetnet. This cannot be done until you leave but needs to be done within 30 days after the event occurs.

b) Coverage from your spouse/partner who works for another company will need to be filed as a life event. Remember that your retirement is their life event. Check for that company’s policies and deadlines.

c) If you are planning on keeping any of your active coverage available under COBRA, you must sign up within 60 days of your exit date. Contact Aon Hewitt (888-860-6178) if you have not been solicited for COBRA coverage in the first 45 days after your exit.
**d) Over 65**-AA sponsored retiree medical coverage ends at age 65. You may continue to purchase AA retiree medical (under the current coverage plan) for a younger spouse until they reach 65 and (under the current plan) a dependent child until they are 23 as long as AA continues to offer retiree medical coverage for sale. Retirees age 65+ and eligible spouses/domestic partners age 65+ will be solicited to purchase Medicare “Medigap” Insurance directly from United Healthcare Medicare Solutions. You may purchase coverage with UHC or a provider of your choice.

4. **Within the first 30 days after I leave (miscellaneous):**

   a) Complete and submit a **retiree id form** (see page 43). You can find this form on the APFA website by clicking National Departments, then Retirement, then Retiree ID Form

   b) Make sure both American Airlines and the APFA have your **correct address, phone number** and email. Keep this updated at all times.

   c) If you have any **optional insurance coverage** you wish to keep after exit, i.e. Long Term Care, Hyatt Legal, Met Life for life insurance, Group Homeowners and Auto Insurance, you must contact the specific provider to establish a new payment plan before their deadline.

   d) Make sure to file any **outstanding active medical, dental, or vision claims** as well as receipts to flex spending before deadlines expire for reimbursement.

5. **30 days and later after you leave:**

   a) Keep your contact information updated

   b) Don’t forget to pay your travel service charges for travel on AA metal on time to avoid disruption of travel privileges and late fees.

   c) Don’t forget to pay your medical insurance premiums (Retiree Medical or COBRA).

   d) If you are purchasing Retiree Medical, coverage may change each year, so don’t forget to check each Fall during benefits enrollment.

   e) You may once again begin to make changes or begin withdrawals on your 401k.
Planning For the Future – Contacts

American Airlines Federal Credit Union: [http://aacreditunion.org](http://aacreditunion.org)
P.O. Box 619001 MD 2100, HDQ
DFW Airport, TX 75261-9001
(800) 533-0035
(817) 952-4500

Social Security: [http://socialsecurity.gov](http://socialsecurity.gov)
(800) 772-1213
To apply online go to:
[http://www.socialsecurity.gov/planners/about.htm](http://www.socialsecurity.gov/planners/about.htm)
To get an estimate of your social security benefits go to:
[http://www.socialsecurity.gov/estimator/](http://www.socialsecurity.gov/estimator/)

Medicare: [http://medicare.gov](http://medicare.gov)
(800) 633-4227
To sign up or change plans: [http://medicare.gov/sign-up-change-plan/index.html](http://medicare.gov/sign-up-change-plan/index.html)

AA Human Resources: [http://jetnet.aa.com](http://jetnet.aa.com)
Web Link for Former Employees without Jetnet access: [https://p40web.mercerhrs.com/amr/](https://p40web.mercerhrs.com/amr/)
Retiree Access to Jetnet and NRTP: [http://retirees.aa.com](http://retirees.aa.com)
Pension Service Center – (800) 447-2000
Benefits Service Center (Health and Welfare, Flex Spending) – (888) 860-6178, FAX (847) 554-1884
HR Services
American Airlines Group
MD 5141-HDQ 1
P.O. Box 619616
DFW Airport, TX 75261-9616

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<th>Medical Insurance</th>
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<td>Retiree Medical: Standard and Value Plus Option Network/Claims Administration</td>
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<td>Retiree Medical: Standard and Value Plus Option Network/Claims Administration</td>
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<td>Prescription Drugs</td>
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<tr>
<td>Prescription Drug Coverage, Refills, Customer Service, Mail Order</td>
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<th>Optional Insurance</th>
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<tr>
<td>Retiree Life Insurance Benefit Conversion</td>
<td>MetLife American Airlines Customer Unit P.O. Box 3016 Utica, NY 13504-3016</td>
<td>(800) 638-6420</td>
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<tr>
<td>Long-Term Care Insurance Plan</td>
<td>MetLife Long-Term Care 57 Greens Farms Road Westport, CT 06880</td>
<td>(877) 275-6387 option 1</td>
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<td>COBRA Administrator</td>
<td>Aon Hewitt</td>
<td>(888) 860-6178</td>
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<tr>
<td>Legal Insurance</td>
<td>Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114-2507</td>
<td>(800) 821-6400 (216) 241-0022</td>
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<td>Supplemental Retiree Medical Insurance</td>
<td>Healthfirst TPA Claims: P.O. Box 130217 Tyler, TX 75713-0217 Enrollment: P.O. Box 130187 Tyler, TX 75713-0187</td>
<td>(800) 711-7083</td>
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<tr>
<td>Dental Insurance</td>
<td>MetLife Dental P.O. Box 981282 El Paso, TX 79998-1282</td>
<td>(866) 838-1072</td>
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<tr>
<td>Vision Insurance</td>
<td>Spectera P.O. Box 30978 Salt Lake City, UT 84130</td>
<td>(800) 638-3120 FAX (248) 733-6060</td>
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<tr>
<td>Airline Retiree VEBA (LUS)</td>
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<td>(888) 287-4101</td>
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<td><strong>Miscellaneous Sites</strong></td>
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<td><strong>Pension Benefits Administration Committee – Information about appeals</strong></td>
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<td>PBAC&lt;br&gt; American Airlines&lt;br&gt; MD 5134-HDQ1&lt;br&gt; P.O. Box 619616&lt;br&gt; DFW Airport, TX 75261-9616</td>
<td>(817) 967-1412</td>
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<td><strong>Pension Benefit Guaranty Corp. - PBGC (LUS Flight Attendants)</strong></td>
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<td>PO Box 151750&lt;br&gt; Alexandria, VA 22315-1750</td>
<td>(800) 400-7242&lt;br&gt; FAX (202) 326-4047&lt;br&gt; <a href="http://pbgc.gov">http://pbgc.gov</a></td>
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<td><strong>Non-Revenue Travel on LAA</strong></td>
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<td>American Airlines&lt;br&gt; Attn: NRSA&lt;br&gt; P.O. Box 582859&lt;br&gt; Tulsa, OK 74158-2859</td>
<td>(918) 254-3433&lt;br&gt; FAX (918) 254-3454&lt;br&gt; <a href="mailto:nrsa.refunds@aa.com">nrsa.refunds@aa.com</a></td>
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<td><strong>401k Administration</strong></td>
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<td>Fidelity Brokerage Services&lt;br&gt; Attn: American Airlines 401k Plan&lt;br&gt; 900 Salem Street&lt;br&gt; Smithfield, RI 02917</td>
<td>(800) 354-3412&lt;br&gt; <a href="http://www.netbenefits.com/aa">http://www.netbenefits.com/aa</a></td>
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<td><strong>PVD Donations</strong></td>
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<td>Wings Foundation&lt;br&gt; P.O. Box 610563&lt;br&gt; DFW Airport, TX 75261-0563</td>
<td>(817) 571-7083&lt;br&gt; <a href="http://wingsfoundation.com">http://wingsfoundation.com</a></td>
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<td><strong>Payroll Information (LAA)</strong></td>
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<td>Epays</td>
<td><a href="http://epays.aa.com">http://epays.aa.com</a>&lt;br&gt; Sign in using Jetnet login</td>
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<td><strong>Charity/Philanthropic</strong></td>
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<tr>
<td>American Airlines Family Fund</td>
<td><a href="http://www.aafamilyfund.org">http://www.aafamilyfund.org</a></td>
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<td><strong>Global Mission Endeavors</strong></td>
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<tr>
<td>Airline Ambassadors&lt;br&gt; 1500 Massachusetts Avenue #648&lt;br&gt; Washington, DC 20005</td>
<td>(415) 359-8006&lt;br&gt; <a href="http://airlineamb.org">http://airlineamb.org</a>&lt;br&gt; <a href="mailto:info@airlineamb.org">info@airlineamb.org</a></td>
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<td><strong>Employment Verification</strong></td>
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<td>Equifax Verification Services&lt;br&gt; 11432 Lackland&lt;br&gt; St. Louis, MO 63146</td>
<td>(800) 367-2884&lt;br&gt; <a href="http://theworknumber.com">http://theworknumber.com</a>&lt;br&gt; code 10104</td>
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<td><strong>Retired Stewardesses</strong></td>
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<td>Kiwi Club</td>
<td><a href="http://thekiwiclub.org">http://thekiwiclub.org</a></td>
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<td><strong>Jetnet Help Desk</strong></td>
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<td>(888) 207-2607</td>
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<td><strong>One Exchange Insurance</strong></td>
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<td>1350 N. Glenville Dr. Richardson, TX 75081</td>
<td>(844) 287-9947 – Benefits Counselor&lt;br&gt; (866) 238-4065 #2 – Customer Service&lt;br&gt; (801) 413-0991 – FAX&lt;br&gt; <a href="http://OneExchange.com/american">http://OneExchange.com/american</a></td>
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<td><strong>Health Care Tax Credit (HCTC)</strong></td>
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