

# Retirement



# Benefits into retirement

## COBRA

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

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

- 2025 rate:\$2,762.00 per person per month
- Plan information is available at [my.aa.com/retiree-benefits](http://my.aa.com/retiree-benefits)
- The Benefits Service Center will mail a letter to your address on file if you are eligible
- Enrollment is automatically deferred, so you can enroll after COBRA has been exhausted

# 2025 COBRA Rates

Medical	Core	Standard	Plus	High Cost Coverage	DFW ConnectedCare
You Only	\$791.79	\$890.70	\$878.65	\$1,794.26	\$534.36
You + Spouse	\$1,821.10	\$2,048.61	\$2,020.88	\$4,126.81	\$1,229.01
You + Child(ren)	\$1,425.21	\$1,603.28	\$1,581.58	\$3,229.65	\$961.82
You + Family	\$2,454.55	\$2,761.17	\$2,723.78	\$5,562.18	\$1,656.47

Dental	Plus	Basic
You Only	\$37.67	\$27.12
You + Spouse	\$77.98	\$56.14
You + Child(ren)	\$84.41	\$60.76
You + Family	\$133.37	\$96.02

Vision	Coverage
You Only	\$6.67
You + Spouse	\$12.92
You + Child(ren)	\$12.69
You + Family	\$18.15

# Benefits into retirement

## Via Benefits

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

## Retiree dental

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

# Access to your RHRA if elected – Most Common Questions (Page 1)

## • **When will my account be funded?**

- After your final paycheck is cut, you will see the RHRA balance on your pay stub. It will take about two to three weeks from your retirement date to have access to your funds.

## • **How do I access my account and use my funds?**

- You can access your RHRA by visiting Fidelity NetBenefits at [netbenefits.com/aa](https://netbenefits.com/aa).
- If you have ever had a FSA, HSA or DCFSA account with American in 2024, you will use the same Fidelity debit card you currently have, if not, you will be sent a new Fidelity debit card. You can also submit manual claims with receipts for reimbursement or set up auto-reimbursement with Fidelity.

## • **What expense are eligible for reimbursement from a RHRA?**

- Most medical, prescription dental and vision expenses and health care insurance premiums are eligible for reimbursement. This means you can submit claims for reimbursement of medical insurance premiums you have paid, including those for Medicare Part B and Part D, Medicare Supplement plans, as well as Cobra premiums. You can find a complete list of eligible expense on the IRS Website.

# Access to your RHRA if elected – Most Common Questions (Page 2)

## • **What expenses are NOT eligible for reimbursement from a RHRA?**

- Pre-tax health premiums (e.g. coverage with another employer)
- Other insurance premiums (e.g. life insurance, disability, auto, short or long -term disability)
- Health club and social activity fees and memberships
- Long-term care facility fees (long-term care insurance premiums are eligible)
- Vacation and travel for health reasons.
- Certain health care items and services such as cosmetic procedures, personal use toiletries, cosmetics, vitamins and nutrition supplements.

## • **What happens if I don't use all the money by the end of the year?**

- Your RHRA is available to use until your funds are depleted. If you have money left over at the end of the year, it will still be available the following year.

## • **What if I die before the RHRA balance has been depleted?**

- In the event of your death, a family member or loved one should contact the American Airlines Service Center at Fidelity at 800-354-3412, to report our death. If you have a surviving spouse or domestic partner, an account will be created for them and your RHRA balance will be transferred to that new account for their use. If you do not have a spouse or domestic partner at the time of your death, the remaining RHRA balance will be forfeited.

# Benefits into retirement

## Basic and voluntary life insurance

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

### Conversion

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

### Portability

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

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

# Benefits into retirement

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

Conversion is available for both AD&D and VPAI (Pilots and Flight Attendants Only).

### **AD&D**

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

### **VPAI** (Pilots and Flight Attendants Only)

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

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

# Benefits into retirement

## Added Benefits

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

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

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

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

# Resources



# Resources

Health Benefits	When to call	Hours	Phone number
Accolade	Questions on medical plans, options and claims.	Monday – Friday 7 a.m. to 10 p.m. CT	833-346-3929
Benefits Service Center	Questions on enrollment process and details on disability benefits with American	Monday - Friday 8 a.m. to 5 p.m. CT	888-860-6178
Fidelity	Questions on RHRA, Spending Accounts or Savings Accounts	Monday – Friday 7:30 a.m. to 7:30 p.m. CT	800-354-3412
Added Benefits	Questions on continuing Added Benefits into retirement	Monday – Friday 7:30 a.m. to 5 p.m. CT	855-550-0706
Via Benefits	Questions on retirement benefits	Monday – Friday 7 a.m. to 8 p.m. CT	Pre-65: 844-287-9947 Post-65: 844-686-0483
MetLife – Dental	Questions on dental coverage	Monday – Friday 8 a.m. to 11 p.m. ET	866-838-1072
MetLife - Disability	Questions on disability OSTD and LTD claims	Monday – Friday 8 a.m. to 11 p.m. ET	800-638-6420

The terms of the plan, program or Company policy documents govern the benefits and privileges highlighted in this presentation. If there is a conflict between this presentation and the plan program or Company policy document will govern the actual benefit or privilege.