Family Guide for Retiree Survivor Benefits

American Airlines, Inc.

4/12/2005

If a Retiree Dies

Survivor Support Services

Upon the death of the retiree, the surviving spouse or other family member should contact **HR Employee Services** at **1-800-447-2000** to inform the company of the death. This information will then be forwarded to Survivor Support Services. The Survivor Support Services representatives for the flight department are:

Kay Watenpaugh, Analyst – 1-817-967-6224
Betty Zieminski, Analyst – 1-817-967-0869

Survivor Support Services will return a call to the family upon request. Our representative will coordinate all company benefits and privileges (including life insurance, pension benefits, and travel privileges as applicable) for the family, and continue to assist until all benefits have been processed. The exception is Retiree Dental Insurance – if you were covered under that plan at the time of death, your spouse or family member must contact **Ceredian**, the Dental Insurance Plan administrator at **1-800-995-9935**.

Retiree Life Insurance Claims

HR Employee Services will determine the retiree's most recently named beneficiary and confirm the amount of life insurance payable.

Survivor Support Services sends a letter to each life insurance beneficiary approximately 10 days after the notification of death. The letter verifies the amount of life insurance benefits payable under the American Airlines Retiree Life insurance coverage. They will enclose a Beneficiary Life Insurance Claim Statement and any other forms that your beneficiary must complete. The company must also have an original certified death certificate in order to process this benefit. The original death certificate will not be returned because MetLife will need to retain it for their records.

When Survivor Support Services receives the completed Beneficiary Life Insurance Claim Statement and a certified copy of the death certificate, they will ensure a claim is filed with MetLife on behalf of the retiree's beneficiary.

The life insurance claim will be paid approximately three to four weeks after MetLife receives all necessary documentation.

Your beneficiary may assign a portion of the benefit directly to the funeral home to cover the cost of the funeral. To assign benefits to a funeral home, the beneficiary signs an agreement with the funeral home. The funeral home sends a copy of the signed agreement and an itemized statement of funeral expenses to HR Employee Services.

When MetLife processes the claim, a separate check for this portion of the benefit will be paid directly to the funeral home.

Method of Payment

The American Airlines Retiree Group Life Insurance Policy is an insured plan and is administered by MetLife.

Life Insurance payments of less than $7,500.00 are issued in the form of a lump sum check.

MetLife establishes a Total Control Account for each beneficiary whose share is $7,501.00 and above. All insurance proceeds are deposited into this interest bearing checking account that pays competitive money market interest rates and is guaranteed by MetLife.

MetLife sends a personalized checkbook to the beneficiary, who may withdraw some or all of the proceeds and interest whenever necessary. In addition, MetLife sends descriptions of alternative investment options to the beneficiary. The Total Control Account gives the beneficiary complete control over the money, while eliminating the need to make immediate financial decisions at a difficult time. The beneficiary may withdraw the full account balance by simply writing a check for the full life insurance benefit amount.

For income tax purposes, proceeds deposited into the Total Control Account are treated the same as a lump-sum settlement. Because the tax consequences of life insurance proceeds may vary, the company strongly recommends the retiree and/or beneficiary contact your tax advisor.

MetLife will only pay interest on a life insurance claim (to cover the time between death and date of payment) if the beneficiary lives in a state that requires interest payments. Because state insurance laws vary, calculation of interest may differ.

Surviving Spouse Medical Coverage

After the retiree's death, the Retiree Medical Plan provides continued coverage for his/her surviving spouse/domestic partner if he/she was covered by Retiree Medical coverage at the time of the retiree's death. Unfortunately, dependent children are not eligible for coverage. However, if dependent children are not eligible for Medicare, they may be eligible to purchase continuation (COBRA) coverage. Please contact **Conexis**, toll-free at **1-877-902-9207** within 60 days, to verify eligibility and/or request a COBRA enrollment package.

The coverage level for a surviving spouse is based on <u>the age of the surviving spouse at the time of the retiree's death</u>. Therefore, one of the following scenarios will apply:

SURVIVING SPOUSE/DOMESTIC PARTNER IS LESS THAN 65 YEARS OF AGE AND NOT ELIGIBLE FOR MEDICARE

An eligible surviving spouse/domestic partner meeting the above criteria will retain his/her current coverage with a lifetime maximum benefit not to exceed $50,000. This level of coverage is not eligible for the annual restoration benefit.

If the lifetime maximum prior to the retiree's death was higher than $50,000, the surviving spouse/domestic partner may elect to purchase continuation (COBRA) coverage in order to retain the higher benefit level. The surviving spouse/domestic partner must contact **Conexis** (our COBRA administrator) toll-free at **1-877-902-9207** within 60 days of the retiree's death to request a COBRA enrollment package.

In accordance with the Plan provisions, coverage will cease immediately when the surviving spouse/domestic partner experiences any of the following events:

- Attains 65 years of age
- Becomes eligible for Medicare
- Exhausts lifetime maximum
- Remarries and/or enters into a new domestic partnership

SURVIVING SPOUSE/DOMESTIC PARTNER IS AT LEAST 65 YEARS OF AGE, OR MEDICARE ELIGIBLE

An eligible surviving spouse/domestic partner meeting any of the above criteria will retain his/her current coverage for a six-month period following the death of the retiree.

If the spouse was covered by the $300,000 lifetime maximum at the time of the retiree's death, the surviving spouse/domestic partner will have a $50,000 medical maximum for the six-month coverage period. (this coverage level is not eligible for the annual restoration benefit.)

If the retiree's date of retirement occurred prior to January 1, 1990, the surviving spouse/domestic partner will have a medical maximum not to exceed $50,000 or the unused balance of the prior lifetime medical maximum, whichever is less, for the six month coverage period. (this coverage level is not eligible for the annual restoration benefit.)

In accordance with the Plan provisions, coverage will cease immediately when the surviving spouse/domestic partner experiences any of the following events:

- Six month coverage period ends
- Exhausts lifetime maximum
- Remarries and/or enters into a new Domestic Partnership

Surviving Spouse Dental Coverage

A surviving spouse/domestic partner currently enrolled in the Retiree Dental Plan may continue coverage. This plan remains in place for as long as the surviving spouse/domestic partner continues to pay premiums, remarries and/or enters into a new Domestic Partnership.

Prescription Drug Coverage

Prescription drug coverage is available under the surviving spouse/domestic partner medical benefit. Prescription drugs may be purchased at retail pharmacies or through the mail order program. More information on the prescription drug program can be found in the *Health and Life Benefits Guide for Retirees*, located on jetnet.aa.còm or by contacting **Merck-Medco Member Services** at **1-800-988-4125.**

For more Information

For specific medical benefit inquiries or information, please contact **United HealthCare**, the medical plan administrator, at **1-800-638-9599**, or on the web at www.unitedhealthcare.com

Supplemental Medical Plan Coverage

There were two different elections the retiree may have made for supplemental medical coverage.

Contact the **Allied Pilots Association** at **1-800-323-1470** to determine whether the retiree elected supplemental medical coverage through their plan.

Contact **Life Insurance Associates** at **1-716-881-3400** to determine whether the retiree had coverage through Golden Wings Medical Policy N-434.

Pension Benefit

Eligibility for a survivor benefit under the Retirement Benefit Plan (the "Pension Plan" or the "Plan") is determined by criteria set forth by Pension Plan provisions and specific Federal laws that guide the administration of defined benefit plans. The participant's survivor or beneficiary(s), if any, will receive written notification from a Survivor Support Services Representative as to whether a benefit is payable, or not payable, from the Retirement Benefit Plan (RBP – A-Fund) and/or the Variable Benefit Plan (VBP – B-Fund), if applicable.

RBP Pension Benefit (monthly annuity)

The RBP pension benefit is payable on the first of the month and represents the payment for the month received. For example, a check dated February 1st represents the pension check for the month of February. If the participant died on January 31st (the prior month) the check must be returned. Any undue pension checks should be forwarded to the attention of Survivor Support Services at the following address:

American Airlines, Inc.
HR Employee Services
Survivor Support
P. O. Box 619616 – MD 5141
DFW Airport, TX 75261-9616

VBP Benefit

If a VBP benefit is payable, the beneficiary will be notified by a Survivor Support Services Representative.

Survivor Benefit

The survivor benefit, if any, is payable beginning on the first of the month following the participant's death. A Survivor Support Services Representative will provide the benefit eligibility/commencement information and the required forms, as well as a list of applicable supporting documentation (if any) that is needed to commence the survivor benefit.

Pension Plan Trustee / Customer Service Assistance

State Street Bank, the trustee for the American Airlines Pension Plan, issues the pension benefit for all Plan participants. Once the survivor benefit has commenced, all inquiries should be direct to the **State Street Customer Service Center** at **1-888-548-4455**.

If the State Street Customer Service Representative is unable to assist you with your inquiry, he/she will direct you to the appropriate contact at American Airlines.

Travel Privileges

Travel privileges are extended to eligible family members of the deceased retiree. Below is a brief summary of the available travel privileges that are afforded to specific survivors of an eligible retiree:

Surviving Spouse / Domestic Partner

An eligible surviving spouse/domestic partner of a deceased retiree will be afforded travel for eligible family members and D3 guests. Family members and guests must be registered through jetnet.aa.com in order to be eligible to travel. The surviving spouse/domestic partner will receive a letter and instructions for registering for travel. However, if the surviving spouse/domestic partner is an AA employee or an AA retiree, he or she will **not** receive a double allotment of the D3 classification annual passbank.

THE SURVIVING SPOUSE/DOMESTIC PARTNER TRAVEL PRIVILEGE INCLUDES THE FOLLOWING:

- Unlimited D2 travel privileges on AA and American Eagle only
- Authorization to issue 24 one-way guest travel passes (valid on AA and American Eagle only) each calendar year (Travel can only be authorized by the surviving spouse/domestic partner)
- A9 emergency travel

THE SURVIVING SPOUSE/DOMESTIC PARTNER TRAVEL PRIVILEGE DOES NOT INCLUDES THE FOLLOWING:

- Pass privileges on other airlines
- D1 passes
- Registered Companion Program
- Domestic Partner Program
- Twenty-Five Year Service Charge Waived Coach Travel Program

TRAVEL PRIVILEGES FOR SURVIVING SPOUSE/DOMESTIC PARTNER AND SURVIVING FAMILY MEMBERS WILL CEASE IMMEDIATELY WHEN ANY OF THE FOLLOWING EVENTS OCCUR:

- Surviving spouse/domestic partner is incapable of authorizing travel
- Surviving spouse/domestic partner remarries or enters into another domestic partner relationship
- Surviving spouse/domestic partner dies

Dependent Children Travel

Retiree travel privileges are extended to dependent children of the retiree when there is no surviving spouse/domestic partner. Travel for dependent children will be issued on request by Survivor Support. To request travel, dependent children should contact HR **Employee Services** *at* ***1-800-447-2000*** *or* ***1-817-967-1770*** *to leave* a message for a return call by a representative of the Survivor Support department.

American Airlines Federal Credit Union

If the retiree was a member of the Credit Union, the beneficiary on the account will be contacted directly by the Credit Union staff within 2-3 weeks of receiving notification of the death.

Outstanding Loans

Loan(s) with Credit Life Insurance coverage will be paid in full. An original death certificate must be received by the Credit Union before the claim can be processed.

Loan(s) without Credit Life Insurance coverage -- the Credit Union will contact the next-of-kin or the Estate to make arrangements for repayment of the outstanding loan(s).

Checking/Savings Account

Money on deposit at the time of death will be transferred to the designated beneficiary upon receipt of completed Credit Union forms.

Credit Union Membership

The spouse/domestic partner and/or children may retain membership by completing the appropriate forms and maintaining a $5.00 share balance. If you have any questions regarding **Credit Union** procedures, please call **1-817-963-6000**.

Helpful Information

The following information may be helpful to you now and in the future. A brief description of the benefit, along with the address, phone number and website address is provided (when applicable).

AAdvantage Program

Contact: **AAdvantage Customer Service** Phone number: **1-800-882-8880**

If the retiree was a member of the American Airlines AAdvantage Program and had a balance in his/her account at the time of death, this balance may be transferred to another account. Please contact a representative at the number listed above regarding procedures for transferring the account.

AMR Corporation stock purchase plan

Active accounts:

Contact: **Representative** Phone number: **1-800-621-3777**

Mailing address: **Computershare Plan Managers**
ESPP Services
Attn: Employee Stock Purchase Plan Manager
P. O. Box 240
Denver, CO 80201-0240

If the retiree was a member of the AMR Corporation Stock Purchase Plan, contact a Company Representative at the address or phone number listed above. A certified death certificate will be required in order to forward the value of the stock or transfer the shares to the beneficiary.

Inactive accounts:

Contact: **Representative** Phone number: **1-800-519-3111**

Mailing address: **Equiserv**
P. O. Box 2500
Jersey City, NJ 07303-2536

If an account has been inactive for more than a year, all transactions are processed through Equiserv. Contact a Representative at the address or phone number listed above. A certified death certificate will be required in order to forward the value of the stock, or transfer the shares to the beneficiary.

Employee Assistance Program

Contact: **EAP Representative** Phone number: **1-800-555-8810**

The Employee Assistance Program (EAP) is a benefit available to all employees, retirees, their spouses/domestic partners and their family members. EAP is a valuable source of information available to you during this difficult time in your life. The EAP provides a confidential **referral** to professionals in the community for counseling, psychotherapy, and treatment of emotional distress. Any charges associated with professional services provided are your responsibility. These charges **may** be covered under the provisions of your Group Health Plan.

$uper $aver – 401(k)

Contact: **J. P. Morgan/American Century Retirement Plan Services**

Call the infoline at 1-800-345-2345 to obtain account information or transact your business 24 hours a day, seven days a week. To speak with a representative, you can call weekdays between 7 am and 7 pm (Central Time) at 1-800-345-2345 and press zero.

$uper $aver – 401(k) continued

Regular mail address:
J. P. Morgan / American Century Retirement Plan Services
P. O. Box 419784
Kansas City, MO 64141-6784

Overnight delivery address:
J. P. Morgan / American Century Retirement Plan Services
4500 Main Street, 4th Floor
Kansas City, MO 64111

If the retiree was a member of $uper $aver, please call a representative at the number listed on the previous page to discuss the account. A copy of the death certificate (provided by Survivor Support Services) will be required in order to issue funds to the named beneficiary.

The following information is provided for your assistance; the Company does not endorse or administer this program.

Golden Wings Supplemental Medical

Contact: Golden Wings Phone number: 1-800-521-2510

If the surviving spouse had supplemental medical coverage through Golden Wings, he/she must contact Golden Wings to continue this coverage. Additionally, you will need to send a photocopy of the letter you receive from Survivor Support Services to Golden Wings. This letter will provide Golden Wings with the exact date that your American Airlines Medical Coverage will terminate.

Government Contacts

United States Savings Bond Program

Contact: **Representative** Phone number: **1-800-426-9314**
Mailing Address: National Bond and Trust Company
P. O. Box 846
Crown Point, IN 46307

If the retiree was a participant in the U. S. Savings Bond Program, call National Bond and Trust Company at the address or phone number listed above.

Veteran Benefits

Contact: **Veterans Administration** Phone number: **1-800-827-1000**

Family members of retirees who served in the U. S. Armed Forces may have benefits available to them. Contact the Veterans Administration at the number listed above to determine benefit eligibility.

Social Security Benefits

Contact: **Social Security Administration** Phone number: **1-800-772-1213**
Website: **http://www.ssa.gov/**

American Airlines and its employee contribute equally to the cost of Social Security benefits. Spousal benefits are one of the principal features of Social Security. These benefits include a lump sum death payment and may include monthly payments for the spouse, depending upon his/her age and the number and ages of dependent children. It is recommended that you contact your local Social Security office as soon as it is convenient to file for these benefits.

Jetnet Help Desk **1-866-538-6384**
For passcode resets

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jetnet passcode

AAlumni

CALLING REFERENCE GUIDE

General Information

HR Employee Services	(800) 447-2000
For general questions and address changes for Company mail, including Flagship News	

Medical/Life

AA Supplemental Medical Plan–HealthFirst, TPA, Inc.	(800) 711-7083
COBRA – CONEXIS (formerly Complink)	(877) 902-9207
Life Insurance Claims - MetLife	(800) 638-6420
Long Term Care Insurance – MetLife	(888) 438-6388
Medical Claims and Information – United HealthCare	(800) 638-9599
CheckFirst for pre-determination of benefits	(800) 638-9599
QuickReview for in-patient hospital admissions and surgery – Health International	(800) 638-9599
Prescription Program – Medco	(800) 988-4125
Retiree Dental – Ceridian	(800) 995-9935

Financial

AA Employee Federal Credit Union	(800) 533-0035
American AAdvantage Funds	(800) 388-3344
Pension Checks – State Street Bank for address changes and check inquiries	(888) 548-4455
U. S. Savings Bonds – Nat'l Bond & Trust	(800) 426-9314
401(k) Plan – $uper $aver / J. P. Morgan	(800) 345-2345
- $uper $aver for hearing impaired	(800) 345-1833
- $uper $aver – Puerto Rico	(800) 345-2345

Travel

A9 Emergency Travel for Retirees-Reservations	(800) 756-4882
PCRes Help Desk	(817) 967-1846
Reservations – General Number	(800) 433-7300
Tel-AA-Flight (WE-FLY-AA)	(888) 933-5922
Pass Travel Billing Inquiries –NRSA (9am-3pm, CST)	(918) 254-3586

(over)

Retirement Information Websites

Jetnet	**www.jetnet.aa.com**
AA Credit Union	www.aacreditunion.org
AARP	www.aarp.org
AMR Investments	www.aafunds.com
Ceridian	www.ceridian-benefits.com
CONEXIS	www.Conexis.org
Flagship News	www.jetnet.aa.com
Medicare	www.medicare.gov
Medco	www.medco.com
MetLife	www.metlife.com
Social Security	www.ssa.gov
State Street Bank	www.statestreet.com
$uper $aver	www.retireonline.com
United Healthcare and	www.uhc.com www.myuhc.com

Revised 4/05

AA 20 TRAVEL

American Airlines offers its employees and retirees a 20% discount off of any published fare, called an AA20 (formerly referred to as ID20), for positive space revenue travel on American Airlines and American Eagle. You are eligible to receive an unlimited number of AA20 tickets, and the discount also applies to your spouse or company-registered domestic partner, surviving spouse, your dependent children and your (employee/retiree's) parents. Registered companions are not eligible for AA20 travel. In all cases, the traveler must be registered as an eligible guest on **jetnet** before an AA20 ticket will be issued, even if he/she will not be using any non-rev D2 privileges. The discount is 20% off any published fare, including senior fares, but excluding web (except aa.com) and compassion fares. American Connection (AX) flights and/or codeshare service flights are not eligible for this discount.

AA20 does not apply to reservations that require instant ticketing via **aa.com**, i.e., Net SAAvers or web fare specials.

When you use an AA20, a confirmed reservation is made for you and you are treated as a revenue passenger. This means that you are subject to all requirements and restrictions applicable to the fare purchased, including change fees and excess baggage charges. You are also eligible for all services and amenities provided to revenue passengers, i.e., pre-reserved seats, denied boarding compensation and AAdvantage mileage credit. In addition, the non-rev dress code does not apply. In the event that an American Airlines/American Eagle flight is canceled, AA20 ticket holders will be protected as per Rule 240, which allows protection on other airlines.

RESERVATIONS

To book your reservation you may call 1-888-WE-FLY-AA (1-888-933-5922) and press 3 for assistance. Tell the Reservations Representative that you are an AA employee/retiree and would like to purchase an AA20 ticket with your credit card. You may also book a reservation on **aa.com** but all ticketing must be done through either 1-888-WE-FLY-AA or at your nearest airport (1-888-WE-FLY-AA preferred).

RESTRICTIONS

The AA20 is for personal pleasure travel only. You may not use AA20 travel for any business-related purpose. For example, if you run a side business for personal gain you may not use an AA20 in the course of running that business.

AA20 tickets may not be resold or transferred.

You need to decide whether to use an AA20 or your pass privileges in advance of your travel - once you reserve space on an AA20 ticket you cannot use a space-available pass on the same day between the same cities. This also applies to any other kind of ticket you may have purchased or for which you have reserved space, i.e., using AAdvantage miles, full fare tickets, etc.

*More information regarding AA20 discounts may be found on **www.jetnet.aa.com** under the TRAVEL link.*

RETIREE BUSINESS CARDS

Retiree business cards may be issued at the your expense. The cards will carry the AA logo, Company name, your name ("Capt. John L. Smith, Retired), your home address and telephone number, and an email address if desired. They are not to be used for any personal business, religious or political endeavors.

The cost of the cards, including tax and shipping, is as follows:

250 cards -	$ 11.30
500 cards -	$ 16.85

Complete the form on the reverse side, and send it along with your check made payable to Relief Printing, to the address below:

Relief Printing - East
P. O. Box 650
Madison, Florida 32341
904-973-2290
1-800-841-9845

American Airlines

BUSINESS CARD ORDER FORM - ONLY ONE (1) CARD ORDER PER FORM

Account #12553

Contract No. 66689-6

Mail To:

RELIEF PRINTING - EAST
P. O. Box 650
Madison, Florida 32341

Instructions:

1. *Staple A Card Or Fill In Copy Required In Space Provided Below*
2. Only **One** Card On Each Of *These Forms*
3. Check Quantity Desired
4. Fill In Shipping Address On Label Provided (Lower Right)

—Fold Here For Window Envelope

Do You Need More Of These Order Forms? ☐

How Many: ______ Ship To:

______
______
______
______

Minimum Order: 250 ☐ 500 ☐

—Fold Here For Window Envelope

— DO NOT WRITE IN THIS SPACE —

Shipping Method: UPS ☐ First Class ☐

Charge Code ______ (Station #) / 50-11 (Code) / ______ (Branch #)

*Auth. Signature And Title ______

*Directors And Above May Self Authorize, All Other Orders Must Contain Appropriate Higher Authorization

5,000 (11/10/93) Customer Service: 904-973-2290

Please Type OR Print Shipping Label Here:

RELIEF PRINTING - EAST
112 Commerce Drive
Madison, FL 32340-3213

NO P.O. BOXES PLEASE

To: ______

Address: ______

City: ______

State: ______ Zip Code: ______