

TWU Semi-Annual Meeting Benefits and Well-Being

June 14, 2022

Privileged & Confidential



Agenda

Topic	Presenter
EAP	Kevin Reese
LTD Plan Performance	Julie Hanna
my.aa.com	Stephanie Armstrong
New Hires – Enrollment Process	Julie Hanna

Employee Assistance Program (EAP)

EAP

14.3%

utilization rate
57% higher than Aetna's
book of business

3,592

Member services
provided

Top 5 Issues

- Anxiety 13%
- Relationships 12%
- Depression 10%
- Stress 10%
- Grief/Loss 6%

Union/Workgroup	Utilization
APA	153
APFA	1,156
CWA-IBT	846
IAM	678
TWU	405
PAFCA	15
Management & Support Staff	906

EAP

24/7 support for team members and all members of their household

EAP can help support all of life's moments

- ✓ Mental health
- ✓ Substance abuse
- ✓ Work-life balance
- ✓ Improving relationships
- ✓ Childcare and elder care resources
- ✓ Financial resources
- ✓ Transportation and housing needs
- ✓ Education assistance
- ✓ And more!

Four free sessions per issue per year for each member of your household with an onsite EAP or local provider

Onsite EAP counselors available at all AA hubs

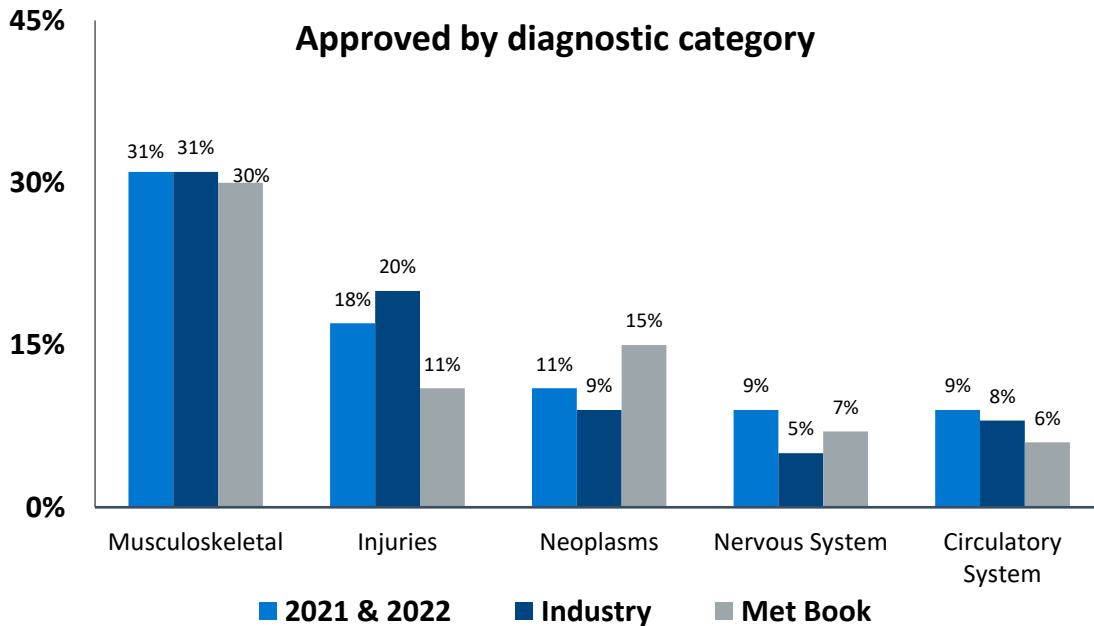
CLT	LAX	PHL
DFW	MIA	PHX
JFK	ORD	TUL

Find more information on my.aa.com/eap or call
833-721-2322

IAM/TWU Long Term Disability (LTD)

IAM/TWU LTD Plan data

Incidence & Activity	2021	2022
Average covered lives	16,959	14,039
Approved claims	37	17
Incidence rate per 1,000 lives	2.2	3.6 [^]
Claim receipts	163	79



LTD Highlights 2021-2022

- 54 approved claims from 2021 & 2022
- Average age at disability of 50.2 years
- Length of service 17.8 years
- 78% male
- 20% from TX, 17% from NC, 13% from IL
29 of 54 approvals are TWU, 25 IAM
- 36% of denials were for those with no coverage, 27% were abandoned claims, 15% were due to elimination period not satisfied
- Average duration of 7.3 months of disability

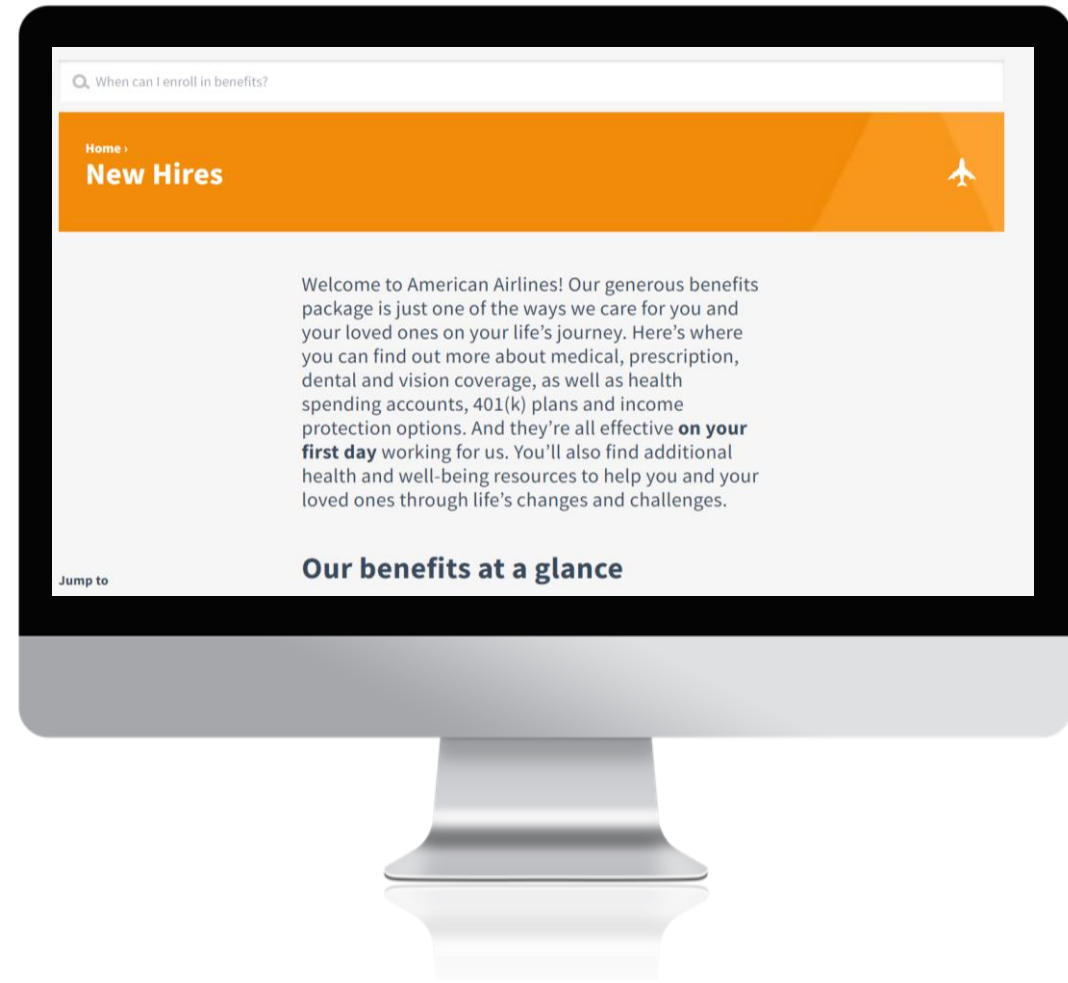
[^]annualized, based on data from first 4 months of 2022 year
Decisional metrics based on the year decision was made

my.aa.com



Help for new hires

We've redesigned the new hire page of my.aa.com to provide more information to team members in a centralized location



my.aa.com

- Workgroup-specific printable guides are available for team members who need an at-a-glance guide to American's benefits
- my.aa.com is your primary resource for benefits information
- Learn about options that you have as a new hire
- Get more information on plan options and where to go for additional assistance.
- Plan guides, both current and historical, are available
- Contact guide to connect you with any benefits vendor
- Direct links to the Benefits Service Center and Accolade through single sign on



ACCOLADE

Connect with your dedicated health assistant for questions big or small.



24-HOUR NURSELINE

Advice, resources, and support any time. See the back of your medical card.



MEDICAL CARE

Find a provider to get the medical care you need.



CONDITION MANAGEMENT

Work to manage a medical condition.



ONSITE CLINICS

Find an onsite medical clinic at work locations around American.



VIDEO DOCTOR VISIT

Connect 24/7 with a doctor using your camera-enabled smartphone, tablet or computer.

New Hire Enrollment



Refreshed enrollment experience

We've overhauled our new hire enrollment experience to provide new team members with more information so they can make the best choices for themselves and their families.



53 days left

Enrollment is open until 11:59 p.m. CT on July 31, 2022

Willie, get started with enrollment.

● Learn About Your Benefits

Visit my.aa.com to see information on all the plans American Airlines offers.

[Learn More](#)

● Medical Administrator Map

Your medical administrator will be based on your address of record.

[Medical Administrator Map](#)

Review your options and make your choices.

- Answer a few questions.
- Review some key benefits.
- Consider all of the other benefits available to you.

[Continue](#)

4 Plan(s) Available This Year Beginning May 30, 2022

Covering: [Employee Only](#)

With the Plus plan you can earn both a \$500 HRA credit and \$1000 RHRA credit after you get your preventive care exam each year. We factor the \$500 HRA credit into your out-of-pocket cost below to show how Plus can help lower your health care spending. Want more details? Visit my.aa.com/medical

 **Suggested Medical Option** Why?

Plus Medical UMR

Health Savings Account Available

Paycheck Contribution

\$59.95

Per Pay Period

Overall Annual Cost Estimate

- Annual Paycheck Contributions \$1,558.68
- Est. Out of Pocket Cost \$0.00 ¹

\$1,558.68

Deductible

\$1,500 Individual

Coinsurance

20%

Out-of-Pocket Max

\$4,500 Individual

Choose This Option

Core Medical UMR

Health Savings Account Available

Paycheck Contribution

\$37.30

Per Pay Period

Overall Annual Cost Estimate

- Annual Paycheck Contributions \$969.84
- Est. Out of Pocket Cost \$1,465.00 ¹

\$2,434.84

Deductible

\$1,500 Individual

Coinsurance

20%

Out-of-Pocket Max

\$4,000 Individual

✓ Keep This Option

Standard Medical UMR

Paycheck Contribution

\$59.95

Per Pay Period

Overall Annual Cost Estimate

- Annual Paycheck Contributions \$1,558.68
- Est. Out of Pocket Cost \$484.00 ¹

\$2,042.68

Deductible

\$850 Individual

Coinsurance


20%

Out-of-Pocket Max

\$2,850 Individual





 Print

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How would you pay your bills and cover everyday expenses if you become disabled?

Long-Term Disability can provide a portion of your income if you have a qualifying disability that leaves you unable to work.

Since you are newly eligible for Long-Term Disability, you can enroll now without having to provide proof of good health.

Continue



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Nobody wants to think about leaving their family behind.

American Airlines offers life insurance to help care for your family if you pass away.

As a new hire, you may elect up to three times your annual pay or \$500,000 (whichever is less) of voluntary term life insurance without providing proof of good health.

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Your Benefits

Effective May 30, 2022

Medical	Plus Medical UMR Employee Only	\$59.95 Review/Change
Long-Term Disability	LTD	\$10.90 Review/Change
Basic Term Life Insurance	\$70,000 \$70,000.00 Choose Your Beneficiaries	\$0.00 Review/Change
Voluntary Term Life Insurance	3 x Annual Pay \$50,000.00 Choose Your Beneficiaries	\$7.57 Review/Change

No Coverage

Effective May 30, 2022

Hospital Indemnity	No Coverage	\$0.00 Review/Change
Dental	No Coverage	\$0.00 Review/Change
Vision	No Coverage	\$0.00 Review/Change
Spouse/Domestic Partner Term Life Insurance	No Coverage \$0.00	\$0.00 Review/Change
Child Term Life Insurance	No Coverage	\$0.00 Review/Change
Accidental Death & Dismemberment	Coverage - \$0.00	\$0.00 Review/Change

Questions?



American Airlines
You are why we fly™

