

**Retirement Checklist for Flight Attendants Who Took the 12-Month VEOP Beginning 5/1/2020 With a Retirement Date of 5/1/2021**

- If starting your LAA pension**, you must request your pension kit from the Pension Service Center 800-447-2000 no later than April 15, 2021 in order to be able to commence your pension on May 1, 2021. This can be done online via the Pension Service Center page on *Jetnet* > *Team Member Services* > [Leaving American](#) > *Pension Service Center/ Read More* > *My Pension* > *Request Your Pension*, or by calling Team Member Services at 800-447-2000.
- If starting your LUS pension** from the PBGC, call 800-400-7242 as soon as possible to request your enrollment kit.
- Both LUS and LAA members requesting a pension will need the following documentation, if applicable:
  - If divorced while employed at airline for your pension- locate and make a copy of all pages in each divorce decree to include with your pension kit.
  - If widowed - locate and make a copy of your spouse's death certificate to include with your pension kit.
- Your pension payment is paid on the first of each month, however the first few months of pension payments will be paid retroactively as it normally takes 6-8 to weeks process your initial payment. If a lot of employees company-wide taking the VEOP apply for pensions, it could take even longer. (It took 12-15 weeks for some of the October Lump Sum VEOPs to receive their first pension benefit deposits.)
- Your COBRA solicitation/enrollment packet will be mailed out in early May. You have sixty (60) days from the date on the packet to make your enrollment elections, and your first payment. Once payment is received, your coverage will retro back to your separation on May 1, 2021 and you and your dependents are eligible for eighteen (18) additional months of subsidized coverage. (Remember that if you or any of your dependents are eligible for Medicare, COBRA will be secondary to your Medicare coverage.
- Once HR has updated your status as a retiree, you can enroll in COBRA by logging into <http://digital.alight.com/american-airlines>. This took about 7-10 days for the October Lump Sum VEOPs but was quicker than waiting for the packet to arrive by mail. You will be required to create your own username and password as a first-time user. Contact the Benefits Service Center at 1-888-860-6178 if you need assistance.
  - Consider an auto pay option to avoid cancellation for non-payment.

- Remember to file for any Health Care FSA expenses, if you have not done so. You are entitled to use the full amount you elected to deposit into the FSA for qualifying services or purchases that occur prior to your retirement date.
  
- **If you or your spouse are 65 or older, you will need to enroll in Medicare** and all its components, including Parts A, B and D; and select a Medigap Supplement, or you must enroll in an Advantage plan that rolls all of those together.
  - If you/spouse had AA medical coverage past age 65, you need to prove to Medicare that you had “creditable coverage” insurance to avoid a late enrollment penalty. Download form CMS-L564 – Medicare Request For Employment Information Form (<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf>) and print out a copy for each person on your coverage who will be enrolling in Medicare. Complete Part A (the top section of the form) and mail or FAX the form to the Benefits Service Center: PO BOX 661052, Dallas, TX 75266. FAX# 847-554-1884.
  - The form can also be uploaded from the ‘Forms’ section or [www.my.aa.com](http://www.my.aa.com). **Faxing or uploading the form are the quickest options.**
  - The Benefits Service Center will complete the form and return it to you via US Mail, and you will send it to Medicare at the address on the form.
  - This form will serve as proof of active coverage to avoid Medicare Late Enrollment penalties for signing up past age 65 for Part B and Part D.
  - Contact a Medicare Broker in your area to assist you in wading through the numerous options for a Part D Prescription Drug and Medigap Supplemental policies. VIA Benefits is a Medicare broker who contracts with AA to assist their retirees. Their number is: 1-844-686-0483. You may also access the “help me decide” tools on [www.medicare.gov](http://www.medicare.gov), and [www.aarp.org](http://www.aarp.org).
  - Part B enrollment is conducted through the Social Security Administration. Consider online or mail-in enrollment as many offices are shuttered still due to COVID-19.
  
- You should already have access to the AA Retirees website: <http://retirees.aa.com> and you will continue sign in with your AA employee number and passcode. You will still be prompted to change the passcode every 90 days. You will no longer need to access the Retirees site via [www.aa.com/transition](http://www.aa.com/transition).
  - The AA Retirees website will be your source for accessing the Benefits Service Center, Payroll information, Non-Rev Travel Planner, and keeping your information updated with American.
  - You can access your pay statements from the current payroll system, ePays, or Paperless Pay via links on the Retirees website so that you will have the records you may need for preparing your future taxes.

- You should have already received your retiree ID, but if your ID is lost or stolen, you can request a replacement via the Retirees website. You will need a government photo ID for travel, but the Retiree ID card will give you access to discounts on hotel, car rental, interline travel deals, and FED EX shipping.
  
- Your 401(k) will freeze for the first 30 days of your retirement. After the freeze concludes in early June, you are free to leave the money where it is or arrange for a rollover to an IRA. Consult your financial planner or the Fidelity Customer Service Center at (800) 354-3412

Congratulations on your retirement!