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Eligibility –

What is the deadline to submit for one of the VEOP options?

You must submit your ballot by Feb. 26, 2021 @ 2359 CT.

If I took a previous VEOP, can I elect this option instead?

No, you are not eligible for this VEOP. Your original VEOP election and exit date continue to apply.

By what date must I be active to be eligible for a VEOP?

You must be of active status by Feb. 5, 2021.

Active status is defined as a flight attendant receiving pay from the company, such as paid sick/vacation, salary continuance, a previously offered EVLOA/PVLOA/STLOA/VLOA, FMLA or military leave.

Am I eligible if I am on a Personal Leave of Absence?

No, you are not eligible.

If my base month is February and my grace month is March, do I need to attend CQ?

Added: Feb. 5, 2021

No. However, if your grace month is February, you must attend training.

How do I know if I'm eligible for the voluntary early out (VEOP3) or extended leave options (EVLOA2)? ^{NEW}

Added: 12FEB21

Status	Eligibility
I'm not on a leave but am QI because I haven't attended training	Not Eligible for EVLOA2 or VEOP3
I returned from a PVLOA before Feb. 5, but I'm currently QI	Not Eligible for EVLOA2 or VEOP3
I <i>recently ended</i> a long-term leave of absence that was <u>not</u> voluntary (<u>not</u> a PVLOA, STLOA, etc.). I am active as of Feb. 5, but I am QI	Eligible for EVLOA2 or VEOP3 , if you are scheduled to attend training and fingerprint (if necessary)
I am <i>currently</i> on a paid leave of absence (<u>excluding</u> PVLOA, STLOA), and I'm QI	Eligible for EVLOA2 or VEOP3 You must attend training and/or fingerprinting if your paid leave ends before your VEOP or EVLOA starts.
I'm QI and currently on an STLOA or PVLOA	Eligible for EVLOA2 or VEOP3
I'm QI and currently on an EVLOA	Eligible for the VEOP3 Not eligible for the ELVOA2
I am a recalled flight attendant who is active and collecting PSP pay, and I'm QI	Eligible for EVLOA2 or VEOP3 , but must be fingerprinted and attend training

Eligibility



Eligibility (cont.) –

My qualifications are close to expiring, but I've applied for a VEOP3 or EVLOA2. Do I have to attend training? ^{NEW}

Added: 12Feb21

It depends. See the chart below for your responsibilities on training.

<p>I have applied for a VEOP3</p>	<p>If your qualifications are current through March 31, you do not need to attend training.</p> <p>If your qualifications expire before March 31, you must attend training.</p> <p>If you were recalled from furlough, you must also complete your fingerprinting appointment</p>
<p>I have applied for an EVLOA2</p>	<p>You must attend training during your base or grace month</p> <p>If you were recalled from furlough, you must also complete your fingerprinting appointment</p>
<p>I have applied for a VEOP3 or EVLOA2 and become disabled after my eligibility date</p>	<p>If you're unable to attend training or fingerprinting, then you must apply for a medical leave of absence to cover the time between your disability date and your VEOP3 or EVLOA2 start date.</p>

Eligibility



Separation & Compensation

Separation –

What would be my separation date?

Lump Sum VEOP

Your separation date would be April 1, 2021

12 Month Active VEOP

For the first 12 months of your VEOP, starting April 1, 2021, you will remain on payroll. One year after the VEOP will be your exit date (April 1, 2022)—at which point you'll be separated from the company and may, if eligible, retire and commence your pension.

Less than 10 years of Occupational Seniority VEOP

Your separation date would be April 1, 2021

Compensation—

How will I be compensated for the VEOP?

Lump Sum VEOP

You will receive your lump sum payment of 456 hours at your contractual rate at separation, no later than April 30, 2022. This will be taxed at supplemental rates, which for most people is around 22%.

12 Month Active VEOP

You will be compensated 38 hours a month for 12 months at your current pay rate that will be divided between the contractual pay dates. If you are scheduled for an anniversary increase during your VEOP, your pay will adjust accordingly.

Less than 10 years of Occupational Seniority VEOP

There is no compensation if you have less than 10 years of service.

Medical –

What happens to my medical benefits?

Lump Sum VEOP

You will receive 30 months of medical, dental and vision coverage at the same rates you pay today with the same level of coverage administered through COBRA. You will be direct billed for the charges by the Benefits Service Center. For team members eligible for Medicare, the COBRA coverage would run secondary.

12 Month Active VEOP

For the first 12 months, you will receive medical, dental & vision, life insurance and AD&D benefits at active rates. Your premiums will be payroll deducted while on the paid portion of your VEOP. After 12 months, you will be eligible for an additional 18 months of coverage (excluding life insurance and AD&D) at active rates administered through COBRA. You will be direct billed for the charges by the Benefits Service Center. While receiving benefits from COBRA, if you become eligible for Medicare, COBRA coverage will run secondary.

Less than 10 years of Occupational Seniority VEOP- After separation, you can enroll in COBRA benefits (medical/dental/vision) coverage for a total of 18 months. For the first six months, you will pay active team member rates. For the following 12 months, you will pay full COBRA rates.

Can I make changes to my benefits if awarded a VEOP?

Lump Sum & Less than 10 years of Occupational Seniority VEOP

Within 60 days of separation from the company you will need to enroll into COBRA coverage. You can enroll by logging into the [Alight](#) portal, you'll be required to create a username and password. You will receive a packet from Alight that will contain benefit options and cost.

12 Month Active VEOP

For the first 12 months, you will continue to have the active health benefits coverage you have today. If you would like to dis-enroll from any coverage, you can complete a life event within 60 days of the start of your VEOP by accessing the Benefits Service Center. You will only be able to drop coverage. Upon separation in 2022, you will need to enroll into COBRA coverage. You can enroll by logging into the [Alight](#) portal, you'll be required to create a username and password. You will receive a packet from Alight that will contain benefit options and cost.

What happens if I become eligible for Medicare while on a VEOP option?

At any point during the period of COBRA eligibility, if the Flight Attendant or his/her spouse becomes eligible for Medicare, Medicare will become the primary benefit and COBRA the secondary.

Do I need to reach out to the Benefits Service Center to request my Medicare Part B Application?

You can request the form if you would like, however, our retirement team is proactively sending to anyone who is retiring that is 65+ as well as anyone who is taking one of the VEOP options.

Can I continue my secondary benefits such as Hyatt Legal plan etc. if awarded a lump sum or 12-month VEOP?

Voluntary benefits are portable, so you can them with you on your date of separation. Premiums are paid directly to the carrier. Please contact the respective carriers if you wish to continue any voluntary benefits.



Medical (cont.) –

Am I eligible to continue with LTD/STD if I take a VEOP?

Lump Sum – With a separation date of April 1, 2021 you would not be eligible for LTD/STD as you have been separated from the company.

12 Month active VEOP – Because you are actively on payroll for 12-months, you are still eligible for LTD/STD coverage should you become ill or injured and qualify for benefits under the provisions of the plans.

If I take one of the VEOP options, what will happen to my life insurance?

Lump Sum – Life insurance coverage ends, but you will receive information from MetLife with an opportunity to port or convert to an individual policy. Rates may be different.

12 Month active VEOP– Life insurance continues for the 12 months on payroll the same as for an active employee. After the 12 months, at separation/retirement, coverage ends, and you receive information to port/convert to an individual policy.

Will the company be sending a letter proving that I haven't lapsed in coverage?

As we get lists of those awarded the VEOPs (Lump sum), AA will begin sending these Medicare required letters certifying that you have held credible coverage so you are not subject to late penalties for Medicare Part B and D. We will proactively send these letters to anyone 65 and older and/or who has a spouse in coverage who is age 65 or older.

For those who elect the 12-month option, we will proactively send those letters out 2 months prior to your separation date.

Helpful information:

[Please click here](#) for more information about completing a life event and information regarding COBRA material



Pensions & 401(k)

Pensions—

When can I begin taking my pension?

LUS: Team members should check eligibility with the Pension Benefit Guaranty Corporation at 1-800-400-7242 from 8 a.m. to 5 p.m. ET, Monday through Friday

LAA: Eligible team members can draw after separation. If you're eligible and want to activate your pension following your separation date, you need to request a pension kit by the 15th of the month prior to your desired commencement month. You may request a kit online via the [Pension Service Center](#) or by calling 1-800-447-2000.

Can we start to withdraw from our PBGC after April 1, 2021 if taking a 12-month VEOP, even though we aren't officially out until April 2022?

It depends on your age, therefore it is recommended that you reach out to PBGC at 1-800-400-7242 from 8 a.m. to 5 p.m. ET, Monday through Friday.

401(k) –

Can I contribute to my 401(k) during a VEOP?

Lump Sum VEOP

No, you will be considered separated from the company on April 1, 2021.

12 Month Active VEOP

Yes, for the first 12 months while being paid from the company. 401(K) contributions are up to you. You can continue to make contribution to your 401K through the paid duration of your leave. The applicable company match will also apply.

Less than 10 years of Occupational Seniority VEOP

No, you will be considered separated from the company on April 1, 2021

Recently, when I've tried calling Fidelity there are long hold times. Is there an option to "schedule" a meeting?

Fidelity is offering one-on-one consultations to American Airlines team members in August. An experienced representative will help you develop your own comprehensive plan that integrates your workplace savings plans with your overall financial goals.

During your 45-minute phone consultation, Fidelity will review your financial situation and help you identify next steps to consider helping you stay on track. Spouses or other family members are invited to participate.

ToZ properly assess your needs, please collect statements for your retirement and savings accounts in advance of your consultation. Documents may include:

- 401(k) and 403(b) statements from current and former employers
- Statements from other investments such as brokerage accounts, IRAs, any mutual funds, and other bank accounts

Before your appointment, we also recommend visiting the [Planning & Guidance Center](#) and updating your Planning Profile.

Space is limited for prescheduled appointments. Please register 24 hours in advance. If your desired time slot is full, you can add yourself to the waitlist, or consider calling 800-603-4015 for an on-demand consultation.



Long-term care & FSA

Long-term care –

If I elect to take a 12-month VEOP, will I be able to continue my long-term care?

Not with American, but shortly after you officially separate next year, you will receive a packet from MetLife with information on how to port or convert your life insurance so you can keep it.

FSA –

Do I need to use my FSA funds by April 1 or December 31 if I'm taking any of the VEOP offers?

If you elect the lump sum option you would have to use the funds by April 1, 2021 unless you enroll in COBRA for your FSA and continue to make contributions through direct billing. If you enroll in COBRA, you can continue to use the funds through December 31st.

If you elect the salary continuance option, you will be able to use your FSA funds through December 31st without having to take any additional steps.

RHRA (Retirement Health Reimbursement Arrangement) –

What is a Retiree Health Reimbursement Arrangement (RHRA)?

A RHRA is an account that eligible retirees and spouses can use for health care expenses and premiums during retirement. These funds can be used for medical, dental, vision and prescription expenses as well as post-tax health care premiums.

Who is eligible for the company-funded RHRA?

In order to be eligible for an RHRA, you must have a minimum of 10 years of OCC seniority and qualify for the 65-point plan (calculated as at least 10 years of company service, and your age plus years of company service must equal 65) by the time of separation in order to access a company-funded RHRA. The RHRA will have an initial value between \$100,000 and \$150,000 depending on when you are eligible for Medicare.

Number of years until Medicare-eligible	RHRA value
More than 4 years	\$150,000
More than 3 years but less than or equal to 4 years	\$140,000
More than 2 years but less than or equal to 3 years	\$130,000
More than 1 year but less than or equal to 2 years	\$120,000
Less than or equal to 1 year	\$110,000
Eligible for Medicare	\$100,000

NOTE: For more information on RHRA benefits and contact information, please [click here](#).

If you do not qualify for the 65-point plan, you will not receive an RHRA as part of your separation.

Example: I am interested in taking the Lump Sum (separation date of April 1, 2021). I am 60 years old and my HI8 displays the following dates:

COMP DTE	26MAR10	COMP DTE	15JUN01
OCC DTE	23FEB15	OCC DTE	31MAR10
<i>I am ineligible for an RHRA because I don't have a min. of 10 years of occupational seniority (OCC DTE), but I qualify for the 65-point plan for as I have a min. of 10 years with the company + my age = 70 points</i>		<i>I am eligible for an RHRA because I have a min. of 10 years of occupational seniority (OCC DTE) and I qualify for the 65-point plan as I have a total of 20 years with the company + my age = 80</i>	

What expenses are eligible for the RHRA?

Most medical, prescription, dental and vision expenses and even 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, as well as COBRA premiums.

RHRA

RHRA (Retirement Health Reimbursement Arrangement) cont. –

What expenses aren't eligible with the 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.
- A complete list of eligible expenses can be found at the American Airlines Benefits Service Center under Learn About > Eligible Expenses

Can the RHRA be used for international medical expenses?

International expenses are eligible for reimbursement, but the debit card will not be available for use internationally. There are specific documentation requirements relative to international expenses which can be found on the Smart-Choice website, as follows:

Expenses Incurred Outside of United States

To submit a claim for services received or products purchased outside of the United States, provide:

- Receipts and other documentation in English
- Expenses in U.S. dollars

If receipts and documentation are in another language besides English:

- They must be translated. You, the service provider, or someone else can do the translation
- The translation can appear on the receipts and documentation, or in a separate document

If you're unable to convert the expenses to U.S. dollars from another currency, submit them. Smart-Choice Accounts will convert the amounts to dollars.



Pay –

To review the applicable compensation package for each VEOP package, please [click here](#).

Will salary continuance stop with a VEOP?

Yes, you will be considered separated from the company.

Will IOD disability payments stop with a VEOP?

If you continue seek and receive treatment, your disability payments will not stop. However, you will need to work with your Sedgewick adjusters.

Will disability payments be reduced?

Possibly, this is dependent on state laws.

What should happen to my payouts should I pass away?

Should you elect to take the lump sum payout, the lump sum will be paid out as scheduled (April 2022) to your beneficiary(ies).

Should you elect to take the 12-month VEOP payout payments will stop and the balance of the 12 months will be paid out April 2022 to your beneficiary(ies).

Pay



Sick & Vacation

Sick—

What happens to my sick time balance?

Lump Sum VEOP

You will be compensated for the balance of your sick bank on May 15, 2021 paycheck. You must be eligible under the 65-point plan to receive payout. Sick bank hours are paid out at \$8.65 per sick hour.

12 Month Active VEOP

You will be compensated for the balance of your sick bank on May 15, 2022 paycheck. You must be eligible under the 65-point plan to receive payout.

Less than 10 years of Occupational Seniority VEOP

You would not be eligible for sick balance payout under the 65-point plan.

Vacation—

What happens to my vacation time balance?

Lump Sum VEOP

Any accrued vacation not used as a result of the VEOP would be paid out no later than the May 15, 2021 paycheck.

12 Month Active VEOP

Any accrued vacation not used as a result of the VEOP would be paid out no later than the April 15, 2022 paycheck.

Less than 10 years of Occupational Seniority VEOP

Any accrued vacation not used as a result of the VEOP would be paid out no later than the May 15, 2021 paycheck.

For all VEOP options

Your vacation will be paid out based on the total number of vacation days paid, 4:00 if seven or more days, 3:30 if less than seven days.

If I take the 12-month VEOP and have 3 weeks of vacation in December, will I receive my 38 hours *plus* my vacation time?

Because your vacation will be cancelled and paid out no later than the April 15, 2022 paycheck, you will only receive 38 hours in December.



Travel –

What happens to my travel while on VEOP?

Lump Sum VEOP

If you meet the criteria for the 65-point plan (10 years of active service + age = 65), you will receive retiree (D2R) travel privileges pursuant to Company policy. If you don't meet the requirements of the 65-point plan, you will receive travel at D2R status for 24 months, pursuant to company policy. In either case, you will also receive a one-time allotment of eight (8) positive space, round-trip passes that must be used within 5 years of the commencement of the VEOP.

12 Month Active VEOP

For the first 12 months, you will receive active team member travel privileges the same as you have today. On your retirement date in April 2022, if you meet the criteria for the 65-point plan (years of service + age = 65), you will receive retiree (D2R) travel privileges. If you don't meet the requirements of the 65-point plan, you will receive travel at D2R status for 24 months, pursuant to company policy. In either case, you will also receive a one-time allotment of eight (8) positive space, round-trip passes that must be used within 5 years of the commencement of the VEOP.

Less than 10 years of Occupational Seniority, but do not meet the 65-point plan

Amended D2R status* for two years.

**This includes D2R travel privileges for yourself, spouse/domestic partner/registered companion, and qualified children only. This does not include an allotment of D1s or D3s, or parent travel. Imputed income applies to all travelers.*

Scroll down to review travel benefits

Travel

Travel

	Lump Sum	12-month VEOP	Less than 10 years (VEOP) Amended
Effective Date	April 1, 2021	April 1, 2022	April 1, 2021
Length of program	Lifetime (65-point plan)	Lifetime (65-point plan)	24 months
Employee Travel Status (Allotment)	D2R (Unlimited)	D2R (Unlimited)	D2R Amended (Unlimited for 24 months)
RC/Spouse Travel Status (Allotment)	D2R (Unlimited)	D2R (Unlimited)	D2R Amended (Unlimited for 24 months)
Eligible Dependent Children (Allotment)	D2R (Unlimited)	D2R (Unlimited)	D2R Amended (Unlimited for 24 months)
D1	6 one-way passes (Dependents will each receive 6 one-ways passes)	6 one-way passes (Dependents will each receive 6 one-ways passes)	None
D2P (Allotment)	D2P (Unlimited)	D2P (Unlimited)	None
D3 (Allotment)	<p>D3</p> <p>If you retire midyear, you'll keep your original sixteen (16) D3 allotment for the rest of that year.</p> <p>Your new allotment of eight (8) D3 one-way passes will take effect on January 1st of the following year</p>	<p>D3</p> <p>If you retire midyear, you'll keep your original sixteen (16) D3 allotment for the rest of that year.</p> <p>Your new allotment of eight (8) D3 one-way passes will take effect on January 1st of the following year</p>	None
	Lump Sum	12-month VEOP	Less than 10 years (VEOP) Amended
OAL / ZED	Yes	Yes	No
A9 Emergency / Bereavement Travel	Yes	Yes	No
AA20 Discount	Yes (You, your Spouse or DP or RC, your children under the age of 24, your designated D2P parents)	Yes (You, your Spouse or DP or RC, your children under the age of 24, your designated D2P parents)	Yes (You, your Spouse or DP or RC, your children under the age of 24) Parents <i>do not</i> receive AA20
Jumpseat Privileges	No	Yes	Yes

Note: Travel privileges are in accordance with Company policy and are subject to change



Travel

Travel (cont.) –

How will the 8 positive space travel passes work for either the Lump-Sum or 12-month VEOP?

You will receive 8 total round trip passes to be used over 5 years (starting April 1, 2021). These passes may be used by any of your registered travelers. Similar to how the ATW (A7) passes worked, your D3 travelers are eligible to use them if they travel with you. And like with the ATW/ A7 passes, there will be select blackout dates and you'll be subject to imputed income when using these passes. Our Employee Travel Team is working to finalize the policies around these passes and we'll share more information soon.

Will I be able to travel on the jump seat during if I took a VEOP? Lump Sum & Less than 10 years of Occupational Seniority VEOP

No, you will be unable to ride on the jump seat after separation.

12 Month Active VEOP

Yes, you will be eligible to ride jump seat for the first 12 months while being paid from the company.

If I take the 12-month VEOP, will my boarding priority for jumpseat travel change during the 12 months I continue to have jumpseat privileges?

No. You will have active employee travel privileges for the first 12 months – which includes boarding priority that's the same as active employees. After 12 months, you will no longer have jumpseat privileges and travel will be according to company policy (e.g. 65-point plan).

Will I retain KCM (Known Crewmember) access while on VEOP?

No, you will no longer have KCM access.

Can I change my registered travelers if I take a VEOP?

Yes, subject to company policy. Please refer to the [Travel Guide](#) for more information



Misc. –

What happens if my badge expires during my VEOP?

Lump Sum & Less than 10 years of Occupational Seniority VEOP

Your badge will need to be returned with your company items prior by your separation date. More details to come on how to return your company property.

12 Month Active VEOP

If your badge expires during the first 12 months, it will be renewed and available for pick up at your base one month prior to expiration. Unfortunately, we will be unable to ship badges to a personal address due to corporate security requirements.

What happens if my parking if I take the VEOP?

You will no longer have company sponsored parking. All parking related materials should be returned prior to the commencement of your VEOP

If American Airlines were to file for bankruptcy, what would happen to my RHRA?

During a previous State of the Airline (SOTA), Doug Parker talked about this particular subject. You can review the SOTA sessions by [clicking here](#).

If I take one of the VEOP options and we need to furlough, can I be furloughed?

No.

Am I required to turn in any company property if I'm awarded an VEOP?

Yes. Please [click this link](#) to learn more.

Q. Will I have to sign a release to receive the VEOP benefits?

Yes. To be eligible for the VEOP, you must also complete, electronically sign, and submit the Severance Agreement and General Release of Claims ("Release") included with the application on or before 11:59 PM CT on March 22, 2021. Eligible team members have 45 days from the date that the VEOP materials were provided, which is Feb. 5, 2021, to consider and sign the Release. After signing, team members have seven days (15 in Minnesota) to revoke the Release, and the Release does not become effective until the revocation period has expired, unrevoked. The company is also providing a disclosure required by the Older Worker Benefit Protection Act with the Release. By signing the Release, and not revoking, you give up certain rights you may have otherwise had under the law. If you apply for the VEOP, but decline to sign the Release or timely revoke after signing you will not receive any VEOP benefits and will remain employed in your current position.