

Health Plan Coverage Information – Post-Retirement, Under Age 65

[This information is very general in nature. It will deal with coverage for the retiree and his or her spouse. If that spouse is also an employee or retiree of AA or another entity that has insurance benefits, if you have dependant children, if you are disabled under governmental guidelines, you must search out specific pieces of your insurance plans to verify applicability and coverage]

HOW TO FIND THE HEALTH & BENEFITS GUIDE FOR RETIREES:

- ⇒ Log on to Jetnet
 - ⇒ Select --- “Retiree Benefits’ along the tool bar at the top of the page.
 - ⇒ Select --- “Health and Welfare” (left side of the page, under the eHR category).
 - ⇒ Select --- “AMR Corp Health & Welfare Plan Provisions and Updates” on the new page.
 - ⇒ Select --- “Health & Welfare Summary Plan Description (SPD’s)” (scroll down to the bottom of the page to find this).
 - ⇒ Select --- “Health and Welfare Benefits Guide, AA Retirees”.
 - ⇒ This will now open a 208 page document which is the corporations Benefits Guide. Information pertaining to Pilots/FE’s/FA’s/TWU is mixed in with other classes of employees.
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Glossary RSM (Retiree Standard Medical) Plan or RSMO (Retiree Standard Medical Option)
 RPOS (Retiree Point-of-Service) Plan

- Your coverage with the AA health policy is \$300,000 per individual. Out of pocket limit is still \$1,000 after which the plan pays 100%.
- Coverage is the same as it was while you were an active employee.
- If you have the APA supplemental policy –
 - Remember -- This policy is available ONLY after you run out of AA benefits.
 - \$1,000,000 coverage for you and your spouse.
 - What is covered and how it is covered is very similar if not identical to the AA policy.
 - Out of pocket maximum is \$10,000 (as opposed to \$1,000 or your AA coverage) after which your coverage shifts to 100%.
 - The APA policy has a vision plan which the AA policy does not have.
- The Table of Contents on P.2-3 is a good thumbnail view of what is in the Guide.
- Optional plans that you may have selected after retirement (Tricare supplement, RPOS) terminate at age 65. You and your spouse now have the RSM plan.
- Dependants of deceased Employees or Retirees – P.17 and P.42
- What is covered – P.45-51
- Short Synopsis of “How the Plan Works” – P.59
- Special provisions of the RSMO – P.60-61
- In-patient hospital benefit if you are NOT covered by Medicare
- Physicians charges associated with such in-patient care
- Checkfirst (Pre-determination of Benefits -- how it works) – P.62
- Quick Review (Pre-authorization – how it works) – P.63-64
- Covered Expenses – P.65-74

- Hearing care – P.67
 - In-Patient Hospital Expense – P.68
 - 26 procedures covered at 100% (not 80%) – P.69
 - Outpatient Surgical Procedures (covered at 100% of “usual and prevailing surgeons fees” if general anesthesia is not used – P.69-70
 - Mental Health Care – P.73
 - Chemical Dependency Care – P. 73-74
- Excluded Expenses – P.75-79
 - Glasses/Contacts – P.77 (only the first set after cataract surgery)
 - Filing Claims – P.80
 - Prescription Drug Benefit and how it works – P.81-82
 - How the Tricare Supplemental option works as your secondary insurance – P.110
 - Coordination of benefits with other plans (for example, Tricare) – P.107-112

NOTES –

-- In the 4th item above, when you are told to select “AMR Corp Health & Welfare Plan Provisions and Updates” you can also select “Retiree Benefits”. This also a good section to look through with plan descriptions and some VERY good links found in the “Retiree Benefits at a Glance” section. This “Retiree Benefits” is an on-line section, not a PDF document, so you can jump to different topics through the blue links shown.

-- A surviving spouse with no coverage except Medicare may be eligible for the APA CHIP (Catastrophic Major Medical Benefit Plan)

-- AA Dental coverage – You can select 18 months of COBRA coverage when you retire but at the end of that time you must, within 60 days, apply for the Retiree Dental Insurance Plan.