

Employee Information Package

General Information for Furloughed Flight Attendants on the Voluntary Travel Separation Program

Information in this package applies to Flight Attendants currently on furlough status.

Quick Reference Guide	
Medical / Life	
AA HR Services	(800) 447-2000
MetLife	(888) 526-8495
Financial	
American Airlines Credit Union	(800) 533-0035
JP Morgan – 401k	(800) 345-2345
Computershare - Employee Stock Purchase Program	(800) 621-3777
NBT - U.S. Savings Bond Program	(800) 426-9314
Other	
Travel Meal Listings	(888) 933-5922
Employment/Salary Verification	(800) 367-5690
Internet Support Sites	
JP Morgan	http://www.retireonline.com
American Airlines Federal Credit Union	www.aacreditunion.org
Social Security	http://www.ssa.gov
Travel listings and Approved Travelers	http://jetnet.aa.com
Employment/Salary Verification	http://www.theworknumber.com
AA Careers	www.aacareers.com/support

**General Information for American Airlines Furloughed Flight Attendants
Choosing the Voluntary Travel Separation Program**

TABLE OF CONTENTS

Section 1: Pay and Benefit Information2
Employment/Salary Verification.....2
COBRA2
Prefunding for Retiree Medical Benefits2
Supplemental Medical Coverage.....3
Section 2: Employee Programs4
Travel Privileges.....4
Travel Procedures5
Broad Based Stock Options.....6
Section 3: Financials6
U.S. Savings Bond6
Broad Based Stock Options6
\$UPER \$AVER 401(K)6
AA Credit Union.....7
Section 4: General Information9
Jetnet Access.....9
Address Change.....9
Support for Exiting Employees (AACareers.com/Support)9
Reemployment.....9
Disclaimer10

**General Information for American Airlines Furloughed Flight Attendants
Choosing the Voluntary Travel Separation Program**

Section 1: Pay and Benefit Information

Employment/Salary Verification

The Work Number® is an automated service that provides you the ability to provide proof of employment or income for your time at American. The Work Number is widely known to mortgage lenders, banks, apartment complexes and others who may need proof of your employment or income and can be used anytime, anywhere, 24 hours a day, seven days a week. You benefit from having control of the process, since you authorize access to your information. **The company code for all AMR companies is 10101.**

For Verifiers Who Only Need Proof of Employment

Employment verification without salary information requires no action on your part. Provide the verifier the following access information to use The Work Number:

- Website/Telephone: www.theworknumber.com or 1-800-367-5690
- AMR Employer Code: 10101
- Your Social Security number

For Verifiers Who Need Proof of Employment Plus Income

You'll first need to setup a Salary Key:

1. Log on to www.theworknumber.com or call 1-800-367-5690
2. Enter AMR Employer Code: 10101, your user ID (Employee Number) and PIN (your Birth Month and Day + Last 4 digits of your SSN in format 'mmddssss'.
(When you log on to the system for the first time, you will be prompted to set up a new PIN.)
3. Select the "Create a Salary Key" option to obtain the six digit access code
4. Provide the verifier the access information (described above) and the Salary Key code

While there is no cost to the employee from AMR, the verifier may be assessed a fee. Public Service Agencies should visit the "Social Services" area on the website or call 1-800-660-3399. You can request an Employment Data Report, which includes employment and income information provided by AA, as well as information about verifiers who have requested your data. If you have questions, contact The Work Number Help Desk from 7 a.m. - 8 p.m. Central time at 1-800-996-7566 (TTY – Deaf: 1-800-424-0253).

COBRA

Accepting a Travel Separation program offer does not qualify as a second COBRA qualifying event. You will not receive a second enrollment solicitation for continuation coverage nor will you receive an extension of COBRA benefits eligibility period.

Prefunding for Retiree Medical Benefits

Prefunding provides a way for you to pre-pay a portion of the cost of your retiree medical benefit, making it unnecessary for you to pay for the coverage during retirement if eligible. If you were age 55 or over at the time of your furlough, you may contact HR Services at (800) 447-2000 to determine your eligibility to retire, to receive non-paying retiree medical coverage and to learn how to start the retirement process.

General Information for American Airlines Furloughed Flight Attendants Choosing the Voluntary Travel Separation Program

If you were eligible to continue prefunding under the 50 and Over Rule at the time of your furlough and made all required prefunding payments, you may be eligible to retire with retiree medical benefits at the age of 55. You may call (800) 447-2000 to determine your eligibility to retire, to receive non-paying retiree medical coverage and to learn how to start the retirement process.

Supplemental Medical Coverage

This benefit only applies if you are eligible for Retiree Medical.

If you have continued to prefund while out on furlough, you should have continued to pay for your Supplemental Medical with HealthFirst either through your COBRA election or with HealthFirst directly. Once you cease to make continuous contributions, you are no longer eligible for Supplemental Medical through HealthFirst.

If you are not yet 55 or older or have not yet commenced retiree medical after COBRA coverage ends, you may not use the Supplemental Medical Plan. You may not file claims under the Supplemental Medical Plan during this period of time because you are not covered under American's group plan (either COBRA coverage or the retiree plan). The Supplemental Medical Plan cannot be used as your primary coverage to fill the gap between your COBRA coverage and Retiree Medical Plan.

If you retire and elect to continue purchasing Supplemental Medical coverage upon retirement, you should contact HealthFirst in writing. You must send a check with the required amount, made payable to American Airlines Supplemental Medical Insurance, along with a letter stating your name, address, employee number and the fact that you retired on your last day worked. Send your letter to:

HealthFirst, TPA
P. O. Box 130187
Tyler, TX 75713-0187
(800) 711-7083

In the future, HealthFirst will bill you each December 1 for the premium for the following year. The plan year is January 1 through December 31.

**General Information for American Airlines Furloughed Flight Attendants
Choosing the Voluntary Travel Separation Program**

Section 2: Employee Programs

Travel Privileges

Travel Separation offers eligible employees, their spouse or domestic partner and dependent children unlimited D2 travel on American Airlines and American Eagle for a period of time based on length of service with the company. Your Jetnet access will allow you to register eligible travelers in the Authorized Traveler Database (ATD), check flight availability, and make flight listings. As a reminder, your travel privileges are dictated by the terms of the Voluntary Program you selected.

Note: Employees affected by Reduction in Force (RIF), Stand-in-Stead (SIS) or Travel Separation with an off-payroll date on or after January 1, 2007, will be subject to imputed income for tax reporting purposes for flight privileges after the first 90-days of separation from the company. No imputed income will be reported on travel privileges when Retirement or Disability is the reason for separation from the company.

- For the first 90-days after separation, NRSA charges will calculate the same as they do today.
- After 90-days, in addition to applicable NRSA charges, travel will be subject to imputed income for tax reporting purposes unless Retirement or Disability is the reason for separation from the company.
- Imputed income will be calculated using the same formula that is currently applied to travel by Domestic Partners (DP). See the TRIP Book on Jetnet for imputed income information.
- Former employees affected by SIS, RIF or Travel Separation with off-payroll dates prior to January 1, 2007, are not impacted by this new policy.

If you are on Injury-on-Duty status (off work or transitional duty) on the date of your Travel Separation begins, your eligible family members may continue to travel, but you **must** provide the following before you are eligible to travel:

- A signed statement from your doctor explaining that: 1) air travel will not prolong recovery; 2) air travel will not worsen the work-related medical condition and; 3) travel requirements will not exceed any physical restrictions (no sitting for more than 1 hour, lifting more than 20 pounds, etc).
 - AND -
- A signed document from you indicating that you will not miss any medical appointments, as indicated by your treating physician, due to travel.

Both statements should be mailed and received by Workers' Compensation prior to the request to travel. Mail to:

Workers' Compensation
American Airlines Human Resources
PO Box 619616, MD 5593
DFW Airport, TX 75261-9616

General Information for American Airlines Furloughed Flight Attendants Choosing the Voluntary Travel Separation Program

You and/or your eligible travelers will be permitted to:

- Travel at the D2 boarding priority for the duration of your travel privileges.
- Continue to travel electronically (ticketless).

Note: The Perfect Attendance Pass Program ended December 31, 2009. All travel to use eligible passes must be completed with passes submitted for redemption by December 31, 2009.)

You and/or your eligible travelers will not be permitted to:

- Use D-1, A9, D2P and D3 transportation after the last day worked.
- Travel on industry discounts on other airlines by you or any of your eligible travelers following your last day worked. This includes travel on any flights operated as AmericanConnection.
- Take advantage of employee discounts offered by hotels, rental cars, cruises, FedEx, etc.
- Ride in the jumpseat (applicable to crewmembers).

Travel Procedures

You will retain access to your Traveler Information profile on Jetnet. However, all parents and D3 travelers will be restricted. You will be allowed to modify your dependents, spouse or domestic partner according to the rules outlined in The TRIP Book.

If you do not have access to a computer and need assistance flight listing, you can call (888) WE-FLY-AA. **Please do not contact Reservations to flight list, as you will be referred back to (888) WE-FLY-AA.** All non-revenue passengers and their registered travelers are encouraged to utilize the Self-Service devices at the airport.

You will be billed on a monthly basis for all travel service charges. The invoice will be sent to the address you have on file with the Company at the time of your separation. It is important that you contact HR Services with any changes to your address during your travel period.

Failure to pay your bill within 30 days of the invoice date will result in the suspension of your travel privileges, as well as any applicable reinstatement fee and waiting period. After your payment and fee have been processed, your travel privileges will be reinstated. However, additional suspensions may apply to unpaid invoices.

Note: Non-revenue travel is a privilege with certain responsibilities and is not a form of compensation. As with any policy, the Company reserves the right to change these privileges, in any way, if it is in the best interest of the organization for our employees and retirees. Refer to the TRIP Book on the Travel page of Jetnet regarding any specific questions you may have about travel privileges.

**General Information for American Airlines Furloughed Flight Attendants
Choosing the Voluntary Travel Separation Program**

Section 3: Financials

U.S. Savings Bonds

If you have payroll deductions for U.S. Savings Bonds and the balance in your account is not enough to purchase a bond, this money will automatically be refunded to you by check from the plan administrator and mailed to your home address on company record. All correspondence on this matter should be addressed to:

The National Bond & Trust Company (NBT)
P.O. Box 846
Crown Point, IN, 46307
(800) 426-9314

Broad Based Stock Options

The Broad Based Stock Plan (BBP) grant date was 4/17/03 at a grant price of \$5.00 per share. **Stock options have a ten-year term and expire 4/17/2013. Leaving the company via the Travel Separation program is a voluntary separation and your stock options are impacted.**

Stock options are exercisable for 90 days following separation. If they are not exercised within the 90 days, they will be forfeited.

\$UPER \$AVER 401(K)

Contributions to the \$uper \$aver 401(k) Plan will cease upon termination of employment. If your account balance is \$1,000 or less, JP Morgan Retirement Plan Services (RPS) will send you paperwork to process your distribution or rollover. If your account is greater than \$1,000, you may elect to leave your account on deposit or take a total distribution of your account.

If you elect to leave your account on deposit, you may transfer your funds among the investment options. You may not, however, initiate new loans or make additional contributions/deferrals. By law, you must begin to receive payment from your account no later than April 1 following the year in which you reach age 70 ½.

If you leave your funds in the Plan and have an outstanding loan balance, you must continue your loan repayments. Contact the JP Morgan Service Center at (800) 345-2345 to arrange your repayment schedule. If you fail to continue your loan repayments, the loan will be declared in default and you will owe appropriate taxes (and penalties, if applicable) assessed by the IRS.

There are tax implications involved in taking a distribution from the \$uper \$aver 401(k) Plan. The Unemployment Compensation Amendment of 1992 requires that 20% of your withdrawal be withheld as a prepayment of your federal taxes. If you withdraw this money and directly roll it over into another eligible retirement plan (like another employer's 401(k) or rollover IRA), this 20% withholding will not apply.

Remember, too, that you may owe more or less in federal and state income tax when you file your income tax return. There may be an additional 10% early withdrawal penalty if you

General Information for American Airlines Furloughed Flight Attendants Choosing the Voluntary Travel Separation Program

withdraw pre-tax money before age 59 1/2 and you do not directly roll it over into another employer's eligible retirement plan or into an individual retirement plan (IRA). **You should consult with a competent tax advisor before taking a distribution from your account.**

All inquiries and correspondence should be addressed to:

Super Saver
J. P. Morgan Retirement Plan Services
P.O. Box 419784
Kansas City, MO 64141-6784
(800) 345-2345
www.retireonline.com

Important Note: In the event of any inconsistency between the above information and the actual Plan documents, the Plan documents prevail.

AA Credit Union

WHAT TO EXPECT FROM YOUR CREDIT UNION WHEN GOING OFF PAYROLL

At AA Credit Union, we believe in "Once a Member, Always a Member." Therefore, departure from AMR Corporation, or any subsidiary, does not affect your member/owner status or privileges! Although, if you are not already a member, you will not be able to join at a later date unless you leave as a retiree, so you might want to join before you leave. We realize that your financial situation might change, and we are committed to working with you to make the best of your situation.

If you currently receive benefits for having Direct Deposit to AA Credit Union, you will continue to receive these benefits for 100 days after your Direct Deposit ends. This includes loan discounts and Jet Checking monthly fees. This grace period has been provided to allow you time to redirect an existing Direct Deposit or set-up a new Direct Deposit to the account.

If you have loans at the Credit Union, you are still obligated to make the payments on them. Your loan payments will convert from payroll deduction to monthly payments when you or AMR notify the Credit Union that you have gone off payroll. Your next due date will be set approximately 30-45 days after your last FULL payroll deduction. We have several convenient ways to make future payments:

1. ACH (Direct Electronic Payment) - Through ACH you can make electronic payments directly from any financial institution to AA Credit Union. This is a convenient way to make a payment without having to write a check, pay for postage, or worry about a payment not reaching the Credit Union on a timely basis. You may pay your consumer loans on a weekly, bi-weekly, semi-monthly or monthly basis, whichever you prefer. Mortgage loans can also be made through ACH but only on a monthly basis. To sign up for ACH, simply fill out the "Agreement to Receive Funds From Another Institution" form and return it to the Credit Union. A copy of this form can be found at www.AACreditUnion.org in the online forms section.
2. Direct Deposit- If you have another source of income, you may want to consider directly depositing those funds into the Credit Union. Through written notification, the Credit Union can take your payment directly from your checking or savings account on the schedule you choose. (Mortgages can only be set up on the first of the month.)

**General Information for American Airlines Furloughed Flight Attendants
Choosing the Voluntary Travel Separation Program**

3. Transfer from AA Credit Union share or checking account - Payments for your loans can also be made directly from your AA Credit Union share or checking account via CUAcce\$\$sm, CALL-24, or through automatic transfer. To activate payment through automatic transfer simply put in writing from which account you would like the funds taken, on what dates, and to which loan you would like them applied. *Sign* the request and either fax it to (817) 963-9309 or send it to the Credit Union to the attention of Loan Servicing. After initiating automatic transfer, the funds will be deducted from your account each month. If using CUAcce\$\$ or CALL-24 you must initiate the transfer every time. (Mortgages can only be set up on the first of the month and through automatic transfer. CALL-24 and CUAcce\$\$ cannot access a mortgage loan.

4. Billing Notices - Billing notices are also available if you would like to pay by check on a monthly basis. Notices are sent out three weeks prior to payment due dates on all cash pay loans except for mortgages. Billing notices can only be sent on a monthly basis. If no other form of payment is chosen, your payment will automatically defer to billing notices.

Billing notices or statements are not required and you are obligated to make your scheduled loan payment regardless of the methodology you choose. The Credit Union will not freeze share accounts or attach a final paycheck as payment(s) on the loan(s).

Line of Credit loans, which are based on current income, might be suspended until income and/or other pertinent information can be verified. Members may visit one of our Branch Offices or contact the Phone LoAA department at (800) 533-0035, ext. 36222 if this occurs.

The Credit Union's Special Assistance Department helps members having or anticipating difficulty in fulfilling their loan payment commitments. Please feel free to contact a Special Assistance Analyst about any loan prior to or after it becomes delinquent. We will work with you during your transition period. **Should you need any further information or have any questions regarding the Credit Union, please call us at (800) 533-0035.**

**General Information for American Airlines Furloughed Flight Attendants
Choosing the Voluntary Travel Separation Program**

Section 4: General Information

Jetnet Access

You will retain limited access to Jetnet for the duration of your travel privileges. Access will include the travel pages and news and to be expanded where appropriate over time. Please continue to use your same user ID and password.

Address Change

It is your responsibility to keep the Company advised of any changes in your address. If you have Jetnet access, go to the Jetnet homepage and select Update MY Information in the Resources section. Otherwise, please send address changes to:

American Airlines HR Services
P.O. Box 9741
Providence, RI 02940-9741
FAX: (888) 891-3625

Include in your request your name, employee number, new address and old address, and a copy of your government photo ID.

Failure to maintain a current address could prevent the Company from contacting you, should it be necessary to do so. You should also keep Benefit Concepts and HealthFirst advised of address changes if you continue health coverage's through either or both of these firms as previously described.

Support for Exiting Employees (AACareers.com/Support)

As a valued member of our team, we wish you every success as you begin a new chapter in your life. We want to do everything we can to support you as you pursue new interests, goals and opportunities. That's why we've created a special Web site to serve you during this time of transition. Log on to www.aacareers.com/support for convenient access to job market news, career information and a variety of helpful services. Log on to find:

- Health and Welfare Plan documents (direct link: www.aacareers.com/ebg - no logon required)
- Financial Resources
- Career Planning
- Continuing Education
- Insurance Information
- Access to Job Boards
- Job Listings
- Information about State Employment Agencies
- Resume Assistance

Reemployment

General Information for American Airlines Furloughed Flight Attendants Choosing the Voluntary Travel Separation Program

Employees who have elected to leave the company as part of the voluntary programs waive all regular and special severance pay and any recall rights they may have. You **do not** have reinstatement/recall rights.

Employees who have elected to leave the company as part of the Voluntary Travel Separation Program may reapply to AA or another AMR subsidiary. While consideration can be given to your previous experience with the company, you will be considered as an outside candidate for jobs, and you may not apply for positions using the company's internal Careers system. However, you may apply for positions listed on the external Web site: **www.aacareers.com**.

If you are rehired, after voluntarily leaving the company, as part of the Voluntary Travel Separation Program, company policy at the time of rehire will apply with regards to seniority credit.

Disclaimer

The policies stated above apply to employees who do not accept alternate positions within AMR by their established last day worked. Additionally, this benefits summary is neither as comprehensive nor as detailed as the plan documents booklets or policy. In the event of any conflict between this summary and the terms and conditions of any particular welfare or benefit plan or policy, such plan or policy will govern. Plans and policy remain subject to change from time to time.