

American Airlines Retiree Health Reimbursement Arrangement Frequently Asked Questions

*For team members represented by the CWA-IBT Association, PAFCA and
TWU-IAM Association*

What is a retiree health reimbursement arrangement (RHRA)?

An RHRA is a notional account that team members represented by the CWA-IBT, PAFCA, and TWU-IAM along with their spouses can use for eligible health care expenses in retirement. These credits can be used for medical, dental, vision, prescription and over-the-counter drugs, post-tax health care premiums and more.

How much will go into my RHRA?

The amount of credit to an RHRA for any team member so entitled will be the value of the eligible accumulated hours in your sick leave bank as of the date of retirement multiplied by 50% of your hourly rate at retirement. You will see the account funded within two weeks of your retirement date.

How do I access my account?

You can access your RHRA by visiting Fidelity NetBenefits at netbenefits.com/aa.

You can also access your account using the free [Fidelity Health® app](#), available for download to your mobile device from the [Apple App Store](#) or [Google Play](#).

What expenses are eligible for a RHRA?

Most medical, dental, vision, and prescription and over-the-counter drug expenses as well as health care insurance premiums are eligible for reimbursement. This means you can submit claims to be reimbursed for insurance premiums you have paid for COBRA or Medicare coverage. A complete list of eligible expenses can be found on the [IRS website](#).

What expenses are not eligible for reimbursement from a RHRA?

Excluded expenses include but are not limited to life insurance, short-and long-term disability, and long-term care insurance premiums. You also cannot be reimbursed for certain health care items and services, such as cosmetic procedures, personal use toiletries, cosmetics and vitamins. A complete list of eligible expenses can be found on the [IRS website](#)

How can I access my credits?

- **Debit card** – You will be issued Fidelity debit card (NetBenefits AccessCard®), which can be used to pay for eligible expenses for you or an eligible dependent at participating merchants and service providers that accept Visa debit cards for payment. *If you already*

have a Fidelity debit card at the time of your retirement, you can use this same card to access your RHRA credits.

- **Note:** You may not pay for after-tax medical premiums with your Fidelity debit card. Rather, you can receive reimbursement for medical premiums by submitting a claim for reimbursement.
- **Pay an expense** – Visit [Fidelity NetBenefits](#) to pay an expense online. The Flexible Spending and Reimbursement Accounts page provides you with quick and easy access (select Pay for Expense to pay an eligible bill). You can also pay providers directly through the [Fidelity Health app](#).
- **Reimburse yourself** – Visit Fidelity NetBenefits to submit a manual claim for reimbursement with a reimbursement request form. To access that form, scroll to bottom of the Flexible Spending and Reimbursement Accounts page to the Forms and Information icon to download. (Instructions for submitting are on the form itself.) Once the claim has been approved, funds will be issued directly to you via check (within two weeks) or direct deposit, depending on your linked accounts and preferences. You can also submit claims through the [Fidelity Health app](#).

What kind of documentation will I need to submit for my claimed expenses?

For medical, dental, vision and prescription expenses, your documentation must include:

- Patient name.
- Date of service.
- Itemized description of services rendered or items purchased.
- Total patient responsibility.
- Provider name.

Note: An explanation of benefits (EOB) from your insurance carrier will generally provide all the above information.

For health care premiums, you can submit one of the following documents:

- Bank statement showing withdrawal for premium.
- Receipt of payment showing premium paid.
- Credit card statement showing charge for premium.
- Statement from insurance company showing premium paid.
- Social Security statement showing premiums paid for Medicare.

Review the [NetBenefits Reimbursement Accounts Services Guide](#) for more information on how to submit claims and what kind of documentation is needed.

How do I submit a claim for reimbursement?

You can reimburse yourself for eligible expenses you paid out of pocket by accessing credits on [NetBenefits](#) or on either the Fidelity NetBenefits app or the Fidelity Health app, both available from the Apple App Store and Google Play. After you log in to NetBenefits, select the Flexible Spending and Reimbursement Accounts tile. Then select Reimburse Yourself.

How will I be reimbursed?

- If you need to request reimbursement for an expense, like a medical premium, you can elect to be reimbursed by check or direct deposit.
- If you had a Fidelity health spending or reimbursement account while you were an active team member and had an existing bank account on file, you will not need to re-enter that account information.
- If you have not had a health spending or reimbursement account with Fidelity in the past, you will be defaulted to check reimbursement for any claims submitted.
 - To change to direct deposit, log on to [Fidelity NetBenefits](#), and select the Flexible Spending and Reimbursement Accounts tile, and then select Link a Bank Account.

What happens if I don't use all of the money by the end of the year?

Your RHRA is available to use until your credits are depleted. If you have money left over at the end of the year, it will still be available the following year.

What if I die before the RHRA balance has been depleted?

In the event of your death, a family member or loved one should contact the American Airlines Service Center at Fidelity at 800-354-3412 to report your death. If you have a surviving spouse or domestic partner, an account will be created for them and your RHRA balance will be transferred to that new account for their use. If you do not have a spouse or domestic partner at the time of your death, the remaining RHRA balance will be forfeited.

Is there anything else I need to know?

As an eligible recipient of this RHRA, you should be aware that retirees with a post-employment RHRA with a positive balance may not be eligible for the federal subsidies for health insurance marketplace (exchange) coverage. Generally, participation in an RHRA is one factor which could cause ineligibility to receive a federal exchange subsidy. If you have any questions regarding your qualification for marketplace (exchange) coverage, check with your personal financial or tax adviser.

Whom can I contact with additional questions?

Please call the American Airlines Service Center at Fidelity at 800-354-3412, Monday through Friday, 8:30 a.m. to 8:30 p.m. ET (excluding holidays).