

HEALTH BENEFITS

AA	APA	CONSIDERATIONS
<p><i>Highlights</i> Bring AA Pilot health coverage in line with what is standard at most companies:</p> <ul style="list-style-type: none"> • Company contribution of 75% of health insurance costs while employee contribution levels would become comparable to those of other airlines and large companies • Is similar to the proposal that has been proposed to TWU and APFA and in line with what is currently in place for all management employees 	<p><i>Highlights</i></p> <ul style="list-style-type: none"> • Eliminate monthly medical and dental premiums • Eliminate co-pays for mail order prescriptions • Increase annual dental and orthodontia coverage • Reduce deductibles and out-of-pocket maximums • Allow access to retiree medical for pilots hired after age 50 • Include same dental and vision coverage for retirees as active pilots currently enjoy 	<ul style="list-style-type: none"> • Proposals should emphasize preventive care and protect pilots against catastrophic medical costs. • Current plan was designed more than 20 years ago; AA pilots already have most costly health plans in the industry. • Most employee health plans have two reimbursement tiers to provide incentives for employees to use healthcare providers that have promised the company favorable rates. • Approximately 85% of the medical providers that pilots currently use are in the AA network. • Pilots should be able to pick the health coverage and costs that best meet their family needs and budget. • Most US workers share the cost of their healthcare coverage. • Since 2001, the cost of AA's health coverage has increased by 78%.