

**AA/TWU Mechanic & Related/Material Logistic Specialists/Maintenance Control Technicians
Q & A – Article 41 – Benefits – Retiree Medical**

Article 41 – Benefits- Retiree Medical language changes

Current Retirees:

- No changes to plans for current retirees

Current Employees 50 or older as of 12/31/10 (with either 120 months prefunding or who opted into prefunding when first eligible):

- No changes to current plans

Current Employees 49 or Younger as of 12/31/10

- Pre-65: Employees may fund Pre-65 retiree medical coverage with sick bank hours at a rate of 20 hours per month of coverage for themselves and all eligible dependents. Employee pre-funding does not apply and the Sick Leave article will be amended to accrue a maximum of 8 days per year and to change the maximum accrual to 250 days (2000 Hours). If a retiree's sick bank is insufficient to provide medical coverage until the retiree turns 65, the retiree will pay monthly premiums at the same rate as other groups that are post-funding for retiree medical coverage at that time (currently 25% of the cost).
- Post-65: Retirees will have access to a guaranteed issue Medicare supplement plan with no company subsidy.
- Employer prefunding contributions will cease at date of signing.
 - Eliminate the provision providing a \$25 per-sick-day payout upon retirement
 - Under both options, the plan design will be the same as management, which includes preventive care in-network
- Increase medical life-time maximum from \$300,000 to \$500,000
- Employees who are less than age 44 as of 12/31/2010 will have the option to roll the prefunding refund into a 401(k) account or take a cash payout- those electing cash payouts they will be received by December 15, 2010.
- Employees who are 45, 46, 47, 48 or 49 years of age as of 12/31/10 will have the same options as outlined above or the option to not receive a prefunding refund and have sick leave credits added to the employee's existing sick leave bank, at the time of retirement, for retiree medical as follows:

Age 49 as of 12/31/10:	840 hours of sick leave credits
Age 48 as of 12/31/10:	720 hours of sick leave credits
Age 47 as of 12/31/10:	630 hours of sick leave credits
Age 46 as of 12/31/10:	540 hours of sick leave credits
Age 45 as of 12/31/10:	480 hours of sick leave credits
- At the time of retirement, the company will look back at the employee's sick leave usage since 5/5/2010 and will reinstate to the sick bank, those paid sick hours utilized as part of any single illness or injury that used forty-five (45) consecutive workdays or more of sick time.

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New Hires

- Pre-65: New hires may fund Pre-65 retiree medical coverage with sick bank hours at a rate of 20 hours per month of coverage for themselves and all eligible dependents. Employee pre-funding does not apply and the Sick Leave article will be amended to accrue a maximum of 8 days per year and to change the maximum accrual to 250 days. If a retiree's sick bank is insufficient to provide medical coverage until the retiree turns 65, the retiree will pay monthly premiums, actuarially based on family status and age bands at the retiree's expense.
- Post-65: Retirees will have access to a guaranteed issue Medicare supplement plan with no company subsidy.
- Create a joint committee to explore the feasibility of a Voluntary Employee Beneficiary Association (VEBA) Trust for Retiree Medical to be administered by the TWU.
- The union and company will enter into a side letter to address the sick leave conversion method for SJU employees.

Questions on Benefit language changes:

Q. What is the average retirement age for the TWU?

A. The average retirement age of all TWU-represented employees is approximately 61.

Q. How many years of service do most TWU-represented employees have when they retire?

A. The average years of service for TWU-represented employees at retirement is 28 years.

Q. How much sick time is in the average mechanic's sick bank?

A. The average Title I and Title II TWU-represented employee has around 540 hours of sick time.

Q. How many Title I and Title II employees are age 50 and older, and how many are younger than 50 as of 12/31/2010?

A.	<u>50 or older</u>	<u>Less than 50</u>
Title I and II	52.3%	47.7%
Stores	53.8%	46.2%
Tech Specs	47.7%	52.3%

Q. Why was the age 50 used?

A. It seemed like an appropriate break point since we have the 50-55 age rule. Employees younger than 50 are not currently eligible for retirement, and this age provides sufficient time for an employee to prepare for the transition to the new sick leave funding plan.

Q. What date will be used to determine the 49/50 age?

A. Your eligibility will be determined as of 12/31/2010.

Q. Will the other union-represented workgroups receive the same changes to their coverage?

A. This retiree medical plan is currently exclusive to the three TWU-represented workgroups that have reached tentative agreements. Retiree medical benefits are contractual for unionized employees and American is still negotiating with other workgroups.

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Current Employees Age 50 or Older (as of 12/31/2010)

Q. Does the \$25 per sick day pay out still apply at retirement for the age 50 and older employees?

A. Yes, as is the case today, employees age 50 and over will be eligible for the \$25 per sick day pay out at retirement.

Q. If I am age 50 or older and am not prefunding, will I default to the new 49 and under plan?

A. No, you will not default to the new 49 and under plan, and will continue to not be eligible for retiree medical.

Q. What retiree medical option would a current employee who is 50 or older who has not prefunded, and did not prefund when first eligible, have?

A. If you are 50 or older and have not prefunded, you would remain part of the prefunding population. If you waived prefunding when first eligible, you may reinstate the prefunding option and would be subject to the reinstatement eligibility that requires a \$250 administrative fee and your prefunding rates at the Table 2 rates to be eligible for retiree medical at retirement.

Q. What happens to current employees age 50 or older who have not prefunded for 10 years, but have prefunded since they were first eligible?

A. If you are 50 or older and have not prefunded for 10 years, you will continue to prefund until reaching at least 10 years before you are eligible for retiree medical.

Q. Can 50 and older opt out of the current plan?

A. Yes, you could stop prefunding and opt out of the current plan, but you would waive your rights to company-paid retiree medical benefits. You would not be eligible to receive your prefunding balance until you leave the company, which is the same policy as is in place today. Review the current language in Article 41.M.9.

Q. Why are employees under 50 with 20 plus years of prefunding losing it and employees that have 10 years but are over 50 keeping prefunding?

A. This was a mutually agreed solution to the retiree healthcare proposals. And, those under 50 will not lose their prefunding – they will have several options to refund their balances or roll it over into other benefits (described below).

Q. I am 50+ and did not prefund when first eligible but have begun to since last year. What happens to my prefunding requirements when I retire if I have not funded the plan for ten years?

A. Your prefunding requirements are governed by Article 41(m) of the current AA/TWU Mechanic and related agreement. Article 41(m) requires 10 continuous years of prefunding in order to be eligible for retiree medical at the time you choose to retire. If you have not prefunded for 10 continuous years, you are not eligible for coverage.

Age 50 or Older: Employee Prefunding

Q. Why is the prefunding determined by age and not seniority?

A. Prefunding tables were negotiated in a prior collective bargaining agreement. Employees hired on or before 12/31/1989 were included in a flat prefunding rate (Table 1); employees hired on or after 1/1/1990 pay prefunding rates based on Table 2 rates which are based on age. Employees in Table

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1 prefunding who decide to waive prefunding for retiree medical can begin prefunding for retiree medical but would enter as a new participant in the Table 2 prefunding rates.

Q. What is the actual cost of prefunding monthly for the employee? For American?

A. There are two tables for which employees pay monthly prefunding contributions: Table 1 contributions for 2010 is \$15.68, Table 2 contributions for 2010 vary based on age at time prefunding began. The Company matches each employee’s monthly prefunding rate.

Current Employees Age 49 or Younger (as of 12/31/2010)

Q. Why was 20 hours chosen as the amount of sick bank hours needed to cover a month of retiree medical?

A. After reviewing the average age of retirement and the average sick bank of our TWU-represented employees, it was determined 20 hours was a reasonable amount.

The original intent of the sick bank conversion was to provide coverage for five years, given that the average TWU-represented employee retires at age 61 and therefore would need 4-5 years of coverage before becoming Medicare eligible at age 65. The tentative agreement also increases the sick leave accrual rate and the maximum sick leave accumulation to help this effort.

Here’s a look at how the sick bank trade would work for three different employees, retiring at different ages, with varying sick bank balances:

Age today	Sick bank today	Projected retirement age	Max add'l sick time gained with new accrual rate (8 days, or 64 hours per year)	Sick Bank at retirement	Months of Pre-65 Retiree Medical (at 20 hours of sick time per month)
49	400	61	768 (64 hrs/yr x 12 yrs)	1,168	4 years with 208 hours left over
45	340	60	960 (64 hrs/yr x 15 yrs)	1,300	5 years with 100 hours left over
42	200	60	1,152 (64 hrs/yr x 18 yrs)	1,352	5 years with 152 hours left over

The average age of retirement for the TWU-represented employees is approximately 61.

Q. Will I be able to check how much sick time I have prior to retiring? If so, where do I get this information?

A. Yes, you may look at your sick time on Jetnet at: Policies & Procedures → LOA/FMLA Leave Center (Left Navigation Bar) → Sick Time (Located on middle of page)

Q. Are there other airlines that have a similar plan using sick time to pay for retiree medical benefits?

A. American looked at the sick bank conversion programs available at Southwest and Continental, both of which have sick conversion options for pre-65 retiree medical coverage. However, keep in mind Southwest’s mechanics can’t use sick conversion for retiree medical unless they are at least 60 years old. The tentative American sick conversion plan would allow you to begin using the sick conversion for retiree medical as early as age 55. If your sick time could not cover all of your pre-65 coverage, once you ran out of sick time, you would pay a monthly premium that is the same as other groups that are post funding for retiree medical coverage, which today is \$110 per person per month. At Southwest, if you do not have enough sick time to cover all of your pre-65 coverage, the retiree must pay 100% of the cost.

Q. How many years am I eligible for retiree medical?

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- A. The proposed tentative sick conversion plan would allow you to begin using the sick conversion for retiree medical as early as age 55. (If you're sick time could not cover all of your pre-65 coverage, once you ran out of sick time, you would pay a monthly premium that is the same as other groups that are post funding for retiree medical coverage, which today is \$110 per person per month.)
- Q. If you are able to max out at 2,000 hours and you retire when you are first eligible, the 2,000 hour cap would only cover you for 8 years and 4 months, leaving a gap of 20 months before you were Medicare eligible. Why is that?**
- A. American looked at the average age of retirement for TWU-represented employees, which is 61, and determined the 2,000 max sick hours was enough to cover most employees' Pre-65 coverage. 960 sick hours would be needed to cover four years of Pre-65 coverage.
- Q. If I have sick time left over after using it to cover my Pre-65 coverage, do I get money for the unused sick time?**
- A. No, due to federal tax laws around deferred compensation, if American provided the option to choose between a sick time payout and retiree medical coverage, it would make the retiree medical coverage taxable for our employees. Today, it is a non-taxable benefit.
- Q. If I retire at 65 or older and I have sick time left, do I get money for my unused sick time?**
- A. No, see answer above. However, if your spouse is still under age 65, you can fund retiree medical for them until they turn 65 with your sick time.
- Q. What will the new plan design be like?**
- A. The plan design will be the same as today's retiree medical for the TWU, with the added benefits of a network and preventive care. The plan will now cover the same preventive care at in-network doctors that they are accustomed to under the POS and RPOS plan coverage.

By adding a network, retirees will benefit from greater discounts on services from medical providers within the network. By going to doctors in-network, the plan design remains as is today, that is an 80/20 plan, same deductibles \$150/400, etc. Out-of-network services will be covered at 60%, still subject to usual and prevailing rates as they are today. All other contractual plan design terms and conditions remain the same.

- Q. What determines the value of the sick time and what would it cost to purchase a similar retiree medical plan on the outside?**
- A. Currently the availability for a Pre-65 retiree medical option on the open market is very limited and cost to purchase Pre-65 retiree medical would be based on many variables including where you live, your age at time of coverage, current health status, and type of coverage you are purchasing. In 2008, *USA Today* quoted that people in their 60s who were not yet Medicare eligible were typically paying in excess of \$900 per month for family coverage.
- Q. Is the sick bank going to help with prefunding if you have an injury or illness that has depleted your current sick time and you are 49 years old?**
- A. If you do not have enough sick bank hours to cover your portion of the monthly contributions for Pre-65 retiree medical at the time you retire, once your sick bank runs out, you will only be responsible for a portion of the cost that is the same as those workgroups currently post-funding Pre-65 retiree medical. The current monthly contributions for 2010 Pre-65 retiree medical is \$110 per person.

However, at the time of retirement, the company will look back at your time on payroll since 5/5/2010, and if there are any occurrences of illness or injury that used **45 or more consecutive days of sick time**, the company will replenish those sick days, which then can be used toward your sick conversion for retiree medical coverage.

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Q. If I exceed 45 days out on the same injury or illness, but the time taken is not consecutive (e.g. cancer treatments, same injury) will I be credited back all sick hours used?

A. We will evaluate those situations on a case-by-case basis.

Q. If I am out on an injury 45 days or more, but I use partial sick days due to workers compensation payments, will I be credited my sick hours back for the time out on the injury?

A. Yes, you will be credited back for the sick hours you take.

Q. If I am out on sick leave and it is due to a Maternity Leave will I be able to have my sick days replenished if it is more than 45 consecutive days of sick utilization?

A. As long as the absence meets the basic criteria of 45 or more consecutive days of sick use after 5/5/2010, then the sick days utilized will be replenished at the time of retirement. The reason for the absence does not determine if your sick days will be replenished, so long as the 45-day criteria is met.

Q. If I am age 49 or younger and choose not to take the new retiree medical plan at retirement, what happens to my sick time?

A. Due to federal tax laws around deferred compensation, American will not be able to provide the option to choose between a sick time payout and retiree medical coverage, as it would make the retiree medical coverage taxable for our employees. Today, it is a non-taxable benefit.

Age 49 or Younger: If I Run Out of Sick Time

Q. If I don't have enough sick time to provide for retiree medical benefits until age 65, what will I pay?

A. If a retiree's sick time is exhausted before turning 65, the retiree will pay a portion of the monthly premium that is the same as other groups that are post-funding for retiree medical coverage (management, support staff). The current post-funding contribution is \$110 per month per person.

Q. Why is there a cap on sick time?

A. In looking at other labor agreements across the industry, most have a limitation on the number of sick days that can be accumulated. They vary in number, but do have a set cap. The Company and the TWU recognized the need to increase the current annual accrual rate and the maximum accumulation amount, so as to provide a greater number of months of retiree medical coverage.

Age 49 or Younger: Retiree Medical Coverage for Spouses and Dependent Children

Q. If I reach age 65 but my spouse is not yet age 65, can I use sick time to provide for my spouse's coverage until he or she reaches age 65?

A. Yes, if you still have sick time left.

Q. If my spouse is not yet age 65 and I've exhausted my sick time, what happens?

A. If you have exhausted your sick bank, you can pay the same amount of monthly premium that management pays, which right now is \$110 per month per person, until your spouse turns 65.

Q. If I pass away and my spouse is not yet age 65, could my sick time provide for my spouse's coverage until he or she reaches age 65?

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A. Yes, your sick time can be used to pay your spouse's coverage. Eligibility for surviving spouses will be the same as outlined in the plan document.

Q. If I pass away and my spouse is not yet age 65, what happens if I don't have sick time?

A. The spouse will be eligible for coverage at post-funding rates until age 65, which today is \$110 per month per person. Eligibility for surviving spouses will be the same as outlined in the plan document.

Q. I am an employee who at the time of retirement was single. I subsequently get married. What coverage does my spouse have and how is it paid for?

A. You are still eligible to add a spouse through a qualified life event, and all the normal provisions would apply.

Q. When the employee's wife is under age 65 and the employee is under 65 what happens to their supplemental medical?

A. The AA Supplemental Medical benefit is a non-contractual supplemental medical benefit and is designed to supplement an AA medical plan. Under the current Supplemental Medical benefit, as long as the employee or wife has AA retiree medical coverage, the supplemental medical will apply until age 65.

Age 49 or Younger: Sick Hour to Medical Cost Evaluation

Q. What will be used to determine if an adjustment to the sick conversion is necessary or for how much?

A. The company will evaluate the sick hour credit to medical cost ratio every three years and will review their findings with the TWU.

Q. Does this have to be agreed to by the Intl TWU before it would be adjusted?

A. The Company will evaluate the sick hour credit to medical cost ratio every three years and will review with the TWU and must reach an understanding prior to any adjustment of the sick hour credits required for one month of coverage for future retirements.

Q. If the number of sick hours required changes after I have retired, will I be responsible for the new number of hours necessary?

A. No, changes would only be applied to new retirees. Retirees already using the benefit will not be affected.

Q. If the number of sick hours of 20 hours per month is adjusted such that it requires a greater number of sick hours per month to pay for retiree medical coverage, will the annual sick time accrual change as well?

A. The annual sick time accrual is a negotiated item, so it is subject to the bargaining process.

Q. Can the number of sick hours per month ever be adjusted so that a fewer number of hours is required?

A. The number of sick hours per month can be adjusted up or down, depending on the cost to provide retiree healthcare.

Age 49 or Younger: Post-65 Coverage

Q. What is a Medigap plan?

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A. Medigap is another term for Medicare supplement plans. There are a number of options available to American's retirees, all of which are "guaranteed issue," meaning anyone will be eligible, regardless of medical history or condition.

Q. Who offers a Medicare supplement and what are the monthly premium costs?

A. Medicare supplements are offered by numerous insurance companies. Should you choose to go through United Healthcare, they offer a dedicated phone line for American's retirees. The Medicare supplement plans offered by them provide more choices, flexibility and coverage than under the current Post-65 American plan.

Q. What are the monthly premium costs for a Medicare supplement?

A. For 2010, the national average monthly payment for Medicare supplement coverage ranges from \$81 to \$183 per person, depending on the plan and coverage level selected.

Q. Do I have to purchase a Medicare supplement at age 65 or when I become Medicare eligible?

A. No, you do not have to purchase a Medicare supplement plan at age 65, but you may be subject to a penalty based on age if you decide to purchase it at a later time.

Q. What happens to Supplemental Medical when I turn 65?

A. Supplemental Medical requires an underlying AA plan. As a retiree, you would no longer be enrolled in an AA plan when you turn 65, so Supplemental Medical would not apply.

Q. What happens to my Supplemental Coverage for my wife if I turn 65 and she is still under 65?

A. The AA Supplemental Medical benefit is a non-contractual supplemental medical benefit and is designed to supplement an AA medical plan. Under the current Supplemental Medical benefit, as long as the wife has AA retiree medical coverage, the supplemental medical will apply until age 65 for her.

Age 49 or Younger: Employer Prefunding Contributions

Q. What happens to the employer contributions that are already in the trust?

A. The funds in the trust will continue to pay retiree medical claims, pursuant to the terms of the trust.

Age 49 or Younger: Employee Prefunding Balances

Q. When will my prefunding balance be refunded?

A. Prefunding balances will be refunded by 12/15/2010.

Q. What type of options will I have for my prefunding balance?

A. For employees, who are under age 45 as of 12/31/2010, you will have the option to roll the prefunding refund into a JP Morgan after-tax 401(k), or take a cash payout.

If you are 45-49 years of age as of 12/31/10, you will have the same options to roll into a 401(k) or take a cash payout, or you can choose to not receive a prefunding refund and instead have more sick leave credits added to your existing sick leave bank at the time of retirement, to be used for retiree medical only. The credits will be given as follows:

Age 49 as of 12/31/10:	840 hours of sick leave credits (3.5 years of coverage)
Age 48 as of 12/31/10:	720 hours of sick leave credits (3.0 years of coverage)
Age 47 as of 12/31/10:	630 hours of sick leave credits (2.6 years of coverage)

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Age 46 as of 12/31/10: 540 hours of sick leave credits (2.3 years of coverage)

Age 45 as of 12/31/10: 480 hours of sick leave credits (2.0 years of coverage)

The sick leave credit conversion is subject to legal and tax review. The deadline date for choosing which option you want to select will be determined soon.

Q. What was the methodology used to offer sick time credits to those age 45-49?

A. In looking at the average sick leave balance specifically for those TWU-represented employees age 45-49 and factoring in the time they have until reaching 61, the average age of retirement, the additional sick leave credit table was created to help these employees fund retiree medical with the sick bank conversion up to age 65.

Q. What happens to my prefunding if I don't notify the company of my decision to buy the sick leave credits, roll to 401k or cash out?

A. The employee will receive a cash payout.

Q. I am 48 years of age as of 12/31/201 and I opt to roll my prefunding refund into a 401(k). At my retirement date, can I use that refund money to get sick leave credits?

A. No, once you have received your prefunding refund, either in the form of a rollover to a 401(k) or a cash payout, you are no longer eligible for the additional sick leave credits at the time of retirement.

Q. If I elect to take the sick leave credits in lieu of my prefunding refund, do those credits count against my 2000 hour cap outlined in Article 34?

A. No, the sick leave credits received in lieu of the prefunding refund are in addition to the 2000 hour cap.

Q. If I take the sick leave credits, can I use those hours for a sick occurrence or are they specifically for retiree medical coverage?

A. The sick leave credits will be added to the sick leave bank at the time of retirement and will be used exclusively for retiree medical coverage.

Q. How can I find out what my prefunding balance is?

A. American will be providing an online tool that will include your prefunding balance as of 5/31/2010, which will include investment earnings through this date. Future investment experience will be applied to the refunds. All applicable taxes will be applied to the investment earnings portion of your refund.

Q. What was the average interest earned on the funds in the prefunding trust and how does that translate to my account interest earnings?

A. The average interest for a TWU-represented employee the past five years was \$146.85. For 2009, the investment return for the fund was 24%.

Q. Will the prefunding refund be a check or direct deposit?

A. The prefunding refund will be made in the form of a check from JPMorgan.

Age 49 or Younger: Sick Day Payout

Q. Why is this being eliminated?

A. The option to choose between a sick time payout and retiree medical coverage would make the retiree medical coverage taxable for our employees. Today, it is a non-taxable benefit.

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Age 49 or Younger: Preventive Care

Q. Can you explain this or provide some examples of what preventive care in network is?

A. This works the same as a Point of Service plan. While this is not included in the current TWU retiree medical plan, it will be included in the tentatively agreed to retiree medical plan. Preventive care covers items like annual exams, mammograms, colonoscopies, vaccines, etc.

Age 49 or Younger: Medical Maximums

Q. Is the Lifetime Medical Max increase from \$300,000 to \$500,000 for all employees? Does it include current retirees? Does it include those that will have to post fund?

A. This change will apply only to employees younger than age 50 at 12/31/2010.

New Hires

Q. What is the main difference between the 49 and under plan for current employees and what American will offer new hires?

A. American will continue to offer access, and once new hires run out of sick time, they will pay 100% of the premium coverage. This is the same as what is offered at Southwest and Continental.

Q. What is the effective date for the eligibility for new hires?

A. New hires will be eligible on 12/31/2010.

Q. If I leave the company using the current 50/55 rule and I am 51 how can I pay for retiree medical until I reach 55?

A. If you leave under the 50/55 rule, you do not have retiree medical coverage until you reach age 55.

Non Contractual Plans – Information only

Q. Will the Retiree Point-of-Service (RPOS) voluntary medical option for those that will be post-funding their medical retirement be in the contract language? The current options are RPOS and Retiree Standard Medical Plan (RSMP).

A. Nothing is changing for the RPOS. It remains a voluntary plan with monthly premiums due. Today, a retiree may choose to enroll in the RPOS, pay monthly premiums, and receive a prefunding refund. Similarly the sick bank conversion does not apply to the RPOS. A retiree may elect the RPOS retiree medical option but would pay for this option through a monthly post-funding contribution regardless of sick bank balance. The current monthly contribution for the RPOS is \$140 per person.

All retirees, including the age 50 and older future retirees, may elect the RPOS voluntary medical option, however, if you are a prefunded retiree today, you would be refunded your prefunding and become a post-funding retiree. You would remain a post-funded retiree for the duration of your retiree medical eligibility, even if you choose to return to the RSMP medical option.