

US Airways vs. American Airlines -- Health Care

At US Airways your monthly contributions for health care are substantially less for comparable or better coverage.

Least Comprehensive Plans		US (CDHP)	AA (Core)
Annual Employee Contributions (Single / +Spouse / +Child(ren) / Family)	Full-Time	\$194 / \$388 / \$377 / \$626	\$726 / \$1,887 / \$1,306 / \$2,540
	Part-Time	\$194 / \$776 / \$755 / \$1,311	
What You will Pay Before Plan Kicks In (Single / Family) Deductibles minus Employer Health Account Contributions		\$750 / \$1,500	\$2,000 / \$4,000
Primary Care Doctor Visit		20%	30%
Coinsurance Rate		20%	30%
Most You'll Pay Out-of-Pocket for Medical Expenses (Single / Family)*		\$3,500 / \$7,000	\$6,000 / \$12,000
Generic Drugs (Retail; Mail Order)		\$5; \$10	30% of cost with no max
* Copays do not apply to the out-of-pocket maximum for either plan.			
Note: American Airlines also offers an additional \$250 / \$500 in "wellness incentive" payments for workers who submit to health assessments, biometric screenings, and health coaching sessions. These payments are not included.			

Middle Plans		US (PPO 80/20)	AA (Standard)
Annual Employee Contributions (Single / +Spouse / +Child(ren) / Family)	Full-Time	\$314 / \$628 / \$611 / \$1,061	\$941 / \$2,445 / \$1,693 / \$3,292
	Part-Time	\$314 / \$1,256 / \$1,222 / \$2,122	
What You will Pay Before Plan Kicks In (Single / Family) Deductibles minus Employer Health Account Contributions		\$450 / \$900	\$400 / \$1,500
Primary Care Doctor Visit		\$25	\$30
Coinsurance Rate		20%	20%
Most You'll Pay Out-of-Pocket for Medical Expenses (Single / Family)*		\$3,000 / \$6,000	\$2,400 / \$6,500
Generic Drugs (Retail; Mail Order)		\$15; \$30	\$10-\$40; \$5-\$80
* Copays do not apply to the out-of-pocket maximum for either plan.			
Note: American Airlines also offers an additional \$250 / \$500 in "wellness incentive" payments for workers who submit to health assessments, biometric screenings, and health coaching sessions. These payments are not included.			

Comprehensive Plans		US (PPO 90/10)	AA (Value)
Annual Employee Contributions (Single / +Spouse / +Child(ren) / Family)	Full-Time	\$851 / \$1,702 / \$1,656 / \$2,881	\$1,497 / \$3,893 / \$2,695 / \$5,240
	Part-Time	\$851 / \$3,404 / \$3,312 / \$5,762	
What You will Pay Before Plan Kicks In (Single / Family) Deductibles minus Employer Health Account Contributions		\$225 / \$450	\$300 / \$900
Primary Care Doctor Visit		\$25	\$20
Coinsurance Rate		10%	20%
Most You'll Pay Out-of-Pocket for Medical Expenses (Single / Family)*		\$1,500 / \$3,000	\$2,300 / \$5,900
Generic Drugs (Retail; Mail Order)		\$15; \$30	\$10; \$0 - \$80
* Copays do not apply to the out-of-pocket maximum for either plan.			
Note: American Airlines also offers an additional \$250 / \$500 in "wellness incentive" payments for workers who submit to health assessments, biometric screenings, and health coaching sessions. These payments are not included.			

The workers at US Airways have fought to maintain a 100% health plan option which charges you nothing for hospital procedures and expensive medical tests. Copays between \$25 and \$40 are charged for other common services.

Most Comprehensive Plans		US (PPO 100/0)	AA (___)
Annual Employee Contributions (Single / +Spouse / +Child(ren) / Family)	Full-Time	\$1,831 / \$3,653 / \$3,597 / \$6,255	No Comparison
	Part-Time	\$1,831 / \$7,306 / \$7,194 / \$12,510	
What You will Pay Before Plan Kicks In (Single / Family) Deductibles minus Employer Health Account Contributions		\$225 / \$450	
Primary Care Doctor Visit		\$25	
Coinsurance Rate		0%	
Most You'll Pay Out-of-Pocket for Medical Expenses (Single / Family)*		\$225 / \$450	
Generic Drugs (Retail; Mail Order)		\$15; \$30	
* Copays do not apply to the out-of-pocket maximum.			