

Joyce A Mueller 526 Laramie Trail Cincinnati, Ohio 45215

Dear Judge Lane,

I recognize the need to make drastic and painful cuts to return American Airlines to profitability.

To what degree should some individuals take responsibility for contributing to the situation the Airline now faces?

Most of us had no input in the policies that impacted the current state of profitability, we just implemented the rules and guidelines established by top management and the Board of Directors.

Is it reasonable to expect more from those directly responsible and less from those just doing their jobs, especially those at the lower levels who may not be as financially sound as those at the top?

Is it realistic to expect any one group to go virtually unscathed?

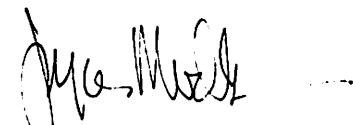
Retirees made decisions based on circumstances that have dramatically changed.

I ask that you thoughtfully consider the overall impact of your ruling not just basing it on the ease of removing a line item from the budget.

I ask that you help the retiree retain a portion of their medical benefits and pension to the degree that you can.

I have enclosed other letters addressing this issue to Mr. Horton at American and to my congressmen that expand on my concerns.

Thank you for all the help you can give.



Joyce Mueller

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Dear Mr. Horton,

I applaud Americans past attempts to avoid bankruptcy but, alas, to no avail.

All constituencies are fighting to keep as much as possible.

As a reservations retiree, my view is perhaps a little jaded. We see those 6/7 figure salaries on the top and the generous Board of Directors compensation and resent how easily we are cut – rightly or wrongly. Since no details have been announced its easy to make the wrong assumptions – especially those of us who are under 62 and retired early due to an office closing and face not only the loss of pension income but a big added Health Care expense as well.

I had hoped (wishful thinking?) that somehow we could have kept the retiree medical that we had prefunded but pay a greater portion while also keeping some of our pension. The recent edicts from Washington about what Insurance companies must cover free of charge weighs heavily on me and I worry that the worst case scenario will come to pass.

The perception is that you and your board members have the financial wear-with-all to absorb a greater cut but will not; that those of us at the lowest level will be hardest hit. Even though there were outside forces at play it was top management and the Board that set the policies and bears the biggest responsibility. Should they not be held accountable? But it may be asking too much for top management and the Board to self sacrifice to help those less fortunate, which in itself is unfortunate.

I pray that what is presented to Judge Lane will retain some of all our retiree benefits. We do not mind a shared sacrifice but we would prefer not to be taken advantage of.

Thank you for listening to my views.

Joyce Mueller

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Have you considered increasing the employee confirmed travel from ID20 to ID25 or ID30?  
Have you considered higher co-pays, deductibles and a 70/30 percentage instead of 80/20?  
Have you considered eliminating the 25years Domestic free travel replacing it with an employee only, once a year A level priority boarding pass (A25?) but still paying the applicable service charge?

The President has just exponentially added to my stress level. He has all but assured that I will lose my retiree health care.

How can the President mandate what a company will sell, for how much and where?

Now Insurance companies **must** provide services at no cost to the consumer **but** nothing is without cost. Someone will pay. Why must I pay for services I do not need and will never use? Why can I not choose what I need and just pay for that?

Just because there is no need for the church (or company) to directly offer health care, if they contract with an insurance company they will still be paying for services they may not chose to cover and the cost of that insurance will likely increase. Will this lead to more organizations opting to pay a fine instead of insurance?

This brings me to my circumstances.

On August 2008 American Airlines closed its reservation office in Cincinnati. At that time my little pension, my company retiree health care and investment income was adequate. I was 55 years old.

Now I have a part time job **but** my interest income has declined by about 30% and I anticipate increased taxes on that interest and my investment income.

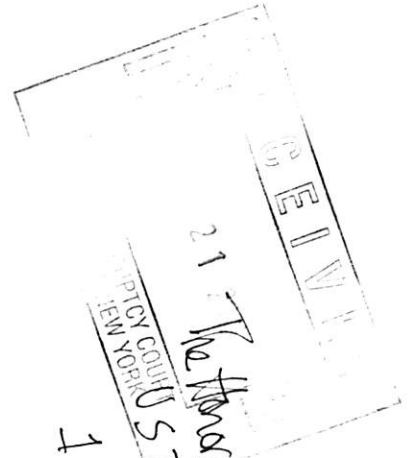
On top of this American Airlines has declared Chapter 11 bankruptcy with the distinct possibility that the company will dissolve its pension and medical benefits. In light of today's 'accommodation' by the President I fear my hopes of retaining my health care albeit with increased costs to me will soon become fruitless.

Good intentions are not always the best solution. Forcing Insurance companies to provide universal services will only add to the financial burdens of the Middle Class. This is not the hope and change we anticipated.

Please do all you can to stop the government from telling me how to live my life and what I can or cannot purchase. Do not let the President's compassion for women force me, a woman, out of basic health care.

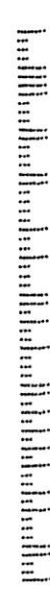
Joyce Mueller  
10Feb12

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to Lawrence  
4/2/12



21 The Honorable Sean Lane  
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