

**Benefits Resource Guide 2019 Addendum for
The Airline Technicians
And
Related Employees
And
Flight Simulator Technicians
And
Related Employees
In the Service of
United Airlines
As Represented By
The International Brotherhood of Teamsters**



Dear Brothers and Sisters,

The International Brotherhood of Teamsters Benefit committee has created this “Benefits Book Addendum 2019” to assist you in understanding your negotiated benefits and to provide you with a quick-reference, user-friendly, document. Benefits have become more complex and are an important part of your total compensation. Employee benefits, negotiated for you by your Union, are part of your total compensation package. These benefits include retirement, medical, dental, long-term disability, sick leave, retiree health account, life insurance, flexible spending accounts, and survivor benefits.

Please keep in mind that this “Benefits Book Addendum 2019” is intended to provide only a general summary of your benefits and does not address every individual situation. The Technicians Agreement and various plan documents provide in detail the terms and conditions that apply to your benefits. This Benefits Book is not an official plan document; therefore, if there is any conflict between the terms of the official plan documents and the terms of this Benefit Book, the official plan documents will govern. Additionally, this “Benefits Book” does not constitute legal, tax, investment, or other advice to any individual.

Fraternally,
International Brotherhood of Teamsters Benefit committee

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TABLE OF CONTENTS

Long Term Disability.....4
Life and accident Insurance.....4
Medical.....5
Dental.....6

Long Term Disability Insurance Technicians Agreement Article 16

Long Term Disability coverage is suspended when an employee is placed on a no pay, inactive status. Once reinstated LTD benefits will be available.

Our **LTD insurance will now be provided by Prudential**. If you currently have LTD coverage through MetLife and do not make an LTD election during Annual Enrollment you will be enrolled into your current coverage level with Prudential beginning January 1, 2019.

Transitioning to Prudential for LTD If you currently have LTD coverage through MetLife and do not make an LTD election during Annual Enrollment you will be enrolled into your current coverage level with Prudential beginning January 1, 2019. If you do not currently have LTD insurance through United, you will have a one-time opportunity to enroll in coverage without providing Evidence of Insurability (EOI). After this enrollment period, any new LTD coverage you elect may require EOI.

You can call Prudential at 1-800-842-1718

Life and Accident Benefits Article 10 Leave of absence

Life and Accident Insurance – If on a paid status, current life and accident insurance coverage is unaffected. Unless otherwise specified by the terms of the plan or required by law, if on an unpaid status, the employees continue all or a portion of their current life and accident insurance coverage if so allowed by the individual life insurance company provider. The Company shall provide written notice regarding the employee's continuation responsibility and contact information for the life insurance provider at the time the employee commence an unpaid status. Continuation will be at the employee's expense and must be arranged by the employee directly with the individual insurance company. The premiums for life and accident insurance continuation will be based on conversion rates.

Conversion

The employee has the right to convert the policy. Under both the full conversion and the limited conversion right, you may convert your insurance to any type of individual policy of life insurance then customarily issued by the insurance carrier for the purposes of conversion, **except term insurance**

For example: If an employee goes on Extended Illness Status (EIS) the Company paid Term life insurance will cease at the end of the month EIS commenced. The employee will then have the right to convert from Company paid Term Life Insurance to employee paid Whole life Insurance

Medical

New medical plan options, more choices

You now have more choices when it comes to your medical insurance. For 2019, we're adding **three new Exclusive Provider Organization (EPO) medical plan options:**

Silver EPO (\$1,000 deductible)

Gold EPO (\$500 deductible)

Platinum EPO (\$250 deductible)

EPO plans have a national network of providers, but provide no coverage for out-of-network services. So, be sure all of your providers are in the EPO network if you select one of these plans.

With the addition of the new EPO plans, **the Build Your Own (BYO) medical plans will no longer be available.** If you are currently enrolled in one of the BYO plans and do not select a medical plan for 2019 during Annual Enrollment, you will automatically be enrolled in the following:

Current BYO Plan

\$1,000 deductible, 90% co-insurance, \$25 PCP co-pay

\$1,000 deductible, 80% co-insurance, \$25 PCP co-pay

\$500 deductible, 90% co-insurance, \$25 PCP co-pay

\$500 deductible, 80% co-insurance, \$25 PCP co-pay

\$0 deductible, 90% co-insurance, \$25 PCP co-pay

\$0 deductible, 80% co-insurance, \$25 PCP co-pay

New Plan

Silver EPO \$1,000 deductible

Gold EPO \$500 deductible

Platinum EPO \$250 deductible

Updating the Healthy Advantage HSA

The most you'll have to pay for covered medical expenses in the Healthy Advantage HSA during the year—your out-of-pocket maximum—is decreasing for 2019 (see page 16). Once you meet the out-of-pocket maximum, the plan pays 100% of any additional eligible expenses for that plan year. Remember, the plan shares the cost of medical expenses once you meet your deductible but before you meet your out-of-pocket maximum.

We're also updating how the Healthy Advantage HSA plan pays for family coverage. For 2019, once expenses for one person or any combination of covered family members reaches the family out-of-pocket maximum, the plan will pay 100% of covered expenses for all covered family members for the rest of the plan year.

Simplifying our prescription drug coverage

We've updated our prescription benefits so that **all of our medical plans now fall under one of two covered drug lists**. There may be slight cost or coverage differences between the two drug lists, so it's important to review the Rx lists on YBR, or contact CVS/Caremark directly, when evaluating your options to best fit your needs.

Select Rx drug list

Healthy Rewards PPO
Healthy Advantage HSA
\$350 PPO
\$750 PPO
\$1,250 PPO
Bronze EPO
Silver EPO
Gold EPO
Platinum EPO

Core/Traditional Rx drug list

Core PPO
Traditional Medical PPO
Core HDHP
Core EPO

Dental

Partnering with Cigna to enhance our dental plan options

We've updated our dental plan options to give you more choice, a broader network, and better online access and tools. Our dental insurance will now be offered through Cigna with the following options for coverage:

Cigna Preventive PPO — new for 2019

Cigna Premium PPO — new for 2019

Cigna Core/Traditional PPO — same plan as today, but now offered through Cigna

Cigna Dental HMO — updated plan design for 2019 compared to the Aetna DHMO offered today

You can call Cigna at 1-800-564-7642