



## Frequently Asked Questions (FAQs) - Vol. 2, November 6, 2015 Closeout Proposal – IBT Technicians & Related

These FAQs address some of the questions being asked by IBT Technicians and Related co-workers. We know there are many more questions out there, and we encourage you to ask your leaders or send your questions to [IBTnegotiationsFAQ@united.com](mailto:IBTnegotiationsFAQ@united.com). We'll publish additional FAQs to update you on these additional questions and answers.

**Q1: Where can I go to get more information on Team Care?**

A1: 1-800-TeamCare (832-6227) or <https://myteamcare.org>

**Q2: Can you share examples of what we can expect to pay in 2016 with the 80/20 cost share of benefits?**

A2: Examples are listed below

**Monthly Medical Contributions**

Employee	Employee+Spouse	Employee+Child(ren)	Family
\$121.60	\$252.94	\$222.04	\$355.24

**Monthly Dental and Vision Contributions**

Employee	Employee+Spouse	Employee+Children	Family
\$5.11	\$10.82	\$6.82	\$15.63

**Q3: How is profit sharing for 2015 affected by this proposal?**

A3: 2015 Profit Sharing, paid out in 2016, would not be affected.

**Q4: Why has our share of the proposed profit sharing pool reduced from 15% to 5% / 10%?**

A4: Similar to what our competitors have done, and what we have done with some UA work groups, changes in profit sharing are used to increase fixed wages.

**Q5: Will current retirees have only Team Care option for medical coverage?**

A5: The Team Care options are available only to active employees and new retirees who exit after ratification of the agreement.

**Q6: Is the duration of 6.5 years retro to the amendable date?**

A6: The duration would commence from date of ratification forward.

**Q7: Are employees on furlough status eligible for the Early Out?**

A7: You must be in active status to be eligible for the Early Out.

**Q8: How does the point in protection for SFO and IAH work?**

A8: Active technicians at the maintenance base locations, San Francisco and IAH Base, including all shops at Vickery Road, as of the effective date of this Agreement, shall not be forced to relocate from their respective points. This is *in addition* to the furlough protection offered to all active employees as of date of ratification.

**Q9: What are the "benefits" components of the industry and AA resets?**

A9: The components outside wages and premiums include: profit sharing, medical, vacation, sick, holidays and retirement income.

**Q10: Can I opt out of the VEBA if I use my spouse's healthcare benefits?**

A10: All Technicians participate in the HRA/RHA VEBA, even those who opt out of TeamCare. If you participate in TeamCare, then contributions to the VEBA will be deposited in your Health Reimbursement Account (HRA), which is the account usable while an active employee. If you opt out of TeamCare, then contributions to the VEBA will be deposited in your Retiree Health Account (RHA), which is the account usable after you leave United due to retirement or any other reason. Due to IRS requirements related to this type of plan, the HRA/RHA VEBA cannot allow individual employees to elect whether or not to participate in the plan.

**Q11: How much is the VEBA amount?**

A11: IBT will advise the Company of the VEBA amount within 30 days after ratification.

**Q12: Is overtime calculated using the \$46.15 rate or using the rate minus VEBA?**

A12: Overtime is calculated using the rate before VEBA is removed. A “topped-out” Technician’s overtime rate would be based on \$46.15.

**Q13: Does this proposal change anything for those of us with CARP?**

A13: No. This proposal preserves Letter of Agreement #26 under the current sub-Continental agreement, which describes CARP participation. There are no changes to CARP under this proposal. This proposal provides for an additional 1% direct 401k contribution for those with 30+ years of CARP service.