



Frequently Asked Questions (FAQs) - Vol. 3, November 20, 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. We'll publish additional FAQs to update you on these additional questions and answers.

Q1: Concerning duty limit examples in FAQ Vol.1, if an employee is on the clock from 0600 - 0300 your example shows 20 hours of work. In that example an employee should get 1 unpaid lunch and 2 paid lunches which would put him at 19.5 hours worked. Did something change?

A1: Meal periods during overtime in conjunction with a shift did not change. The examples were shifts that could be overtime or trades ("Full OT/Trade"), which would have different meal periods depending on what type of shift was being worked. They demonstrate that even during trades, where there is only one meal period, the shift would be eligible to be worked under the new Duty Limit language.

Q2: If I choose my spouses medical insurance, can I use my VEBA funds to pay my spouses premiums?

A2: Due to IRS rules governing such accounts, if you are eligible to opt out of TeamCare, and do in fact opt out, there would be no balance in your Health Reimbursement Account (HRA), which is the only account you can use while employed by United to reimburse eligible expenses. Your VEBA contributions will instead be deposited in your Retiree Health Account (RHA) which can only be used by you after leaving United due to retirement or any other reason.

Q3: Can an employee on EIS apply for the Early Out?

A3: An employee must be active to be eligible for the Early-Out Program.

Q4: Question: Can I roll my \$100,000 early out into my 401(k) account?

A4: You cannot "roll" or contribute early out payments into your 401(k) account. Early out payments are not eligible compensation for any purpose under the 401(k) plans.

Q5: For sUA employees, if CARP is the elected plan, when would participation in CARP begin?

A5: If the closeout proposal is ratified, first there will be a vote to determine sUA IBT Technicians & Related participation in CARP. The vote should occur prior to July 1, 2016 to be effective January 1, 2017.

Q6: If I retire with the Early Out what will my medical benefits be?

A6: The Retiree Bridge Medical Plan is available to those who meet the eligibility requirements. Please note, if you are an sUA employee and are an Early Out Program participant, you will be able to select participation in either the current Subsidiary United retiree medical program which provides retiree medical benefits to employees who are at least age 55 with at least 10 years of service or the Retiree Bridge Medical Program which provides retiree medical benefits to employees who are between the ages of sixty (60) and Medicare eligibility age with at least ten (10) years of service.