

**Benefits Resource Guide 2021 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 2021” 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 2021” 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

Ken Meidinger International Representative, Vinny Graziano International Representative, Mike Moats CLE, Mike Brooks DEN, John Pangelinan GUAM, Moki Kim HNL, Bob Clever IAH, Dominic Fierro IAH, Audrey Scates LAX, Gary Kagel MCO, Larry Calhoun NYA, Mike Pecoraro ORD, Steve Loone SFO

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Bridge Medical

If the employee has Bridge medical and has reached Medicare eligibility but has a spouse or dependent that is still using Bridge Medical, they must set up an account to see their coverage. Go to benefits.ual.com to set up the account.

Power of Attorney

In the event that a spouse or family member needs a Power of Attorney over the employees benefits there is currently a process to contact the UABC and have full access to EE/Accountholder accounts. All the employee has to do is provide the spouse/family member with their phone Pin number. Once they have that, they have access to the employee's account. However, if an employee doesn't know their pin there are a few options which are listed below.

With Accountholder on the line:

Once the Accountholder secures the call, they can give permission for their spouse/family member to speak on behalf of them during that call, this permission is for that call only and not future calls.

The Accountholders options to secure the call are:

- Partial Security (using indicative data)
- One-Time Code (using text or email)
- Security Questions
- Phone Pin

Without Accountholder on the line:

A Spouse/family member can secure a call in their own right if they call the UABC without the Accountholder on the line, their options are:

- Security Questions
- Phone Pin

The security questions and Phone Pin would both fully secure the Spouse and during this call they would be treated like the Employee or Accountholder. The Spouse would be asked the questions by the rep and once answered they would verify if they are correct.

For the Phone Pin it can be entered in directly in the Phone System before reaching a UABC rep, or if not the UABC can put the Spouse/family member into the Phone Pin application to have them enter it. Once entered it will bring the Spouse/family member back to the rep and the call would be fully secured if entered correctly. If the Spouse/family member does not know the Phone Pin they can still proceed to speak to a UABC rep, they will have options to be able to assist them resetting the Phone Pin via either sending a reset to the mailing address or to the email address that the UABC has on file.

To send or fax POA directly to the United Airlines POA Team at,

United Airlines POA Team
P.O. Box 7211
Rantoul, IL 61866-7211

Fax: 847-554-1623

Upload: www.poacenter.com

Counsel sender to include the following key information on cover sheet

- Client name
- Participant name (First and Last)
- Last 4 digits of participants SSN
- Agent(s) name (First and Last) and address

The Power of Attorney (POA) Shared Service Team will review the POA within 14 calendar days of receipt and determine if POA is valid/approved

Medical Plan Changes

United Airlines PPO Plan

New for 2021, we will be launching the United Airlines PPO plan. Similar in design to the Healthy Rewards PPO, the United Airlines PPO Plan flaunts the same wide PPO network, a lower deductible, and same coinsurance percentages. Below is a look at the plan design of the United Airlines PPO Plan.

The new United Airlines PPO plan does not have wellness incentives tied to it, meaning you do not get money from United for completing an annual physical. Instead, you have a lower deductible to hit before the plan begins paying coinsurance.

With the introduction of the new United Airlines PPO Plan, the Company will be eliminating the Healthy Rewards PPO plan at the end of 2020 for all employees.

Enrolled in the Healthy Rewards PPO Plan today?

If you're enrolled in the Healthy Rewards PPO plan today, you will be automatically enrolled in the new United Airlines PPO plan for coverage starting January 1, 2021

If you want to switch plans for 2021, be sure to make an active election during AE if you don't make an active election during AE

United Airlines PPO Plan

	Medical		Pharmacy (Rx)	
Deductible	\$1,000/\$2,000		30 Day Min/Max	90 Day Min/Max
Coinsurance	80%		Out-of-pocket max	
Primary doctor visit	\$20 copay		\$3,550/\$7,100	
Specialty doctor visit	\$50 copay		Generics - 90%	\$5/25 \$12.50/62.50
Max OOP	\$5,000 (medical) \$3,550 (Rx)		Preferred - 80%	\$30/100 \$75/250
Deductible & OOP Max Structure	Embedded (Rx co-pay)		Nonpreferred - 50%	\$55/200 \$137.50/500

What happens to my Healthy Rewards HRA dollars?

- If you have funds remaining in your HRA you can continue to use them for 5 years (as long as you remain enrolled in United medical coverage).
- You can now use your Healthy Rewards HRA dollars for even more eligible expenses, including dental and vision. Meaning any money remaining in your HRA can be spent on eligible medical, prescription, dental AND vision expenses.
- If you enroll in a Flexible Spending Account (FSA) over the next five years, you can use your HRA funds after you've exhausted your FSA funds.

Don't shy away from high deductibles- HSA plans provide you great national coverage with the ability to save big for your future.

- The Healthy Advantage HSA plan is another plan option available to you that comes with a savings vehicle- a Health Savings Account (HSA).
- The Healthy Advantage HSA is an inexpensive plan option that comes with a wellness incentive opportunity from United- complete your annual physical and get \$800 (individual coverage) or \$1,600 (family coverage) from United into an HSA account.
- You can use your HSA money to pay for eligible medical, dental, vision and prescription expenses for you and your family!
- You can also contribute your own pre-tax dollars into your HSA- providing a way to set aside savings for your future medical expenses.
- HSA money is always yours. You take those funds with you if you move medical plans, if you leave United, or when you go into retirement- that money is always yours to use on eligible medical expenses!
- Enroll in the Healthy Advantage HSA plan and get free Critical Illness Insurance!]

New for 2021, those who enroll in the Healthy Advantage HSA plan will now automatically get Critical Illness insurance. Critical Illness Insurance¹ pays a lump-sum benefit if you are diagnosed with a covered disease or condition on or after your coverage effective date. You can use this money however you like, for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care costs or any of your regular household expenses.

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition that occurs on or after your coverage effective date.

Once you're enrolled in this coverage, you'll have extra financial protection if you have a heart attack, stroke, major organ failure, coma, coronary artery bypass (25% of the benefit allowed), permanent paralysis, end stage renal (kidney) failure and infectious diseases such as COVID-19

Aetna Select plan

For January 1, 2021, those enrolled in Aetna Select plans will experience some updates to their plan design. The changes include increases to coinsurance, out-of-pocket maximums, and copays.

If you are enrolled in an Aetna Select plan today, you will receive additional detail about this change in early October.

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- **The changes include increases to coinsurance, out-of-pocket maximums, and copays.**
- **If you are enrolled in an Aetna Select plan today, you will receive additional detail about this change in early October via email.**

Benefit	2020 amount	2021 amount	Aetna Select state it applies to
Medical out-of-pocket maximum	\$2,000 (individual), \$4,000 (family)	\$3,000 (individual), \$6,000 (family)	All States
Primary care copay	\$25	\$35	All States
Specialist copay	\$50	\$70	All States
Rx out-of-pocket maximum		\$8,550 (individual), \$11,100 (family)	All States
Outpatient surgery coinsurance	100%	80%	All States
Overall coinsurance	100%	80%	All States
Mental health outpatient copay	Varied by state	\$70	All States
Outpatient lab/X-ray services	100%	Applicable copay based on place of service	MI, MN, N California, N Carolina, S California, FL
Physical, Occupation and Speech therapy	PCP copay	Specialist copay (\$70)	NJ, FL
IP copay	N/A	\$250	MN
Chiro	PCP copay	Specialist copay (\$70)	N California, N Carolina, S California (MI added for first time)
Home Health Care	\$10 copay	80% coinsurance	N California, S California
Home Health Care	100% coinsurance	80% coinsurance	All other states besides CA
Hospice outpatient	100% coinsurance	80% coinsurance	All States
Hospice inpatient	100% coinsurance	\$250 copay	MN
Skilled nursing facility	Varied by state	\$250 copay	MI, MN, N California, S California, FL
Durable Medical Equipment	100% coinsurance	80% coinsurance	All States besides Mid-Atlantic
Durable Medical Equipment	50%	80% coinsurance	Mid-Atlantic

RX savings solution

In a continued effort to help you make the most of your United benefits and to help you save money at a time when every dollar counts, we have a new benefit now available to you as part of your United-sponsored medical plan.*

This new benefit, [Rx Savings Solutions](#), is free, confidential and designed to help you save money and better manage your prescription costs. It automatically alerts you with an email or text if you're paying too much for one of your prescriptions and will help you find other ways to get the same treatment for less money.

With Rx Savings Solutions, you can:

- Locate better prices for your prescription drugs at pharmacies near you
- Identify different medications with a lower out-of-pocket price that perform the same as your current or prescribed medication (which you can review with your own doctor)
- Search and compare prices and other options before being prescribed a new medication
- Learn how to talk with your doctor or prescriber about making any changes to your prescriptions. Or Rx Savings Solutions can do the work for you – providing access to certified pharmacy technicians for personal assistance.
- Easily see all the ways you can save money on your personal prescriptions, according to your particular medical plan

You can find out more and start saving today by activating your new benefit at myrxss.com. We are excited to introduce this option and hope you use it to find new ways to save on your prescriptions!

**Rx Savings Solutions is available to United employees and their covered spouse/qualified domestic partner and adult-aged family members enrolled in the following medical plans: \$350 PPO, \$750 PPO, \$1,250 PPO, Traditional PPO, Bronze EPO, Silver EPO, Gold EPO, Platinum EPO, Core EPO, Core PPO, Core HDHP, Healthy Rewards PPO, and Healthy Advantage HSA.*

Aetna Medicare

Below is the link to the AETNA Medicare site, both AETNA and SilverScripts send each person enrolled a hard copy each year of plans/drugs and contact info.

<https://www.aetnamedicare.com/united/en/index.html>

Call us at **1-866-246-8088 (TTY: 711)**

Monday to Friday, 8 AM to 6 PM, in your local time zone.

Mailing address

Aetna Medicare
P.O. Box 981106
El Paso, TX 79998-1106

PrudentRx for specialty prescriptions

As part of your prescription drug plan with CVS/caremark through United's benefits*, the PrudentRx copay program allows you to get any of your covered specialty medications that are on your Plan's Exclusive Specialty Drug List for \$0 out-of-pocket when you fill at CVS Specialty®. Here's how it works:

Enrolled in an eligible medical plan for 2021 and taking a specialty drug today:

1. Since you're taking a specialty drug today, PrudentRx already has your member information on file ready to go
2. PrudentRx will be sending a letter to your home in the coming weeks - once you receive that letter, give them a call within 5 days to finish your enrollment
3. Once you complete that first call, PrudentRx will be able to work with the drug manufactures on your behalf to get copay card assistance, and allow your specialty prescriptions to be filled for \$0 out-of-pocket

If you fail to complete step 2 and finish your enrollment with PrudentRx** you will be unable to get your specialty prescriptions at \$0, and instead will be responsible for 30% of the cost. Your eligibility for \$0 specialty prescriptions will begin January 1 but be sure to complete your enrollment as soon as you receive your welcome letter.

Not taking a specialty drug today?

1. If you aren't taking a specialty medication today, but start taking one in the new year, you'll become eligible to use PrudentRx then
2. When you're first prescribed a specialty medication, CVS/caremark will warm transfer you over to PrudentRx
3. They will help you complete your enrollment from there, so that you can take advantage of the \$0 specialty prescriptions

To learn more about the PrudentRx program, **call PrudentRx at 1-800-578-4403**, Monday through Friday, from 7 a.m. to 7 p.m. CT, and look out for additional communications in the coming weeks.

Rx Savings Solutions for non-specialty prescriptions

For your other prescriptions needs, be sure to utilize our non-specialty prescription savings vendor, Rx Savings Solutions*** which gives you free, confidential, and personalized prescription guidance to help you save money on all your non-specialty prescription needs.

Rx Savings Solutions automatically alerts you with an email or text if you are paying too much for one of your non-specialty prescriptions and will help you find other ways to get the same treatment for less money. You can find out more and start saving today, by activating your Rx Savings Solutions benefit at **myrxss.com**. This benefit is already live, and you can start using it immediately once signing up.

HealthMarkets

It's important to review all your health care options for 2021 to ensure you are making the best decision for your family and your wallet. One of those options includes exploring the open health insurance marketplace – and with the marketplace deadline coming up on December 15, we wanted to take a moment to remind you to explore your options one more time. United medical coverage may not be the best choice for everyone. Sometimes coverage through a spouse, or even the open marketplace, might make more sense for your situation, especially for those who are on COBRA (as COBRA rates are more expensive than your rates as an active or retired employee).

For those considering moving their coverage to the open health insurance marketplace, we have a new partnership with HealthMarkets counseling service who can help you navigate the open marketplace online, over the phone, or with a local licensed insurance agent — all at no cost to you. For more information, reach out to HealthMarkets counseling service at 1-844-636-0516 or [HealthMarkets.com/UAL](https://www.healthmarkets.com/UAL).

If you do decide to make a change to your United coverage, you can call the United Airlines Benefits Center (UABC) by December 31, 2020, at 10-800-651-1007. The UABC is available Monday through Friday from 7 a.m. to 7 p.m. Central time.