



UAL-MEC RETIREMENT & INSURANCE COMMITTEE ANNUAL ENROLLMENT GUIDE

2012

WHAT'S INSIDE

- 1 Introduction
- 2 How to Enroll
- 3 Benefit Changes 2012
- 4 Benefits Overview
- 5 Pilot Contributions
- 6 Contact Information

**2012 Benefits
Annual Enrollment**

November 10 through
November 29, 2011



INTRODUCTION

As we continue negotiations toward a JCBA, the UAL-MEC R&I Committee is focused on ensuring that no benefit degradation has occurred within any of the changes that UAL is implementing during 2012 Annual Enrollment.

This 2012 Annual Enrollment Guide provides further detail about your benefits and highlights a few changes occurring in 2012. We have also provided a list of other contractual benefits available to pilots. Unless you are currently in an HMO that will not be offered in 2012, not much has changed, with the exception of a new enrollment website and call center support by a new vendor.



WHEN?

November 10 through
November 29, 2011

HOW?

“Your Benefits Resources”
(YBR)

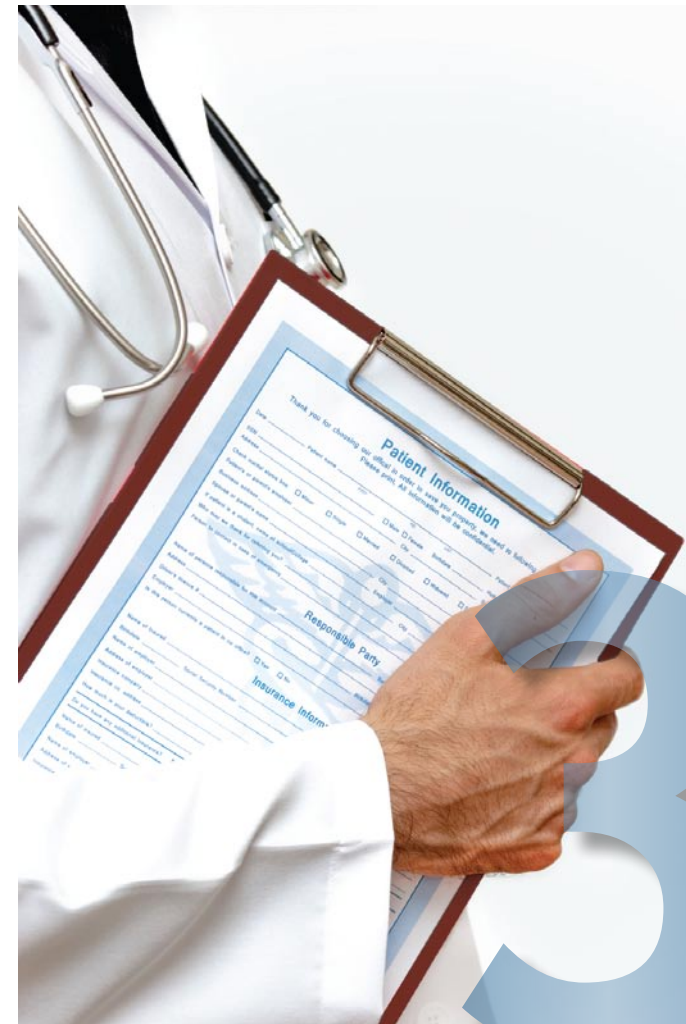
HOW TO ENROLL

Enrollment elections this year will be made on a new web-based platform known as “Your Benefits Resources” or “YBR.” The appearance and navigation around this website should look familiar to many pilots, as it is supported and developed by the same vendor as the PDAP website—Aon Hewitt. The Annual Enrollment platform is entirely separate from the PDAP website and has been customized to meet United’s requirements, considering multiple represented union and management employee groups. Call-center assistance for enrollment support or questions, benefit information, and plan descriptions will be provided by Aon Hewitt.

For Annual Enrollment, you will access YBR from the “Flying Together” home page. Go to flyingtogether.ual.com > Employee Services/HR > Benefits to begin your enrollment session. We also found a link in the lower left corner of the home page taking you to > Benefits, where you can find further information and access to YBR. The United Airlines Benefits Center will be available beginning November 10 to assist with your enrollment and answer any questions. They can be reached at 1-800-651-1007 from 7 a.m. to 7 p.m., central time.

Last week UAL mailed its 2012 Benefits Decision Guide, which provides information about this year’s Annual Enrollment. Included with your Decision Guide, you should have received a 2012 Rate Information sheet. After you have made your online benefit selections, a confirmation statement is generated and will be mailed to you in early December.

A corrections period will follow this annual process to allow for handling any errors in advance of the new plan year.



BENEFIT CHANGES

2012 Benefits – Annual Enrollment – Changes in 2012

We remind all pilots that our benefits provided during the upcoming Annual Enrollment are protected within our current collective bargaining agreement. For 2012, no benefit levels have changed for our pilot Medical, Dental, and Prescription Drug programs. What has changed is the web-based platform for electing your 2012 benefit elections. Also, Exclusive Provider Organizations (EPOs) with identical plan designs may be replacing the HMO in your area.

Reminders about contribution rates in 2012:

- No changes have occurred to our contribution-sharing agreements.
- No changes have occurred to ALPA's oversight and direct involvement in the annual medical plan rate-setting process.
- PPO contributions are protected by our 7 percent contribution cap.
- No changes to individual or family deductibles or out-of-pocket maximums within the PPO.
- Traditional Medical PPO contributions will increase by 1.2 percent over last year's rate.

- Traditional Dental PPO contributions will increase by 0.5 percent over last year's rate.
- Prescription drug contributions have increased 7 percent, to the cap, over last year's rate.
- 22 of the 26 HMOs/EPOs/Aetna Select Plans have no contributions required.



All current Health & Welfare options are maintained for UAL ALPA-represented pilots.

The following benefits are part of 2012 open enrollment:

- Medical Plans and Prescription Drug Plan
 - BlueCross BlueShield Medical PPO
 - HMOs
 - Aetna Select EPO (also referred to as Aetna Select HMOs)
- Dental Plans
 - MetLife Traditional Dental PPO
 - Aetna Dental DHMO
- Vision Options
 - VSP—current offering
 - VSP Plus—additional offering in 2012
 - Superior Vision—CAL vendor—additional offering in 2012
- Flexible Spending Accounts
 - Health Care Spending Account
 - Dependent Care Spending Account

**These are voluntary benefits.*

The following benefits are provided to United pilots and do not require your attention during 2012 Annual Enrollment:

- The Pilots Directed Account Plan—PDAP
 - B Plan—9 percent
 - C Plan—7 percent
- Pilot Disability Income Plan
 - Company provided with 55 percent replacement of earnings
- Company-Paid Life Insurance
 - 1x annual salary (minimum coverage \$80k)
- ALPA Employee Assistance Program
- Smoking cessation program

Other—Pilot-Paid Benefits*

- Group Variable Universal Life Insurance
 - Up to \$2m of coverage
- 24-Hour Personal Accident Insurance (PAI)
- Long-Term Care



Medical Plans—HMOs to EPOs

The majority of United pilots select the traditional PPO for their families in any given year. The traditional PPO provides full access to a broad network of physicians for the health of your family. The traditional PPO's deductibles, coinsurance amounts, out-of-pocket maximums, and year-over-year contributions are protected by our collective bargaining agreements. Traditional medical PPO contributions will increase by 1.2 percent in 2012 vs. 2011.

For 2012, many HMO offerings will be replaced with an Exclusive Provider Organization, known as an "EPO." UAL has assured ALPA that these EPOs will have plan designs identical to the HMOs they replace. Also, pilot contributions to these EPO offerings will be determined in the same way as HMO contributions are determined, via a contribution linkage to the Medical PPO. This contribution linkage allows the majority of EPOs and HMOs to be offered without a monthly contribution, but all are offered at a price less than the Medical PPO. EPOs will be referred to as "Aetna Select Options" or "Aetna Select HMOs."

As HMOs are replaced with EPOs in your area, we suggest you keep a watchful eye on the replacement plans to ensure you understand the benefit levels provided in 2012. These benefit levels should be identical to the HMO that they replaced. The UAL-MEC R&I Committee is prepared to support any issues you may encounter with UAL's movement from HMOs to EPOs for 2012, including any departure from United's assurance that the EPOs will provide identical benefits to the HMOs they replace.

Below is a list of HMOs being replaced in 2012:

2011 Plans	2012 Replacement Plans
Health Alliance Plan	Aetna Select Detroit
BCBS Minnesota	Aetna Select Minnesota
UHC N. Carolina	Aetna Select N. Carolina
PacifiCare California (N. and S.)	Aetna Select N. and S. California
BCBS Florida	Aetna Select FL



Dental Plans

No changes in 2012 to the pilots' dental plans. Dental benefit levels and contributions are protected by contract. Traditional Dental PPO contributions will increase by 0.5 percent vs. 2011. Aetna Dental HMO will have no contributions.

Vision Plans

UAL is offering two additional vision plans in 2012. Vision plans are 100 percent employee paid.

Flexible Spending Accounts

FSA limit has been increased to \$10,000 in 2012. The YBR site has a calculator to assist you in estimating how much you should save in your health care and dependent care spending accounts. The calculator is helpful to avoid overfunding these accounts and having these monies forfeited because they were not used.

A new feature in the flex spending area is a debit card. This allows the participant to pay for flex spending-eligible claims immediately with the debit card and avoid submitting claim reimbursement requests. Automatic crossover will still be available, but it cannot be combined with the debit card.



What if I Fail to Enroll?

With some exceptions, if you are currently enrolled for benefits and do not make an election for 2012, you will continue with the same plan options, if available, and coverage level (or tier) as you had in place for 2011.

If your current HMO is no longer offered and you stay in your same location, do not make an election, and an Aetna Select Plan is in your area, you will automatically receive Aetna Select. Otherwise, if your current HMO is not available and there is not an Aetna Select Plan in your area, you will default into the Medical PPO plan at the same coverage level you had in 2011.

If you want to participate in the Flexible Spending Account (FSA) in 2012, you must make an election. FSA elections do not carry over from year to year.

If a pilot does not participate in Annual Enrollment, then the default **medical** elections will be as follows:

2011 Coverage	2012 Default Election
Medical PPO	Medical PPO
HMO	HMO if still available
HMO	Aetna Select if previous HMO was eliminated
Coverage waived	Coverage waived

If a pilot does not participate in Annual Enrollment, then the default **dental** elections will be as follows:

2011 Coverage	2012 Default Election
Traditional Dental PPO	Traditional Dental PPO
Aetna DHMO	Aetna DHMO
Coverage waived	Coverage waived



Pre-Medicare Plans

Pilots retiring after 7/1/03 are offered pre- and post-Medicare plans defined and protected under the current collective bargaining agreement. The options are the same as active—the traditional PPO or an HMO/EPO.

There are no changes to the pilot pre-Medicare benefit offerings. Pilots retiring before age 65 are offered the same benefits as active but without the annual 7 percent cap on year-over-year increases in contributions. Contributions are determined based on years of service.

Post-Medicare Plans

There are no changes to the pilot post-Medicare benefit offerings. Medicare is primary for post-65 pilots. Options include a PPO Plan (similar to the active pilot plan), a Medicare Select Plan, and a Prescription Drug-Only Plan. Per contract, United contributes \$90 per month toward the cost of post-Medicare coverage.

Dependent Verification and Beneficiaries

The government requires that only eligible dependents receive employer-provided health-care coverage on a tax-free basis. Your dependents include your spouse or same-gender domestic partner, and eligible child(ren).

United is planning to implement a new web-based dependent verification/certification process in January 2012. ALPA has been advised that this process amounts to pilots going to a company-provided website (assume the

continued



YBR) to check applicable boxes to confirm covered dependents and certify that they remain eligible for benefits you selected for them in 2012. ALPA has advised UAL that pilots will not be required to provide any documentation for dependents previously verified.

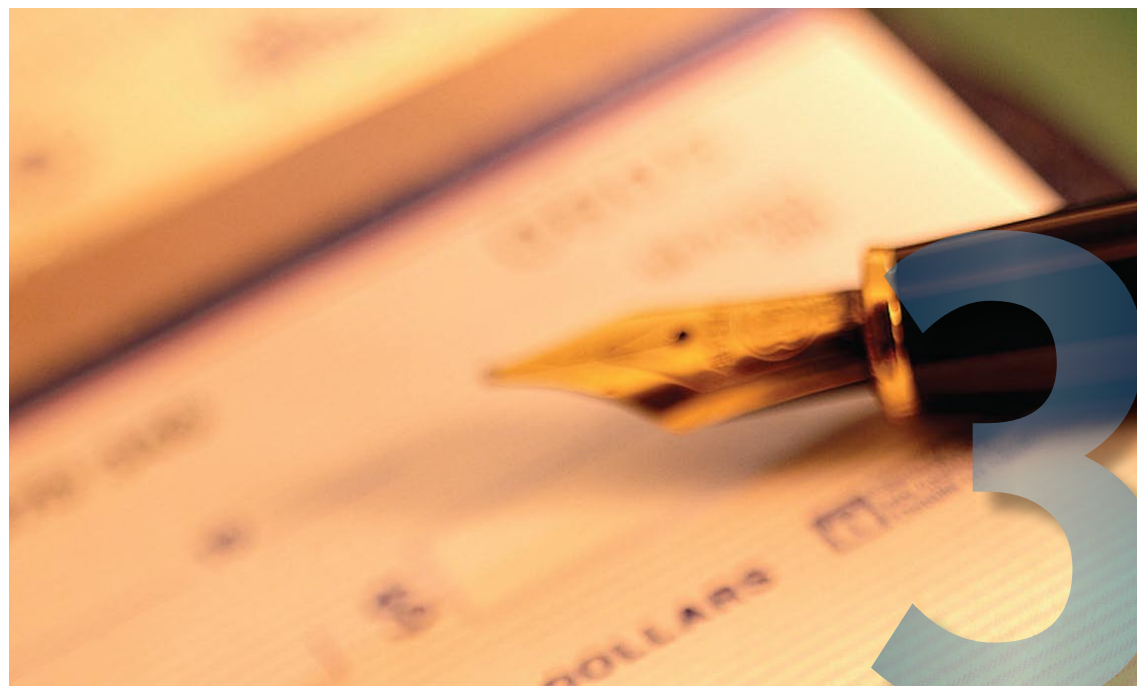
More details regarding the annual certification process will be communicated after the Annual Benefits Enrollment period has closed. If requested for new dependents, you will need to provide documentation within 60 days of enrollment to support the relationship between you and your dependent(s) and establish their eligibility.

Transition of Care

If your current plan is no longer offered and your current physician is not an in-network provider with the new plan and you are being treated for specific medical conditions, you may request Transition of Care. The request form can be obtained from your new medical plan. Some medical conditions that qualify for Transition of Care are ongoing cancer treatment, third trimester of pregnancy, and other serious medical conditions. For more information, contact your new medical plan provider.

Direct Bill

Since the benefits administration is being transitioned to Aon Hewitt, some pilots who are on direct bill will have to reapply for automatic withdrawal. Those who are on a direct bill status are typically those who are retired, on illness leave, or receiving pilot disability income. If you had an automatic withdrawal date on the first of the month, then your banking information was likely transferred into the new system. For all others, you will need to provide your banking information.



BENEFITS OVERVIEW

2012 Benefits – Annual Enrollment – Overview

PPO Benefit Overview

The traditional PPO includes prescription drug coverage provided through Medco Health Solutions. To locate a network pharmacy in your area, go to www.medco.com.

Medical Service	Employee Cost In-Network	Employee Cost Out-of-Network*
<i>Coinsurance/ Copayment</i>		
Primary Care Physician	20% after deductible	40% after deductible
Specialist	20% after deductible	40% after deductible
<i>Deductible</i>		
Individual	\$250	\$250
Family	\$500	\$500
<i>Out-of-Pocket Maximum</i>		
Individual	\$1,500	\$1,500
Family	\$3,000	\$3,000

*Claims amounts that exceed Reasonable & Customary are not paid under the plan, do not count toward the deductible, and do not count toward the out-of-pocket maximum. In-network and out-of-network claims are both used to satisfy deductibles and out-of-pocket maximums.

	Generic	Brand
Retail	20% copay after deductible	20% copay after deductible
Mail Order (90-day supply)	\$25	\$80

Go to flyingtogether.ual.com > Employee Services/HR > Benefits for further information.



HMO/EPO Benefit Overview

Medical HMOs and EPOs are offered if available depending on your geographical location. Pilot contributions to these plans are determined via a contribution linkage to the PPO. If the HMO cost is less than the company’s contribution to the PPO, then the HMO is free. The contribution linkage also provides that the majority of EPOs will be offered without a monthly contribution.

For more information about these plans, including deductibles, out-of-pocket maximums, and copayments, go to YBR from the Flying Together home page. Go to flyingtogether.ual.com > Employee Services/HR > Benefits for further information.

Traditional Dental & Dental HMO

Dental plans provide coverage of the dentist of your choice or the ability to choose from within a nationwide network of dentists and networks of preferred providers. Pilots can choose from the Traditional Dental plan provided by MetLife or the Dental HMO (DHMO) by Aetna.

Traditional Dental — MetLife

Dental Service	In-Network	Out-of-Network
<i>Deductible</i>		
Individual	\$50	\$50
Family	\$100	\$100
<i>Services</i>		
Preventive	100%	100%
Restorative	80%	80%
Major	50%	50%
Orthodontia	50%	50%
Calendar Year Max.	\$2,000	\$2,000
Orthodontia Lifetime Max.	\$2,000	\$2,000

Mental Health Overview

Mental and behavioral benefits are protected by contract. If you are enrolled in the traditional PPO, services are supported by OptumHealth. If you are enrolled in an HMO or an Aetna Select Option, you will need to coordinate this coverage through your primary care physician.



PILOT CONTRIBUTIONS

2012 Benefits – Annual Enrollment – Medical, Dental, and Vision Plans

Medical Plans

Medical PPO—Active Pilots

	1 Adult	1 Adult + Child(ren)	2 Adults	2 Adults + Child(ren)
2012 Contributions	\$80.44	\$152.84	\$168.96	\$241.40

Medical PPO—Prescription Drugs

2012 Contributions	Generic	Brand
Retail	20% copay after deductible	20% copay after deductible
Mail Order (90-day supply)	\$25	\$80



HMO Contributions—Active Pilots—Availability Based on Address of Record

2012 Contributions	1 Adult	1 Adult + Child(ren)	2 Adults	2 Adults+ Child(ren)
Aetna Select AZ	\$0	\$0	\$0	\$0
Aetna Select Buffalo	\$0	\$0	\$0	\$0
Aetna Select Detroit	\$0	\$0	\$0	\$0
Aetna Select FL	\$0	\$0	\$0	\$0
Aetna Select MA	\$0	\$0	\$0	\$0
Aetna Select Mid-Atlantic	\$0	\$0	\$0	\$0
Aetna Select MN	\$60.40	\$114.80	\$126.96	\$181.36
Aetna Select N. CA	\$63.72	\$121.12	\$133.92	\$191.32
Aetna Select NC	\$45.36	\$86.20	\$95.32	\$136.20
Aetna Select NJ	\$0	\$0	\$0	\$0
Aetna Select NV	\$0	\$0	\$0	\$0
Aetna Select NY	\$0	\$0	\$0	\$0
Aetna Select PA	\$0	\$0	\$0	\$0
Aetna Select S. CA	\$0	\$0	\$0	\$0
Group Health WA	\$0	\$0	\$0	\$0
HMO Colorado	\$0	\$0	\$0	\$0
HMO Illinois	\$0	\$0	\$0	\$0
HMSA Hawaii	\$0	\$0	\$0	\$0
Kaiser Atlanta	\$0	\$0	\$0	\$0
Kaiser Denver	\$0	\$0	\$0	\$0
Kaiser Hawaii	\$0	\$0	\$0	\$0
Kaiser Mid-Atlantic	\$0	\$0	\$0	\$0
Kaiser N. CA	\$0	\$0	\$0	\$0
Kaiser Northwest	\$0	\$0	\$0	\$0
Kaiser Ohio	\$35.32	\$67.16	74.28	\$106.12
Kaiser S. CA	\$0	\$0	\$0	\$0



Dental Plans

2012 Contributions	1 Adult	1 Adult + Child(ren)	2 Adults	2 Adults + Child(ren)
Dental PPO	\$8.60	\$18.96	\$18.08	\$28.44
Dental HMO	\$0	\$0	\$0	\$0



Vision Options

2012 Contributions	1 Adult	1 Adult + Child(ren)	2 Adults	2 Adults + Child(ren)
VSP	\$9.01	\$15.78	\$15.39	\$24.99
VSP Plus	\$11.32	\$21.18	\$17.67	\$28.32
Superior Vision	\$7.60	\$12.50	\$15.30	\$21.40



CONTACT INFORMATION

UAL-MEC Retirement & Insurance Contact Information UALMECRI@alpa.org

Name	Phone	E-mail
Marty Torres, Chairman	847-340-9500 (cell) 847-292-1759 (office)	Marty.Torres@alpa.org
Jim Bowman, Member	952-212-9570 (cell) 847-292-1758 (office)	Jim.Bowman@alpa.org
Fred Greene, Member	760-521-8456 (cell) 847-292-1758 (office)	Fred.Greene@alpa.org
Russell Woody, Esq. Sr. Benefits Attorney	800-922-2572 847-292-1768 (office)	Russell.Woody@alpa.org
Lisa Kwilas UAL-MEC Paralegal	800-922-2572 x 4 847-292-1723 (office)	Lisa.Kwilas@alpa.org

ALPA National		
General	888-FLY-ALPA (359-2572)	
Membership Insurance	888-FLY-ALPA, Prompt #3 Or 800-746-ALPA (2572)	Insurance@alpa.org



PROVIDER CONTACT INFORMATION

What follows is a list of providers for most benefit plans offered at United. We suggest that pilots who are looking for benefits information start with the YBR website. We suggest that when you contact a provider, you have pen and paper handy to note the date and time, whom you are speaking with, and a description of the details you provided and received. This information will come in handy for subsequent inquiries or follow-up.

Benefit Option	Plan/Administrator Name	Phone	Website
United Airlines Benefits Center Your Benefits Resources (YBR)	Aon Hewitt	1-800-651-1007	Access YBR via flyingtogether.ual.com > Employee Services/HR > Benefits
PPO Plans	BCBS Traditional Medical PPO	1-800-535-9825	www.bcbsil.com/united
	Behavioral Health—Optum Health	1-888-245-1279	www.liveandworkwell.com Access code: UAL
Pharmacy Benefit (For Medical PPO)	Medco	1-800-864-1425	www.medco.com
Aetna Select— AZ, CA, FL, MA, MI, Mid-Atlantic, MN, NC, NJ, NV, NY, PA	Aetna	1-800-334-0110	www.aetna.com/united
Health Maintenance Organization (HMO) & Regional Plans (Actives and Pre-65 Retirees)	Group Health Cooperative	1-888-901-4636	www.ghc.org
	HMO Colorado	1-877-829-9916	www.anthem.com
	HMO Illinois	1-800-892-2803	www.bcbsil.com/united
	HMSA PPOs (HI)	1-808-948-6111	www.hmsa.com

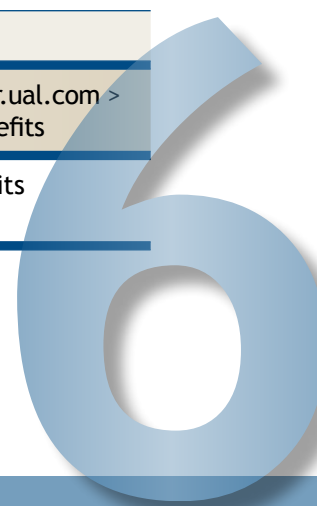


UAL-MEC R&I Committee Annual Enrollment Guide

Benefit Option	Plan/Administrator Name	Phone	Website
Health Maintenance Organization (HMO) & Regional Plans (Actives and Pre-65 Retirees) <i>Continued</i>	HMSA HMOs (HI)	1-808-948-6372; Neighbor Islands 1-800-776-4672	www.hmsa.com
	Kaiser Foundation (CA)	1-800-464-4000	http://my.kp.org/united
	Kaiser Permanente (CO)	1-303-338-3800; 1-800-632-9700 Denver; 1-888-681-7878 Colorado Springs	http://my.kp.org/united
	Kaiser Permanente (OH) (POS)	1-800-686-7100; TTY: 1-877-676-6677	http://my.kp.org/united
	Kaiser Permanente of the Mid-Atlantic	1-301-468-6000; or when out of service area, 1-800-777-7902	http://my.kp.org/united
	Kaiser Permanente (GA)	1-888-865-5813; 1-404-261-2590	http://my.kp.org/united
	Kaiser Permanente (HI) (POS & HMO)	1-800-966-5955; 432-5955 (Oahu)	http://my.kp.org/united
	Kaiser Permanente (OR, WA)	1-800-813-2000; 1-503-813-2000 in the Portland metro- politan area	http://my.kp.org/united
Post-65 Retirees Medicare Advantage HMOs	Kaiser Permanente (OH)	1-800-686-7100	www.kaiserpermanente.org
	Health Net, Inc. (CA)	1-800-275-4737	www.healthnet.com
	Humana Health Plans, Inc. (IL)	1-866-396-8810	www.humana.com
	Kaiser Permanente (CA)	1-800-443-0815	www.kaiserpermanente.org

UAL-MEC R&I Committee Annual Enrollment Guide

Benefit Option	Plan/Administrator Name	Phone	Website
Post-65 Retirees Medicare Advantage HMOs <i>Continued</i>	Kaiser Permanente (CO)	1-800-476-2167; TTY 1-888-758-6054	www.kaiserpermanente.org
	Kaiser Permanente (HI)	1-800-966-5955; (Neighbor Island and Outside HI Service Area); 432-5955 Oahu	www.kaiserpermanente.org
	Kaiser Permanente (OR, WA)	1-800-813-2000; 1-503-813-2000 in the Portland metropolitan area	www.kaiserpermanente.org
	United Healthcare Group Medicare Advantage (HMO) AZ, CA, CO, NV	1-888-867-5548	www.uhcretiree.com
	Medco Pharmacy Only Plan	1-800-864-1425	www.medco.com
Dental PPO	MetLife	1-888-UAL-DENT (825-3368)	www.metlife.com/mybenefits
Dental DHMO	Aetna	1-800-843-3661	www.aetn navigator.com
Vision Care Options	Vision Service Plan (VSP)	1-800-877-7195	www.vsp.com
	Superior Vision	1-800-507-3800	www.superiorvision.com
Health Care FSA & Dependent Care FSA	United Airlines Benefits Center Your Spending Account (YSA)	1-800-651-1007	Access YBR via flyingtogether.ual.com > Employee Services/HR > Benefits
Life Insurance	MetLife	1-800-GET-MET-8 (438-6388)	www.metlife.com/mybenefits



UAL-MEC R&I Committee Annual Enrollment Guide

Benefit Option	Plan/Administrator Name	Phone	Website
Pilots' Group Variable Universal Life (GVUL)	MetLife	1-800-936-0931	www.metlifegvul.com
Personal Accident Insurance (PAI)—formerly known as 24-Hour Accident Coverage	MetLife	1-800-GET-MET-8 (438-6388)	www.metlife.com/mybenefits
Pilot Disability Income	MetLife	1-800-GET-MET-8 (438-6388)	www.metlife.com/mybenefits
Long-Term Care	CNA	1-800-339-9527	www.ltcbenefits.com Password: United
Pilot Directed Account Plan (PDAP)	Aon Hewitt	1-866-OUR-PDAP (687-7327)	http://resources.hewitt.com/pdap
Employee Assistance Program (EAP)	Internal United EAP reps	1-866-324-4327	
Smoking Cessation	QuitNet, offered through Optimal Health	1-866-326-0450	www.quitnet.com/united.com

The benefits described herein are provided through your United employment, your ALPA collective bargaining agreement, insurance policies, and other legal instruments. If there is a discrepancy between this guide and information provided by company vendors and/or representatives regarding your benefits and the collective bargaining agreement, the collective bargaining will take precedence.

