



# Retirement Checklist – IAM Represented Employees

This checklist will help guide you through the steps you should consider as you plan your retirement. Please review the Retirement Resource Summary that follows for more details on the benefits and privileges you may be eligible to receive as a retiree.

<p>Let us know</p> 	<ul style="list-style-type: none"> <li><input type="checkbox"/> Determine your retirement date and put your intent to retire in writing.</li> <li><input type="checkbox"/> Contact your supervisor or manager to notify the Company of your intent to retire and provide them with a copy of your written notice.</li> </ul>
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<p>Check out your benefits</p> 	<ul style="list-style-type: none"> <li><input type="checkbox"/> Review your health and welfare benefits, if applicable by going to Flying Together &gt; Employee Services &gt; Health &amp; Insurance (<a href="#">YBR</a>). On YBR, you can review your retiree health and welfare options. If you have questions after reviewing your options on YBR, contact the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT.</li> <li><input type="checkbox"/> To determine Medicare eligibility, go to <a href="http://www.medicare.gov">www.medicare.gov</a>. Additional resources to help answer your Medicare questions are provided in the Retirement Resource Summary.</li> <li><input type="checkbox"/> Reach out to your 401(k) administrator to discuss decisions you will need to make related to your 401(k) account, and to update your preferred contact information to include a personal e-mail address if not on file already. See the Retirement Resource Summary on the following pages for further details.</li> <li><input type="checkbox"/> Evaluate your defined benefit pension plan eligibility and options by reviewing the Retirement Resource Summary on the following pages, your collective bargaining agreement, and/or summary plan descriptions.</li> <li><input type="checkbox"/> Review your retiree travel privilege information available in the Retirement Resource Summary on the following pages.</li> <li><input type="checkbox"/> Learn more about potential Social Security retirement benefits at <a href="http://www.ssa.gov">www.ssa.gov</a> or call the Social Security Administration at 1-800-772-1213. Additional information is provided below.             <ul style="list-style-type: none"> <li><input type="checkbox"/> Should you need formal verification of employment for social security benefits, you can contact the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT, who will provide you with a completed L-654 form for you.</li> </ul> </li> <li><input type="checkbox"/> Ensure you have access to the systems you will need in retirement by creating usernames and passwords for YBR and the 401(k) provider below. If you forget or lose your username or password, you can recover them by following the respective recovery steps outlined on each home page.</li> </ul>
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- YBR: Visit <http://digital.alight.com/united> to login directly or to set up your user ID and password prior to your last day.
- Fidelity: navigate to [Netbenefits](#) in order to establish access to your 401(k) account.
- ASC 401(k): Access <https://www.mycmi401k.com/> and follow the instructions.

Update  
your  
personal  
info



- Ensure your home address in United’s records is accurate since information regarding potential retirement benefits and privileges, as well as potential profit-sharing payouts, will be mailed to you at the home address listed in United’s records.

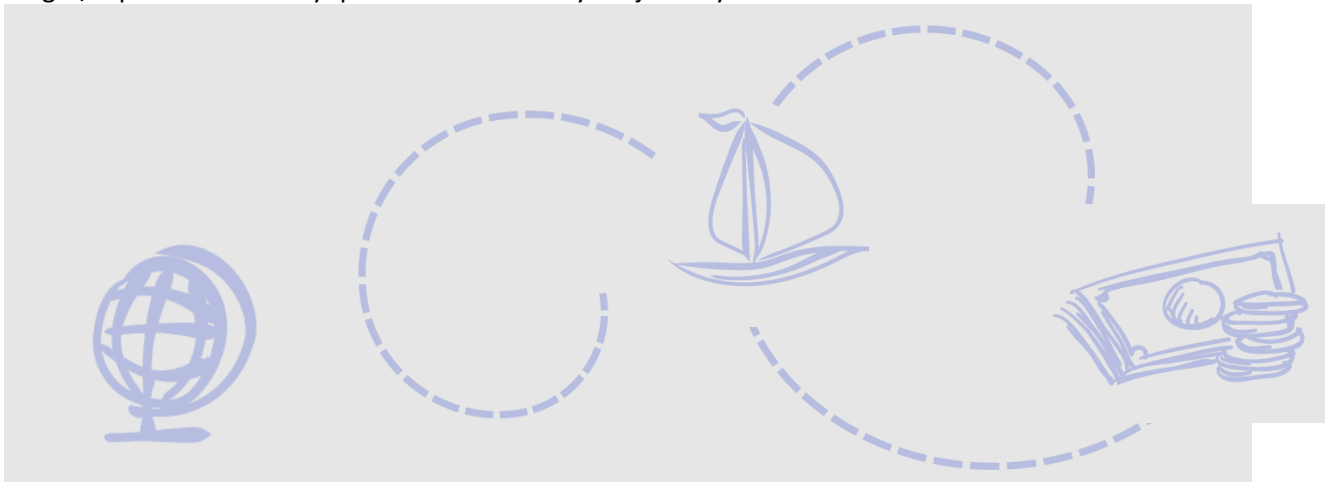
To verify/update your home address, telephone number, and preferred email address, go to Flying Together > Employee Services > My Info/Manager’s Toolbox > [Personal Details](#).

- Ensure your outbound business voicemail message is updated, and an automatic email response is created to note your separation from United.
- Request a copy of your [Employee Separation Data Review](#) from your manager/supervisor and keep it as documentation of your retirement from United. Managers/supervisors can print this document from the Manager’s Toolbox on Flying Together after the transaction has been processed.
- Save a copy of your [Employee Profile](#) for your records. You have access to print your Employee Profile by going to Flying Together > Employee Services > My Info/Manager’s Toolbox > Personal Details and looking for “[Employee Profile](#)”.

If you need assistance, your manager/supervisor can provide guidance on navigating Flying Together, or they can print these documents from the Manager’s Toolbox on Flying Together.

- If you would like a [retiree badge](#) and are eligible (it is not required), please follow the steps in the Retirement Resource Summary on the following pages.

Congratulations and thank you for your service with United. Please do not hesitate to contact your manager/supervisor with any questions. We want your journey into retirement to be turbulence free!



# Retirement Resource Summary

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(For U.S. benefit-eligible United employees)

This Summary provides an overview of potential retirement benefits and privileges available through United, with directions on how you can obtain more detailed information. You are encouraged to review all available information to help you fully understand which benefits and privileges you may be entitled to receive before you make the decision to retire.

If at any point you cannot find the answer to your question, or need additional information, please contact your HR Partner or submit your question through [Help Hub](#) on Flying Together.

## Retiree Health & Welfare Benefits

Specific eligibility requirements for retiree health and welfare benefits vary by workgroup. To get your individual information, please go to Flying Together > Employee Services > [Health & Insurance \(YBR\)](#). If you have questions after reviewing your information, contact the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT.



### General Information

- If you have insurance (medical, life insurance, long term disability, etc.) with United when you retire, it will continue through the last day of the month in which you retire, unless you retire on the first day of the month, in which case your coverage will end on the last day of the previous month. You may be eligible to continue certain active coverage through COBRA for a limited period of time, but you may not elect continuation of active medical and also elect retiree medical. You will receive a COBRA packet in the mail after you retire. You may also have the option of converting your life insurance to an individual policy. Please call the United Airlines Benefits Center at 1-800-651-1007 for further information.
- If you have a flexible spending account (FSA), call the United Airlines Benefits Center at 1-800-651-1007. You can use any remaining money in the account to pay for any FSA-eligible medical expenses accrued through the end of the month in which you retire. You may be eligible to continue your health care FSA through COBRA for the remainder of the year in which you retire.
- Retirement-eligible employees can access online retiree medical modeling tools on YBR. Go to Flying Together > Employee Services > [Health & Insurance \(YBR\)](#) > Change Your Coverage and select the “Retirement” link. To preview your medical coverage by working through a sample enrollment process, select the “Estimating Your Health Coverage Needs” link to learn which medical plan options are available to you—and their current costs.

### General Medicare Information

If Medicare coverage is potentially in your future, there is additional information to help you navigate your options. If you are confused, please know there is help. Each state provides unbiased information about Medicare and the services it provides to each of its residents through the State Health Insurance assistance Programs (SHIP).

The SHIP mission is to empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits. For information on your state, check out their website at: [www.shiphelp.org](http://www.shiphelp.org).

If you have an account with Fidelity, they provide an excellent [overview](#) of Medicare which addresses some of the broader questions you may have. (Note: you may have to log into NetBenefits to view this content).

## Access to the Healthcare Market

We know you have a lot of options when it comes to your health care options once you retire and it's always good to explore all your options for coverage to find your most cost-effective option.

To help you do so, we have a 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 1-844-636-0512 or [HealthMarkets.com/UAL](https://www.healthmarkets.com/UAL).

## Retirement Savings Benefits

### 401(k) Plans

- **United Airlines 401(k) Savings Plan**

Administered by Fidelity. Log on to Fidelity NetBenefits via Flying Together > Employee Services > My Rewards > Retirement Programs > 401(k) and other retirement savings plans or directly at [netbenefits.com](https://netbenefits.com) or call the Fidelity Service Center at 1-800-245-9034 for information on your account.

- **Continental Micronesia, Inc. (CMI) 401(k) Savings Plan**

Administered by ASC. Visit ASC online at [asctrust.com](https://asctrust.com) or [mycmi401k.com](https://mycmi401k.com), or call ASC at 1-671-477-2724 or 1-866-577-9049.

### General 401(k) Information

- Following your retirement effective date, you may:
  - 1) Decide to keep your 401(k) balance in the plan and continue to self-direct your investments (distributions must generally begin by April 1 of the year following the year you reach age 73), so there's nothing to do other than make sure your beneficiary information is always up to date;
  - 2) Elect to receive a partial or complete distribution of your account\* (if you are age 55 or older at the time of your retirement or if you are 59½ or older, you can take taxable distributions without penalty); or
  - 3) Rollover your account balance to another qualified retirement plan or IRA.

\* If you participate in a 401(k)-plan administered by Fidelity, a 14-day waiting period applies before you are able to take a complete distribution.

Remember that contributions may be made to your account after your retirement as your final pay is processed. If a distribution of your account is processed before all contributions are posted to your account, you will need to request another distribution to have any additional contributions withdrawn once your final contributions have been processed.

- If you have an outstanding 401(k) loan, any outstanding loan balance will be re-amortized to a monthly payment frequency, and you will be able to make loan repayments through the end of the loan term. However, you will need to set up your repayment process directly with your 401(k) administrator. If you do not continue to make regular loan payments or pay any outstanding loan balance in full, the unpaid balance will be treated as a loan default the earlier of:
  - 1) The date you request a distribution of your plan account; or
  - 2) The end of the calendar quarter following the calendar quarter in which you first fail to make a scheduled loan payment.

Should you default on the loan, the unpaid outstanding balance will be reported to the Internal Revenue Service (IRS) or applicable tax authority as a taxable event in the year of default and may be subject to a tax penalty. A tax form reflecting the default will be issued in January of the following year.

## **Defined Benefit Pension Plans**

You may be eligible for a pension benefit. Refer to the information below and, if you have any questions, please reach out to the applicable administrator, submit a case via Help Hub at Flying Together > Employee Services > [Help Hub](#) (or <https://helphub.ual.com>), or send an email to [pensionadmin@united.com](mailto:pensionadmin@united.com).

### **The Continental Retirement Plan (CARP)**

- Eligibility is based on the terms of the plan, your joint collective bargaining agreement, and your workgroup, but typically these are former subsidiary-Continental or IBT-represented employees. These benefits are administered by Alight Solutions. To get your individual information, go to Flying Together and select the Your Benefits Resources ([YBR](#)) link or call 1-800-651-1007, Monday through Friday, 7AM – 7PM CT.
- If you meet the applicable age and years of service requirements provided below, you may be eligible for an early retirement benefit immediately after your employment ends. Otherwise, you may be eligible for a deferred vested benefit (payable as a monthly annuity benefit when eligible). You may be eligible for early retirement—and receive a reduced benefit—if:
  - You are at least age 50 and have at least 20 years of vesting service, or
  - You are at least age 55 and have at least 10 years of vesting service.

You may retire and receive an unreduced benefit if:

- You are age 65 (normal retirement age).
- If you are eligible for early or normal retirement when you leave the Company, you may choose a lump sum option. If your benefit has a value of \$1,000 or less, your benefit will automatically be paid in a lump sum. If your benefit is between \$1,001 and \$7,000, your benefit will be rolled over to an IRA unless you make an election.
- You may run pension benefit projection estimates via Your Benefits Resources ([YBR](#)). Click on the Savings & Retirement link and click on the 'Run a Pension Estimate' option.
- You may also review the interest rates used in the lump sum calculations on YBR via Savings & Retirement > Interest Rate Information.
- Please make sure your spouse or domestic partner information is up to date with the Benefits Center. Having accurate beneficiary details are critical in the calculation and optional forms of payment eligibility.
- Your benefit will not be paid out automatically until you reach age 70½, at which time the minimum distribution requirement will take effect. If you want to receive a payout before minimum distributions begin, you must make an election.
- To learn more about your CARP benefit if you are an eligible participant, there are two videos available on the Savings & Retirement page on YBR that will introduce you to the plan, provide instructions on estimating your benefit, and how to initiate the retirement process for CARP.

### **IAM National Pension Fund (NPF) National Pension Plan**

- Please refer to your joint collective bargaining agreement for eligibility, but generally, an employee represented by the IAM who is subsidiary-United, or hired on or after the current agreement, may have a benefit due.
- If you have a benefit under the [IAM NPF National Pension Plan](#), please contact them for more information. Visit online at [www.iamnpf.org](http://www.iamnpf.org) or call 1-800-424-9608 for more information.

### **Pension Benefit Guaranty Corporation (PBGC) Benefit**

- If you were at United Airlines prior to 2006, you may be eligible for a benefit from one of the pension plans assumed by the PBGC.
- Visit the PBGC at [www.pbgc.gov](http://www.pbgc.gov) or call toll-free 1-800-400-7242 and refer to the appropriate PBGC Case Number:
  - 19962800 — Flight Attendant Defined Benefit Pension Plan
  - 19922400 — Ground Employees' Retirement Plan
  - 19912600 — Management, Administrative and Public Contact Defined Benefit Pension Plan
  - 19962700 — Pilot Defined Benefit Pension Plan/Pilot Fixed Benefit Income Plan
- To initiate the pension payment process, call the PBGC and request a pension application. Eligible employees should request an application at least four months before the desired date of the first pension payment.

### **Social Security**

- A tremendous amount of information about Social Security can be found on their website: [www.ssa.gov](http://www.ssa.gov). Additionally, the Social Security Administration also has a YouTube channel. Here, they provide additional information and go into more detail regarding some of the more basic 'How-to' activities you may need to do during the application process. Their YouTube channel can be found [here](#).
- If you have a Fidelity account, they provide a number of excellent resources to help you plan for Social Security in a broader retirement context. For example, see below. (Note: you may have to log into NetBenefits to view this content).
  - 1) [Maximizing Social Security in your retirement strategy](#)
  - 2) [When should I claim Social Security?](#)
  - 3) [Social Security tips for couples](#)

## Retiree Pass Travel Privileges

United retirees enjoy some of the most generous pass travel privileges in the airline industry. Employees who leave the Company in good standing and meet certain age and service requirements are eligible for unlimited, lifetime retiree pass travel privileges for leisure, space-available travel on United, United Express flights, and on other airlines. Retirees must have met the age and years of service under normally published retirement guidelines on their last day worked to be eligible for other airline leisure travel. Complete policy details for the following programs below can be found on the Company's website by going to Flying Together > [Travel](#).

Age and Years of Service Requirement	45 – 50 years of age and 20 years of service
	51 years of age and 18 years of service
	52 years of age and 16 years of service
	53 years of age and 14 years of service
	54 years of age and 12 years of service
	55 years of age and 10 years of service
	65 years of age and 5 years of service

Eligible Pass Riders	Legal spouse or registered domestic partner (same or opposite gender), up to two enrolled friends (with option to change biannually), children regardless of marital status until they attain age 26 (natural, adopted, and/or step), disabled children regardless of age (disabled since before age 26), and up to two parents (any combination of natural, adoptive and/or step, same or opposite gender, with option to change quarterly).
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Boarding Priority	SA0V	Retiree and their eligible <b>accompanied</b> pass riders traveling on a vacation pass. Retiree's <b>unaccompanied</b> spouse/domestic partner and accompanied pass riders traveling on a vacation pass
	SA2R	Retiree and their eligible <b>accompanied</b> pass riders traveling on a leisure pass. Retiree's <b>unaccompanied</b> spouse/domestic partner and accompanied pass riders traveling on a leisure pass
	SA3V	Retiree's eligible <b>unaccompanied</b> pass riders, including enrolled friends, traveling on a vacation pass (excluding spouse/ domestic partner as they are boarding priority SA0V)
	SA4P	Retiree's eligible <b>unaccompanied</b> pass riders, including enrolled friends, traveling on a leisure pass (excluding spouse/domestic partner as they are boarding priority SA2R)

Board Date	The board is a calculation of completed days, months and years of service to the company subtracted from your travel date.
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Travel Validity	Travel is valid on United, United Express, and on other airlines as outlined in individual agreements between United and the other airline. Retirees must have met the age and years of service under normally published retirement guidelines on their last day worked to be eligible for other airline leisure travel. To learn more and review individual agreements, including pass rider eligibility, go to Flying Together > Travel > <a href="#">Other airline interline</a> .
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Service Charge	Payment for service charges, taxes, and fees, when applicable, will be prepaid with a debit/credit card at the time of booking, prior to travel. Any additional fees incurred after payment will be invoiced to the retiree to the address on file at United.
Imputed Income	Taxable imputed income resulting from pass travel of your eligible pass riders will be reported to the retiree and the Internal Revenue Service (IRS) on Form W-2. United will collect any federal and state withholding taxes that apply to taxable pass travel income via quarterly invoices. To learn more, go to Flying Together > Travel > <a href="#">Travel homepage</a> > In This Section and then select " <a href="#">W-2 pass travel tax reporting</a> ".
myUADiscount	Retirees and eligible pass riders are eligible for the myUADiscount program. To learn more and to book myUADiscount tickets, go to Flying Together > Travel > <a href="#">myUADiscount</a> .
Vacation Passes	Existing vacation passes, if applicable, at the time of retirement will be valid for travel through their original expiration date. In addition, retirees who are eligible for pass travel will receive an annual allotment of eight one-way vacation passes each year on January 1. Vacation passes are valid for five years.
Buddy Passes	Existing buddy passes will be valid for 30 days from the effective date of retirement rather than January 31 of the subsequent year. As a retiree, any remaining buddy passes will be prepaid at the time of booking using a debit/credit card. Retirees are not included in future annual buddy pass distributions.
Survivor Travel	Registered and existing surviving spouses/domestic partners and eligible pass riders who are active for travel on the retiree's travel profile at the time of their passing are provided pass travel privileges for specified travel eligibility periods. To learn more about the Survivor Pass Travel Policy, go to Flying Together > Travel > Travel homepage > Pass riders > <a href="#">Survivors</a> .
Retiree Badge	Retirees are not required to have a United Airlines retiree badge for travel. Retirees may order a retiree badge, if they wish, through <a href="#">Help Hub</a> and search for "retiree badge." The badge associated cost is \$35 and has no expiration date.

Resources	Internal Company Website	Flying Together <a href="https://ft.ual.com">https://ft.ual.com</a>
	Flying Together password reset	United Airlines Technical Services Desk 1-800-255-5801
	Retiree Pass Travel Program	Flying Together > Travel > <a href="#">Retiree pass travel</a>
	Dependent Management System (register pass riders)	Flying Together > Travel > Manage pass riders
	Pass travel attire	Flying Together > Travel > Travel homepage > <a href="#">Pass travel attire</a>
	Book space available leisure travel	Flying Together > Travel > <a href="#">employeeRES</a>
	Pass travel guidelines	Flying Together > Travel > Travel policies > <a href="#">Pass travel guidelines</a>
	Help Hub	Flying Together > Employee Services > Help Hub or <a href="https://helphub.ual.com">https://helphub.ual.com</a>

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**Contact**                      Have a question about retiree pass travel? Contact the Employee Travel Center. Use Help Hub to submit your question and track the status of your request.

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**Disclaimer**                      United’s pass travel policy is a privilege and not a right of employment nor a vested right of any kind. The Company may, at its sole discretion, take action including: suspension and cancellation of pass travel privileges for conduct/actions deemed detrimental to United and/or any of its subsidiaries, business partners, and successors or to any of our employees. The terms of the policy are subject to modification or termination, in whole or in part, by the Company at any time and for any reason.

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## Additional Retiree Information & Resources

- **Canceling your Metra/Metro/Commuter passes**

Please call the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT, or go to [Your Benefits Resources \(YBR\)](#) and go to Your Spending Accounts.

- **Vacation payout**

Employees who leave the company in good standing receive payment for any accrued but unused vacation, subject to applicable state law. Good standing includes retirement or resignation with proper notice, involuntary layoff, or early out. This payout is ineligible for 401(k) contributions. For further information, please refer to the Working Together Guidelines. (Employees who are covered by a collective bargaining agreement or local work rules should refer to their specific work agreements for policies regarding final vacation payout).

- **Profit sharing (if applicable)**

You are eligible for profit-sharing (if the plan pays out) in the year you retire. The payout is prorated depending on the eligible earnings on the date you retire and is paid at the same time the following year as active employees receive profit sharing.

- **Retirement organizations**

There are a variety of groups you will be eligible to join as a retiree. Please go to Flying Together > Employee Services > [Get Involved](#) and select “View all,” then go to Career > Retiree organizations for a full listing.

There are a number of volunteer opportunities available to interested retirees and, potentially, family members. United has partnered with Deed to provide a quick and easy way for those interested to search and sign up for events in your communities. More information on this system and how it can be accessed is available at Flying Together > Employee Services > Get involved > [Volunteer \(Deed\)](#).

- **Year-End Tax Forms (W2)**

To confirm your current selection for W-2 delivery, go to [paperlessw2.ual.com](#), log into Flying Together if prompted, click your initials at the top right corner, then click on settings. If you signed up in the past to go paperless and you have not changed your election back to paper, **no action is required**.

If you currently receive a paper W-2 and would like to change to paperless, follow the instructions below to make your W-2 delivery selection or view the quick [reference guide](#) for help.

- Go to [paperlessw2.ual.com](#) and log in to Flying Together if prompted. Do not download the ADP app – it will not work with your United credentials.
- Click on “Go paperless” (if you are currently signed up for electronic delivery, the “Go paperless” tile will not appear on the front page). Slide the “Receive paperless statements” button to the right to select the paperless option.
- Click “I agree” to provide your consent to go paperless. You’ll receive a confirmation email a few minutes after completion.

- **Updating your Contact information**

After your retirement, you can go to Flying Together > Employee Services > Health & Insurance ([YBR](#)). Click on the person icon in the upper right-hand corner to access your profile, or you can call the United Airlines Benefits Center at 1-800-651-1007, Monday through Friday, 7AM – 7PM CT, to update your preferred home address and email address with United. You will have to call your 401(k) administrator directly to make any updates to their system after retirement.

- **Managing your United phone**

If you have a United mobile device and have any questions about managing your phone now that you are retiring, we recommend you review the below Tangoe (our mobile device vendor) support guide to walk you through any FAQs. You may also access the [Mobile Device policy](#) for more information.

Tangoe: [Tangoe-Guide.pdf \(ual.com\)](#)

- **Verification of Employment and/or Wages**

Employment and salary verification are provided by [The Work Number](#), a service of Equifax Workforce Solutions. The Work Number is a fast and secure way to provide proof of employment or income for commercial/financial services (such as mortgage or auto loan, apartment lease, etc.) or social services (such as Medicaid, SNAP, subsidized housing, etc). Their automated service is available 24 hours a day and provides verification of status and dates of employment along with wages within minutes.

To verify employment and /or wages, verifiers will need the following information:

- Company Name: United Airlines
- Employee's Social Security number
- United's Unique Employer Code: **10209** (Note: for income verification data prior to 12/31/14 for pre-merger Continental employees use employer code **10775** "Continental Airlines – Historical Pay Data")
- Salary Key (if needing to verify salary history or pay details)

For a verifier to view salary information, the employee must grant the verifier permission. To do this, the employee must first obtain an authorization "Salary Key" by visiting [The Work Number](#) website or by calling toll free 1-800-367-2884. Your user ID is your Social Security Number and password/PIN for first time users is your six-digit date of birth (MMDDYY).

- **Estate Planning**

Any time you experience a major life change is a good opportunity to review your estate plan. Retiring is certainly one of the biggest milestones in our life. So, now is a good time to review your estate plan and ensure you have everything up to date and current.

LearnLux, your financial wellness partner available through Wayfinder, provides complimentary financial coaching with a certified financial planner. The LearnLux planners can help you adjust your budget in retirement and help you with your estate plan. Go to [LearnLux coaching](#) to schedule time with a coach.

LearnLux also offers a wide range of articles and webinars to help as you prepare for retirement.

1. [Retirement and estate planning](#)
2. [Estate planning basics](#)

If you have an account with Fidelity, they offer a number of resources designed to help you think through this critical process. For example, see below. (Note: you may have to log into NetBenefits to view this content).

1. [Estate planning checklist](#)
2. [Preserving Your Savings for Future Generations](#)

If at any point you decide you would like to cancel or postpone your retirement, please contact your supervisor or manager immediately. They will explain any consequences of making a change.

This document is intended to serve only as a summary of your benefits and privileges related to retirement. Each of the benefits/privileges described herein is based on a plan, document, contract, or company policy. If this document conflicts in any respect with the plan document, contract, or company policy on which it is based, the plan document, contract, or company policy will govern. Further, all benefits and travel privileges are subject to amendment and/or termination by the Company at any time and for any reason. Refer to the Summary Plan Description (available on Flying Together) for more detailed information about the benefits described herein. With respect to the pension plans administered by the PBGC and the IAM National Pension Fund administered by the IAM National Pension Fund Board of Trustees, the foregoing is subject to their determinations.