



Pilot Retiree Health Account (Pilot RHA) Frequently Asked Questions

What is the Pilot RHA? (Retiree Health Account)

- As a Pilot on United's seniority list, you are eligible to participate in United's Pilot Retiree Health Account Plan, and a Pilot Retiree Health Account ("Pilot RHA") has been established on your behalf.
- Your account is funded during your time in active employment through mandatory salary deduction at \$1.00 per compensable hour. In addition, any excess employer contributions to the Pilot Retirement Account Plan (PRAP) that cannot be contributed to your PRAP account due to IRS limits will be contributed to your Pilot RHA. While covered by a United medical plan, your contributions are deposited into the Pilot Health Reimbursement Account (HRA). If you're not covered by a United medical plan, your contributions are deposited directly to the Retiree Health Account (RHA). Upon retirement or entering an eligible status, any funds remaining in your HRA will be transferred to your RHA and your RHA balance will be available for reimbursement of eligible healthcare costs.
- The funds for reimbursement are able to be accessed and claimed:
 - The date you retire from the Company,
 - 90 days after you leave United for a reason other than retirement, or
 - The date you are deemed permanently disabled by the Pilot LTD Administrative Committee under the United Airlines Pilot Long Term Disability Plan.
- We've put together some common questions to help you understand this benefit offered to you. If you have questions that are not answered here - contact the United Airlines Benefits Center (UABC) at 1-800-651-1007. Representatives are available Monday – Friday, 7:00 a.m. – 7:00 p.m. Central Time, except holidays.

How Do I Find My Account balance?

- Once you are retired, you can access your Pilot RHA balance through the Alight Worklife mobile app or by logging onto the spending account portion of Your Benefits Resources® (YBR). Your current account balance is shown on the landing page. Navigate to the spending account page through YBR at Flying Together > Employee Services > Health & Insurance (YBR).
- You can also hear your account balance by calling our automated phone system (1.800-651-1007) Main menu, Spending & Savings Accounts.

Active Pilots

- As an Active Pilot, you can view your accumulated Pilot RHA balance through Your Benefits Resources® (YBR). Your current account balance is shown on the landing page. Remember you will not be able to access the account on the spending account page to file claims until after your retirement date or you have met the eligibility requirements listed above.
- If you're enrolled in United medical coverage, new contributions will be deposited into the Active HRA.
 - When you leave United, any unused funds in your Active HRA will be transferred to your Retiree RHA.
- When you're not enrolled in United medical coverage, new contributions will be deposited into your Retiree RHA for use after your leave United.

Investment Earnings

The value of your account will be adjusted based on the overall investment performance of the plan. In accordance with the collective bargaining agreement, assets of the plan are invested by the RHA Investment Committee with consultation of the investment advisor that advises the Committee. Earnings are added to accounts only in whole increments of 1¢. Fractional earnings are not added; they are carried forward and evaluated when future earnings occur.

Submitting Your Claim

Ways to get paid:

- Use your debit card¹
- Submitting claims Online or through the mobile app

How will I receive my money? What is Eligible?

You may use your Pilot RHA during retirement to be reimbursed for eligible health care services and expenses (for example, doctor office visit & pharmacy expenses) incurred by you, your spouse, and your eligible dependents. Your Pilot RHA can also be used to reimburse premiums for eligible health care insurance; note income replacement/protection type plans are not eligible. To receive reimbursement, you may choose from the available options below:

- **Manual submission**
 - Create your claim online and upload or fax your documentation to us at 1-855-673-6719
 - Mail your receipts or other documentation along with a completed claim form to us at:
Alight Smart-Choice Solutions
P.O. Box 64009
The Woodlands, TX 77387-4009

Your receipts must include the following information:

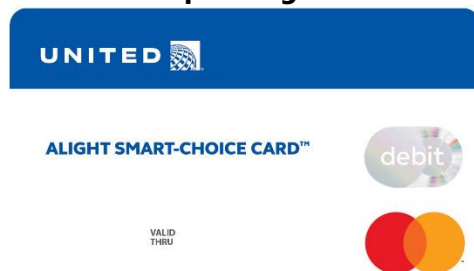
¹ Be sure to keep your receipts, we may request them to verify your transaction.

- **Name of service provider or retailer**
- **Date of service or purchase**
- **Identification of drug or product, or description of service**
- **Purchase amount for each product or service**
- **Total purchase amount**

▪ **Mobile App**

- Use the Alight Worklife mobile app to manage your account and submit claims and documentation for quicker reimbursement.
- When submitting a new claim, simply enter the details of your expenses and take a photo of your documentation.
- When submitting documentation for a claim that already exists, select the claim and take a photo of your documentation. Use this App to gain immediate access to your account information.
- Get "alerts" about any action you need to take.
- View your current account balance(s) and other important information.
- Review your claim and payment detail from the past 30 days.

▪ **The United Spending Account Card:**



- You can use the card to pay for eligible out-of-pocket expenses at the time of purchase and funds will automatically be deducted from your account.
- The card can be used at any health care provider or merchant (for example, pharmacies, hospitals, doctor's offices) who are authorized to accept spending account cards for eligible expenses.
- Authorized providers will code eligible items under an inventory information approval system (IIAS). Items coded as such can then be purchased through use of your debit card.
- You may need to submit receipts to verify certain expenses. A credit card transaction receipt with no supporting details listed is not a valid expense receipt.
- Your receipt must be itemized with claim information including a breakdown of description and date of the expense.
- Additional receipt requirement information along with examples of what is needed can be found in the **'Required Receipts and Documentation' section on page 4** below.
- If you are retired and enrolled in the Core HDHP or Healthy Advantage HSA medical plans with United and you have funds in your pilot RHA only dental and vision expenses can be reimbursed from your account. The card will draw funds from the appropriate account based on the merchant.

I currently have a card, will I get a new one when I retire?

No. You will continue to use your current card. A replacement will be sent approximately two weeks before the expiration date shown on the front of the card.

Can I request additional cards for my spouse/dependents?

Yes, you may request additional cards for your spouse and/or eligible dependents by visiting Your Benefits Resources®. From the spending account landing page, click on your name in the upper right corner, then select the Debit Card(s) option, then follow the prompts.

Card or not - Sign up for direct deposit!

When you enroll in the direct deposit program, reimbursements for your approved claims are deposited directly into your checking or savings account, safely and securely. No paper and no waiting for a check to arrive in the mail.

- You can enroll in direct deposit online via our secure portal or mobile app. You'll need certain information about your account, including institution (bank) name, account type, account number, and routing number. The online instructions will tell you where to find this information.
- The fastest and easiest way to set up direct deposit for your account is by using the Alight Worklife mobile app. Login into the app using your United Benefits Service Center credentials (these may be different than your United Flying Together credentials). Once signed in, choose the Profile icon, then Direct Deposit. Enter the requested information to complete the sign-up process.
- To set up direct deposit online, access the United Airlines Benefits Service Center via from the Your Benefits Resources® (***Flying Together > Employee Services > Health & Insurance (YBR) > Other Benefits > Spending Accounts***). From the Take Action section select "Edit Your Profile". In the Direct Deposit Information on the bottom left side, choose "Add" and follow the prompts to enroll.

Direct deposit is convenient, fast, and green. Sign up online today!

Required Receipts and Documentation

The Internal Revenue Service (IRS) requires that you provide itemized receipts or other documentation to prove that expenses are eligible under the plan, including those charged to your card. Be sure your documentation validates who is covered, how much you're paying for the coverage, the dates of the coverage, the company or carrier who is extending the coverage and most importantly a detailed, itemized description of the coverage being provided.

To get reimbursed as quickly as possible, you need to send your receipts or other documentation one of the following ways:

- Create your claim online and upload or fax your documentation to us at 1-855-673-6719
- Mobile App: Access the Alight mobile app and create a claim to take a picture of your documentation for submission
- Mail your receipts or other documentation along with a completed claim

form to us at:
Alight Smart-Choice Solutions
P.O. Box 64009
The Woodlands, TX 77387-4009

Your receipts must include the following information:

- **Name of service provider or retailer**
- **Date of service or purchase**
- **Identification of drug or product, or description of service**
- **Purchase amount for each product or service**
- **Total purchase amount**

Although other documentation can be used, most often submitting the Explanation Of Benefits (EOB) from your health insurance provider is the easiest way to validate your card transactions.

It's important to submit acceptable supporting documentation when requested. When transactions are not validated, your card may be suspended. Undocumented transactions may result in tax implications.

Important Information

You can't submit a Pilot RHA claim for future services. Remember that your claims are reimbursed based on the date when the service occurred, not the date you paid your bill.

You're allowed to submit Pilot RHA claims for prior years as long as the services occurred while you were eligible under the plan and your claims are submitted within 18 months of the time coverage was provided. Service dates greater than 18-months in the past won't be approved.

Quick Tips: Premium Reimbursement

If You Enrolled in United Retiree Medical

When you've enrolled in the United Retiree Medical you may create a new claim for a one-time premium reimbursement on this site www.ybr.com/united and submit the United Airlines Benefits Center Billing Notice to us with your claim. You may view a sample of Billing Notice on the receipts or other documentation page on the site. To submit a premium reimbursement that will continue automatically monthly read recurring claims below.

To Access the billing notice:

On the YBR home page, access the tile titled "Heath Benefits Payment", where you can find the most recent billing notice information.

Recurring Claims

When submitting United or non-United premium, you have the ability to select a recurring claim. This will allow you to receive reimbursement for the ongoing premium without the need to submit documentation repeatedly.

The fastest way to create a recurring claim is to do so online. When entering your claim simply choose the drop down to designate recurring claim. Fill in the information for your premium and choose to upload your billing notice. If submitting a non-United premium, the eligible expense list as well as the Forms & Documentation page accessed through YBR will provide additional required documentation examples.

If You've Purchased Health Insurance Directly from an Insurance Agent, Company, or the Marketplace (Exchange)

Review the receipts or other documentation page on this site for examples of what information we'll need to approve your claim. The documentation needs to include the dates of coverage, a description of the coverage provided, who is covered, and the amount you're paying for the coverage. We're unable to accept canceled checks or bank statements to approve your claim.

If You're Covered by Retiree Coverage Through an Employer Other Than United

Remember, if you have health insurance coverage through an employer other than United, it must be retiree coverage if you plan to submit the premiums for reimbursement. If you or your spouse/qualified domestic partner is actively working and you're covered under that benefit plan, the premiums are not eligible for reimbursement from your Pilot RHA. In order to submit, the coverage must be paid for using after-tax dollars and your documentation must clearly show that it is retiree or after-tax coverage. We accept pension statements showing the coverage and amounts withheld or direct billing statements. We'll also accept confirmations of enrollment. You can find examples of these various statements on the receipts or other documentation page on the website. If we cannot clearly determine the coverage provided was purchased with after-tax funds or isn't labeled "retiree coverage" along with who is covered, we are unable to approve your claim.

If You're Covered by United Sponsored COBRA Insurance

Create your claim online and submit the United Airlines Benefits Center COBRA Billing Notice to us with your claim. You may view a sample of COBRA Billing Notice on the receipts or Forms & Documentation page on this site.

If You're Claiming For Long Term Care Premiums

Your Pilot RHA allows you to obtain reimbursement of premiums for Long Term Care (LTC). When submitting your claim for Long Term Care premiums, be sure your receipts or other documentation include the dates of coverage, a description of the coverage provided, who is covered, and the amount you're paying for the coverage. Policies which include other coverage such as life insurance or Accidental Death & Dismemberment benefits are ineligible for reimbursement.

There are special rules which apply to Long Term Care Premiums. Visit the Eligible Expense page to see all the details.

If You're Claiming For Medicare Premiums

Medicare premiums -- all parts - including Medicare Advantage (Part C) and Medicare Part D -- are eligible for reimbursement from your Pilot RHA. When submitting a claim for Medicare premiums, be sure your receipts or other documentation include the dates of coverage, a description of the coverage provided, who is covered, and the amount you're paying for the coverage. For Medicare Parts A & B your Social Security Administration Award letter indicating your current monthly Medicare premiums may also be used. **Remember:** Medicare premiums can also be set to automatically pay each month from your pilot RHA.

Tracking Your Claim

If you've submitted your claim online, you can track your claim status on the website after your claim and receipts have been received. Claim statuses will update as receipts and other documentation are received, and when a decision is made on your claim.

How do I receive claim information?

The fastest & easiest way to get notifications about your claims – for example, the outcome of a claim you've submitted or when you need to provide documentation for a Card transaction – is to sign up for text alerts and use the Alight Worklife mobile app. If you have an email address on file, you will be notified electronically of important account information. We will mail account information to you if you don't have an email on file.

Where do I go for more information?

For more information about the card including where you can use it, what documentation you may need to submit for various types of reimbursement requests, how your plan works, examples of expenses that are reimbursable and more – visit the spending account pages through Your Benefits Resources® > Other Benefits > Spending Accounts. If you have a question for which you can't find an answer, please contact the United Airlines Benefits Center.