

2015 Cross-Over Return Q&A

August 7, 2015

ELIGIBILITY

Q1: I am out on an absence currently, am I eligible to participate in the Cross-Over Return?

A: Any individual who was part of the 2014 crossover and who is interested in participating in the Crossover Return program is encouraged to submit a bid. All bids will be final at 1700 on August 14th. Anyone who has a valid bid on file at 1700 on August 14 will be considered for participation in the Crossover Return. Anyone who does not have a bid on file at 1700 on August 14 will not be considered for participation in the Crossover Return.

Q2: I am out on Maternity Leave, am I eligible to participate in the Cross-Over Return?

A: If you wish to be considered for participation in the Cross-Over Return you must have a bid on file by 1700 on August 14. Please keep in mind that there are differences between the s-CO and s-UA maternity leaves. s-UA does not have an extended maternity leave. You should review carefully the requirements for maternity leave under the s-UA Agreement prior to bidding to participate in the Cross-Over Return.

Q3: How do I submit my request to participate in the Cross-Over Return?

A: In CCS, under the Bidding tab access the Special Crossover Return Request screen and complete the request.

VACATION

Q1: What happens to my unused vacation that is scheduled to be used in 2015 if I cross back to s-UA before the end of 2015?

A: All unused 2015 vacation will be paid out as a s-CO flight attendant prior to crossing back to the s-UA operation.

Q2: What happens to my vacation accrued as a s-CO flight attendant in 2015 for use in 2016?

A: If you cross back over to the s-UA operation prior to the s-UA annual vacation bidding process, you will bid for 2016 vacation as part of that process. If you cross over after the s-UA annual vacation bidding process is completed, you will need to participate in the interim vacation process for 2016.

Q3: How is my vacation for 2016 accrued?

A: As a s-CO flight attendant, you accrue vacation January through December for use in the following year. If you cross back to the s-UA operation before the end of 2015, you will have the vacation accrued as a s-CO flight attendant from January 2015 until your cross back date to use in 2016.

Q4: If I cross back to the s-UA operation before the end of 2015, will I accrue vacation as a s-UA flight attendant for use in 2016?

A: No, s-UA vacation for 2016 is accrued between September 2014 and August 2015. Vacation accrued during the period of September 2015 through August 2016 is for use in 2017. Anyone crossing back from September 2015 to December 2015 will be accruing vacation as a s-UA flight attendant for 2017.

BENEFITS

Q1: Will my unused non-occupational sick hours transfer from sCO to sUA?

A: Yes, your unused non-occupational sick hours will transfer from sCO to sUA.

BIDDING

Q1: Can sCO ISMs become Pursers upon return to sUA, if not Purser qualified before leaving sUA?

A: No.

Q2: Can transfer requests be submitted upon returning to sUA?

A: Yes. Once you have returned to sUA, you will be able to submit regular transfer requests. Flight attendants participating in the Crossover Return will not have any super seniority or higher priority.

Q3: How will I receive an A-B rotation letter for the balance of 2015 and 2016?

A: A letter will be assigned to you upon returning to sUA.

RETIREMENT (section added on 8/5/2015)

- Q1:** Which retirement income benefits will be provided to flight attendants who participate in the cross-over return program?
- A:** Upon successfully completing training, flight attendants who participate in the cross-over return program will be eligible to participate in the United Airlines Flight Attendant 401(k) Savings Plan. Service for 401(k) employer direct contributions will include prior service at s-CO and S-UA. For any questions and for more information regarding your account, please visit www.401k.com or call the Fidelity Service Center for United Airlines toll-free at 1-800-245-9034 between 8:30 a.m. and midnight, Eastern Time, Monday through Friday.
- Q2:** Will flight attendants who participate in the cross-over return program need to make a new employee contribution election under the United 401(k) Plan in order to make 401(k) contributions?
- A:** Yes. Flight attendants will need to make new deferral elections under the United Airlines Flight Attendant 401(k) Savings Plan. Please note that if a flight attendant previously participated in the United Airlines Flight Attendant 401(k) Savings Plan prior to crossing over to S-CO, their previous deferral rate will continue to be stored in Fidelity' system, but will not be deducted from their paycheck unless a change is submitted after returning to S-UA. A flight attendant's investment elections and beneficiaries will remain unchanged unless updated by the flight attendant. For flight attendants who do not make a deferral election and have a hire date of 5/01/2006 or later, enrollment in the United Airlines Flight Attendant 401(k) Plan at a 1% pre-tax contribution rate is automatic. Please visit www.401k.com or call the Fidelity Service Center for United Airlines toll-free at 1-800-245-9034 between 8:30 a.m. and midnight, Eastern Time, Monday through Friday to update your elections.
- Q3:** Will flight attendants who participate in the cross-over return program keep their Continental 401(k) Plan account?
- A:** Yes. During training and subsequent employment by S-UA as a flight attendant, flight attendants participating in cross-over return program will be able to direct investments within their Continental 401(k) Plan accounts, but will not be eligible to make new contributions, change deferrals or request a new loan or final distribution to close their accounts. However, they will be eligible to request in-service distributions if they meet the applicable eligibility requirements. Subject to the terms of the Continental 401(k) Plan in which they participate, they may be eligible for Company contributions only for the period in which they received eligible earnings from S-CO.
- Q4:** What options will be available to flight attendants who participate in the cross-over return program with an outstanding 401(k) Plan loan from their Continental 401(k) Plan account?

- A: Once the cross-over return has been processed, if a flight attendant has an outstanding loan they will no longer be eligible to make payments through Payroll deductions, however can continue to make payments directly to the United Airlines Benefit Center to avoid loan default. To arrange manual loan payments Flight Attendants may contact the United Airlines Benefit Center at 1-800-651-1007.
- Q5: Prior to crossing over to sCO, I had an outstanding loan from the United Airlines Flight Attendant 401(k) Plan, and have continued to make payments outside of payroll deductions on a monthly basis to keep it current. What will happen to my outstanding loan once I am again an active participant in the United Airlines Flight Attendant 401(k) Plan?
- A: Once the cross over return has been processed, your loan will be re-amortized to your pay schedule at S-UA and your loan deductions will be deducted from your paycheck within 1-2 pay periods. If your loan payments are not deducted from your paycheck within 1-2 pay periods for any reason, contact the Fidelity Service Center for United Airlines toll free at 1 800 245 9034 between 8:30 a.m. and midnight, Eastern Time, Monday through Friday to avoid loan default.
- Q6: What will happen to my CARP benefit?
- A: All benefits you have earned in CARP are yours and will be available to you in retirement. While you will no longer earn benefits in CARP, you will continue to grow into eligibility for the lump sum option, as long as you remain employed by the Company. Eligibility to elect the lump sum option will be based upon your age and years of service as of the time you leave the Company.
- Q7: Who can I talk to if I have specific questions about my CARP benefit?
- A: You can call the United Airlines Benefits Center at 1-800-651-1007, Monday – Friday, 7 a.m. – 7 p.m. Central Time do discuss your questions.

Who can I talk to if I have specific questions about my projected benefit?

Please call the United Airlines Benefits Center at 1-800-651-1007, Monday – Friday, 7 a.m. – 7 p.m. Central Time. Please have all of your paperwork and supporting documentation available to discuss with a retirement specialist.

MISCLEANOUS

- Q1: What will happen if the contract negotiations produce a contract which is voted in? Do we still get moved to that base? Are there any other implications for us in this case?
- A: If negotiations produce a contract that is voted in, we will still honor the Crossover Return awards.

Q2: How much advance notice will we receive before reporting to our new base?

A: We will provide as much notice as possible, and will ensure that flight attendants participating in the Crossover Return have an opportunity to bid and be awarded a schedule for their first month at SUA.

If you have additional questions, please email them to Crossover@united.com. As frequently asked questions are brought to our attention, we will add questions to this Q&A and update the date found on top of this Q&A.

