



DID YOU KNOW?

Benefits (Section 33)

Section 33 of our Contract includes 21 pages specifically about our benefits. This section lays out in detail our benefit requirements and how management can change our benefits year to year. A few of these Negotiated terms include:

- PPO Medical Coverage
- HMO Medical Coverage
- Cap on PPO required contributions
- Maximum deductibles
- Maximum Out-of-Pocket Limits
- Parameters of Home Health Care
- Extended Care Facilities
- Hospice Care
- Preventive Care requirements
- Prescription Drugs requirements
- Survivor Benefits
- Retiree Benefits
- Dependent Care Benefits
- Dental Benefits including cap on required contributions
- Long-Term Disability Benefits

Negotiated Benefits in Detail

AFA has negotiated detailed Contract language and supplemental plans that spell out valuable, comprehensive benefits for Flight Attendants:

- You pay no more than 20% of the cost of both medical and dental with a 7% cap on the annual increase in your cost – no co-pays, low deductibles and out-of-pocket maximums. If you elect to use an HMO, there is usually no premium cost at all.
- Survivor insurance benefits for spouses, domestic partners and dependents.
- Pre- and post-Medicare benefits for eligible retirees: United pays a percentage of the cost of the plan depending on the Flight Attendant's seniority at the time of retirement.

AFA continually monitors information from management so we can make sure United is in compliance with the benefits we have negotiated.

Federal law provides for very limited protections for benefits. Employers are under virtually no obligation to provide any benefit other than to pay you for your work. The contractually-protected benefits negotiated in our Contract carry enormous monetary and personal value for every Flight Attendant. Our Contract guarantees health care and retirement options that are clearly spelled out, and not subject to the whims of the management.

Other Negotiated Benefits

AFA also has Negotiated supplemental insurance for short-term disability, critical illness, accident and hospital plans through Aflac as additional safeguards that are in addition to those contained in our Contract.

