



Flight Attendants Retirement Seminar

August 2020



Seminar Agenda

Welcome Message

Retirement Readiness Presentation: Jackson Petefish from Empower

- Medicare
- Social Security
- Rollover Options

Break

HA Retiree Benefits: Cindy/Al/Jody from Total Rewards

- Retiree Medical Benefits
- Retiree Pass Travel

Early Out Package: Doogan with Labor Relations

- Eligibility
- Severance Payments
- Benefits

Q&A

Jackson Petefish

Empower Retirement

A man and a woman are laughing and embracing on a beach at sunset. The man is carrying the woman piggyback. They are both smiling broadly. The background is a warm, golden sunset over the ocean.

Retirement **readiness**

How ready are you?

Jackson Petefish
Retirement Plan Advisor



JUST WHAT IS RETIREMENT READINESS?

Retirement readiness is your
ability to live the retirement
lifestyle you imagine

Determining factors:

Social Security

Healthcare costs

Withdrawal strategy

THE BIG PICTURE SOCIAL SECURITY AND YOUR RETIREMENT

For many Americans, **Social Security** is the primary source of their retirement income. It's important to remember that it **isn't meant to be the only source.**



SOCIAL SECURITY AND YOUR RETIREMENT



A LOOK AT SOCIAL SECURITY FROM 30,000 FEET

The amount of Social Security available to you depends on **your earnings** and when **you start** taking benefits.

WHAT EVERYONE SHOULD KNOW ABOUT SOCIAL SECURITY

Partial benefit: **Age 62**

Full benefit: **Age 66** (67 if born in 1960 or later)

Each year you delay your benefit increases your benefits by **8%** until you reach **age 70**

Source: ssa.gov, 2019.

SOCIAL SECURITY AND YOUR RETIREMENT

APPROXIMATE MONTHLY BENEFITS AT FULL RETIREMENT AGE

A look at Social Security from 30,000 feet

		\$25,000	\$45,000	\$65,000	\$85,000	\$105,000	\$137,700 and up
		MONTHLY BENEFIT AT FULL RETIREMENT AGE					
AGE IN 2020	45	\$1,203	\$1,721	\$2,239	\$2,571	\$2,814	\$3,232
	50	\$1,196	\$1,707	\$2,219	\$2,559	\$2,798	\$3,218
	62	\$1,175	\$1,671	\$2,166	\$2,526	\$2,759	\$3,163
	66	\$1,120	\$1,593	\$2,065	\$2,408	\$2,629	\$3,011

Like most people, you're probably thinking "I'm going to need more than that."

FOR ILLUSTRATIVE PURPOSES ONLY. Not intended to be, investment fiduciary, financial, legal or tax advice.

Source: 2020 Guide to Social Security.

Assumptions: This table assumes you have turned the corresponding age in 2020, worked steadily since age 22 and received average pay raises. Wages and salaries will remain constant until retirement.



SOCIAL SECURITY AND YOUR RETIREMENT

HOW YOUR SALARY AFFECTS SOCIAL SECURITY

The **percentage of income** Social Security provides decreases as your salary increases.

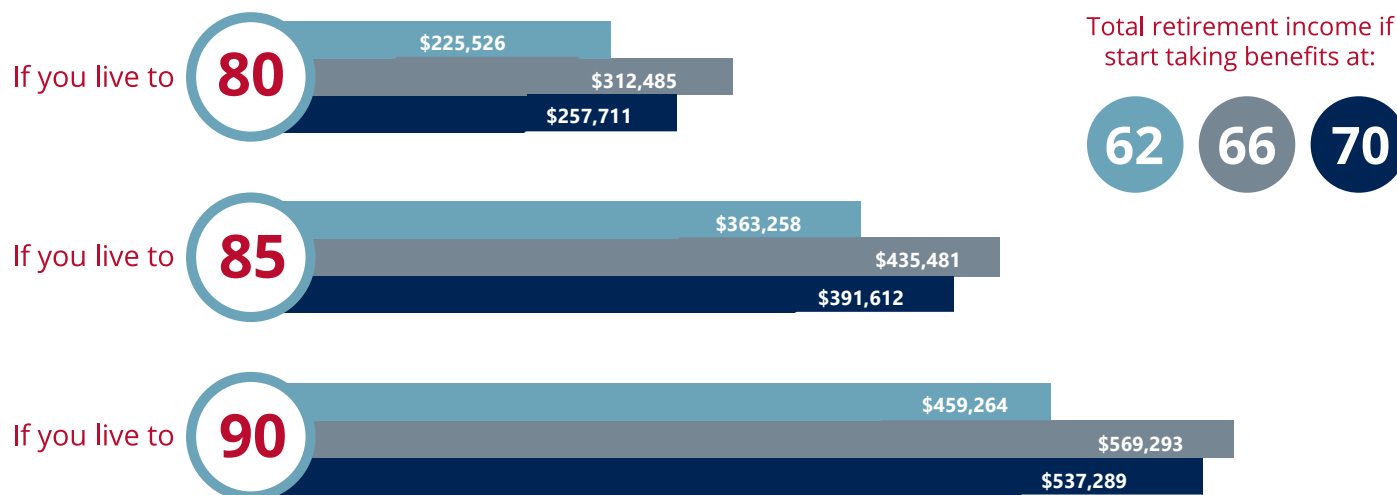


Replacement ratio at full retirement age

SOCIAL SECURITY AND YOUR RETIREMENT

WHEN YOU START CAN IMPACT YOUR TOTAL INCOME IN RETIREMENT

If you are in **good health** and live longer, you may consider **waiting** to start taking benefits.



FOR ILLUSTRATIVE PURPOSES ONLY. The example uses an estimated Social Security benefit for a 62-year-old making \$50,000 a year. Estimated benefit taken from ssa.gov calculator. Example assumes a 1.7% annual increase in benefit. Figures are rounded to the nearest dollar amount.

SOCIAL SECURITY AND YOUR RETIREMENT



HOW SOCIAL SECURITY WORKS WITH YOUR PENSION

Receiving a pension doesn't automatically reduce your Social Security benefits, but it could. Here's what you need to know about the **Windfall Elimination Provision**.

It may reduce Social Security benefits for **government employees** or people who worked for **foreign companies**.

It applies if a **pension comes from income** that wasn't subject to Social Security tax but additional income came from jobs that withheld Social Security tax.

SOCIAL SECURITY AND YOUR RETIREMENT

ESTIMATE YOUR SOCIAL SECURITY BENEFITS



ssa.gov

THE BIG PICTURE

HEALTHCARE COSTS IN YOUR RETIREMENT

For many people, **healthcare costs** will be the **largest expense** in retirement.



HEALTHCARE COSTS IN YOUR RETIREMENT



WHAT'S IMPACTING RISING HEALTHCARE COSTS?

While everyone's situation is different, there are some common causes for this.

People are **living longer**.

Healthcare costs are **rising faster** than general inflation.

People are retiring before they are **eligible for Medicare coverage**.

HEALTHCARE COSTS IN YOUR RETIREMENT

A LOOK AT THE BASICS OF MEDICARE

From **parts** and **plans** to tiers and gaps, Medicare can be complicated and overwhelming. Having a good understanding of the basics can help simplify the program for you.



WHAT YOU NEED TO KNOW

Coverage and costs

Eligibility and enrollment

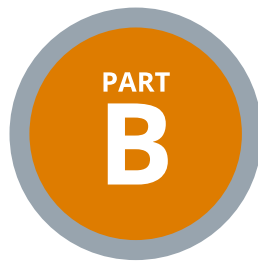
HEALTHCARE COSTS IN YOUR RETIREMENT

MEDICARE PARTS A, B, C and D

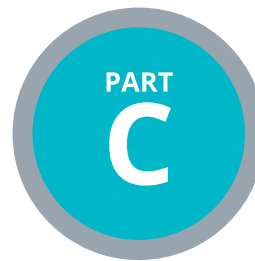
Each part helps pay for certain **healthcare services and costs** you need depending on the coverage(s) you choose. You can **piece the parts together** to get the coverage you want/need.



Hospital coverage
Covers care you receive while a patient in a hospital



Medical coverage
Covers doctor visits, clinic services and outpatient care



Medicare Advantage
Combines coverage of Part A and Part B and often includes prescription coverage



Prescription drug coverage
Covers many medications prescribed by your doctor or qualified health professionals

Source: 2019 Medicare and You Handbook, [medicare.gov](https://www.medicare.gov).

HEALTHCARE COSTS IN YOUR RETIREMENT

SUPPLEMENTAL MEDICARE PLANS

Medicare Supplement Insurance plans are provided by private insurance companies and designed to fill in the gaps left behind by **Medicare Part A** and **Medicare Part B**.

Medicare Supplement plans may help pay for Medicare's out-of-pocket costs, such as:

Copayments

Coinsurance

Deductibles

While these plans are provided by private insurance companies, they are regulated by the federal government.



Source: 2019 Medicare and You Handbook, [medicare.gov](https://www.medicare.gov).

HEALTHCARE COSTS IN YOUR RETIREMENT

YOUR MEDICARE COSTS

Like an insurance plan through work, **Medicare helps pay for many healthcare costs and services.** But you will need to pay a share of the costs.

Premiums

The **fixed amount** that you pay. Most are charged monthly and can vary from year to year.

Deductibles

The **set amount** you pay out of pocket for covered services **before** your plan begins to pay.

Co-payments

A **fixed amount** you pay at the time you receive a covered service (for example, you may pay \$20 each time you visit the doctor).

Co-insurance

When you and your **plan split the cost** of a covered service (for example, you might pay 20% while the plan pays 80%).



Source: 2019 Medicare and You Handbook, [medicare.gov](https://www.medicare.gov).

HEALTHCARE COSTS IN YOUR RETIREMENT



ELIGIBILITY BEGINS WHEN YOU TURN 65

Turns out your **65th birthday** is a pretty big one. Here's what you need to know about your **Medicare eligibility**.

You **must be 65** to enroll — your spouse's age doesn't matter.

You may enroll **even if you work** past age 65.

You may enroll **even if you have health coverage** through your employer or your spouse's employer.

You may enroll **even if you're not collecting Social Security** yet.

HEALTHCARE COSTS IN YOUR RETIREMENT

YOUR INITIAL ENROLLMENT PERIOD

The first chance to sign up for Medicare is during your **Initial Enrollment Period**.

Medicare Initial Enrollment Period



3 months before



the month you turn 65



3 months after

Think about signing up early to avoid gaps in coverage and late-enrollment penalties

Source: 2019 Medicare and You Handbook, [medicare.gov](https://www.medicare.gov).

HEALTHCARE COSTS IN YOUR RETIREMENT

SPECIAL ENROLLMENT PERIODS

You don't have to enroll during the initial enrollment period if you are **still working** and **covered by a qualified plan**. You can also enroll or make changes when certain life events occur, such as:



You move to a new address.

You lose your current coverage.

Your plan changes its contract with Medicare.

Source: 2019 Medicare and You Handbook, [medicare.gov](https://www.medicare.gov).

HEALTHCARE COSTS IN YOUR RETIREMENT



ADDITIONAL THINGS TO KNOW ABOUT MEDICARE

In general, once you enroll in Medicare you **don't need to renew** your coverage every year.

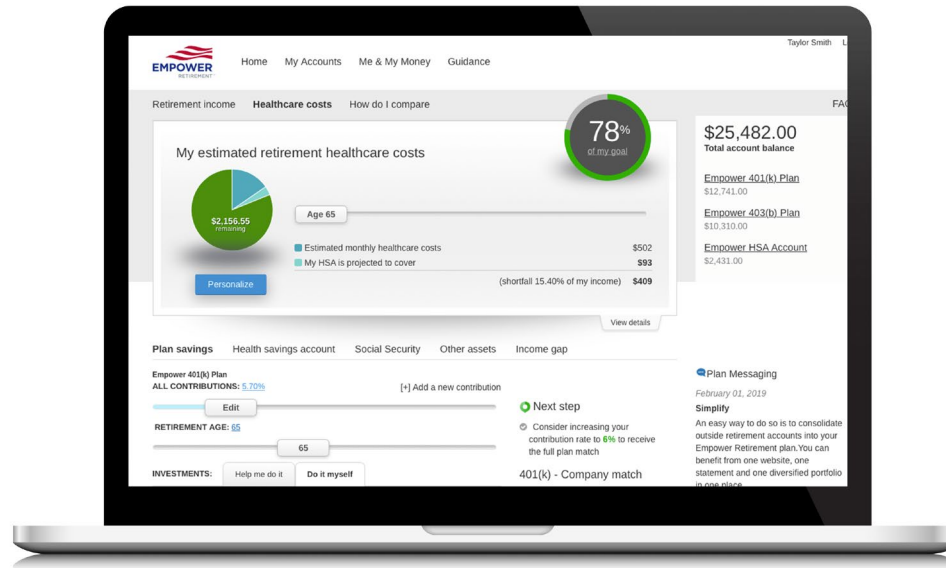
Most people are allowed to **switch plans** once a year during the annual **Open Enrollment Period** (October 15 – December 7).

Source: 2019 Medicare and You Handbook, [medicare.gov](https://www.medicare.gov).

HEALTHCARE COSTS IN YOUR RETIREMENT

YOUR ESTIMATED HEALTHCARE COSTS

Log in to your account and select **Healthcare costs** to see what your retirement healthcare costs might look like.



empowermyretirement.com

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HEALTHCARE COSTS IN YOUR RETIREMENT

GET MORE DETAILS ABOUT MEDICARE



medicare.gov

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THE DETAILS

WITHDRAWAL STRATEGY IN YOUR RETIREMENT

How you plan to get **money**
out of your retirement
strategy is just as important
as how you saved it.

WITHDRAWAL STRATEGY IN YOUR RETIREMENT



FACTORS YOU CAN'T CONTROL CAN IMPACT YOUR WITHDRAWAL STRATEGY

Longevity

There's no knowing if you'll live five years or 35 years in retirement.

Investment returns

Your strategy should be flexible enough to account for market fluctuations.

Inflation

Rising costs will influence how much income you will need in the future.

Future expenses

Strategies that account for some unknown expenses may help ease anxiety in your retirement years.

WITHDRAWAL STRATEGY IN YOUR RETIREMENT

CONSTANT DOLLAR AMOUNT WITHDRAWAL STRATEGY

This strategy has a **fixed withdrawal amount** that increases annually for inflation and is based on the initial balance at the time of the initial withdrawal.

STRATEGY

Constant dollar
amount

\$

Increases annually
by 3% inflation

Example:
4% rule

STARTING BALANCE: \$500,000

Withdrawal amount:
\$20,000
Income per month:
\$1,667

YEAR 1

Withdrawal amount:
\$20,600
Income per month:
\$1,717

YEAR 2

FOR ILLUSTRATIVE PURPOSES ONLY. The hypothetical example shown does not reflect any income tax that may be withheld. There may be minimum distribution requirements the year you turn age 70½ or age 72.

WITHDRAWAL STRATEGY IN YOUR RETIREMENT



ROLL FUNDS INTO AN IRA

You can decide to roll your assets, directly or indirectly, into an individual retirement account (IRA).

You can choose the financial institution.

You can keep making contributions, subject to IRS limits.

You have flexible investment selections and withdrawal choices.

You can no longer borrow from those assets.

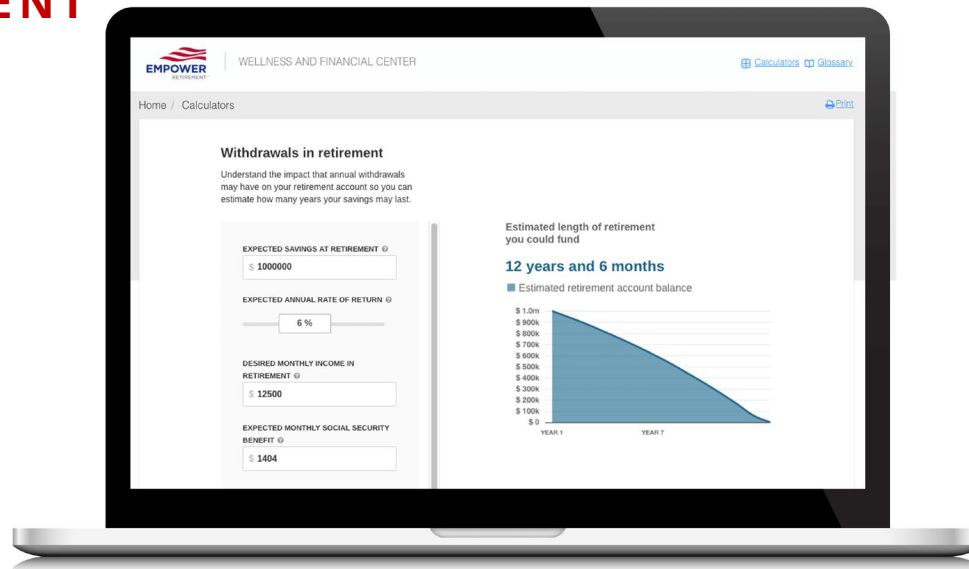
There may be additional fees.

Consider all your options and their features and fees before moving money between accounts.

WITHDRAWAL STRATEGY IN YOUR RETIREMENT

TRY OUT THE WITHDRAWAL CALCULATOR

Input a few numbers and see the estimated **length of retirement** you could fund.



[LearningFromEmpower.com](https://www.learningfromempower.com)

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ADDITIONAL
CONSIDERATIONS

HERE'S WHAT'S NEXT

You can do some additional
research with **helpful**
information at your fingertips.



**HERE'S
WHAT'S
NEXT**

TAKE A DEEPER DIVE

You can use these **additional resources** to get more information on the topics you're most interested in.

Official Social Security website



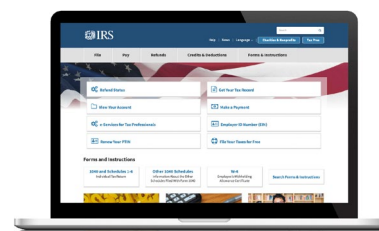
ssa.gov

Official Medicare website



medicare.gov

Official IRS website



irs.gov

Plan Sponsor Council of America website

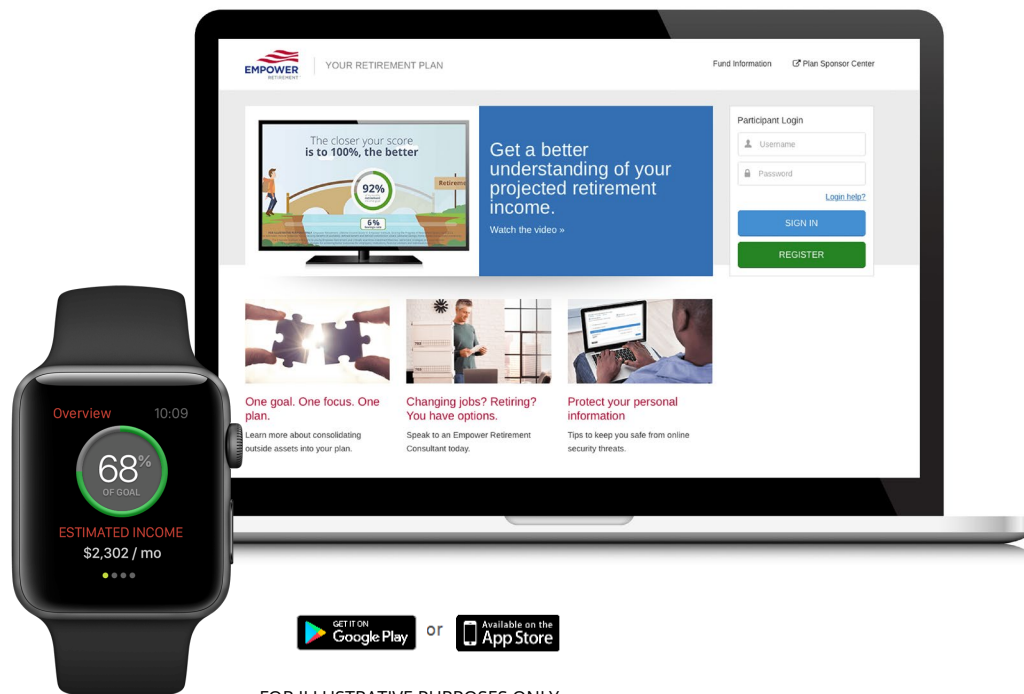


psca.org

NEXT STEPS

SEE WHERE YOUR RETIREMENT SAVINGS STAND

Log in to your account to see your monthly retirement income and what percent of your retirement income goal you're on track to reach. Plus enjoy access wherever you are with the mobile app or on your Apple Watch®.



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ADDITIONAL CONSIDERATIONS



ADDRESS YOUR FINANCIAL WELLNESS WITH MY FINANCIAL PATH

No matter where you are in life and your career, My Financial Path can help you take a look at your overall financial picture.

Next Step Evaluator

Find out ways to put your next dollar to work for you by answering a few yes/no questions.

Learning Center

Enjoy access to financial education resources, including on-demand videos, finance tools, calculators and more.

Empower Student Debt Solution

This simple, personalized assessment can help you find the right way to approach student loan debt.

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QUESTIONS?

Jackson Petefish
Retirement Plan Advisor
Empower Retirement



CONTACT US

PERSONALIZED GUIDANCE ABOUT RETIREMENT

We can help you achieve your retirement goals. As a benefit of the Hawaiian Airlines, Inc. 401(k) Plans, you have access to experienced Empower Retirement representatives who can provide education and advice based on your financial situation.

This includes:

- Options for your retirement account(s) when you retire.
- Ways to generate income from your savings.
- Social Security analysis.
- Retirement budgeting, including healthcare expenses.
- Investment review and recommendations.

There is no cost for this service. You can reach a consultant at **877-534-4569** or schedule an appointment at **rsgall.timetap.com**.



CONTACT US

WE'RE HERE WHEN YOU NEED US

empowermyretirement.com
844-442-1929

**Monday through Friday 2am– 4pm Hawaiian time and
Saturdays 3am–10:30am Hawaiian time**

Automated system available 24/7. Password required.

TTY: 800-345-1833

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Cindy Saiki

Retiree Health & Welfare

Medical Coverage at Retirement

What am I eligible for as a retiree?

- Retire at age 55-59 with 30+ years of service
 - Retiree pays 50% of medical premium for employee and his/her spouse until retiree turns 65
- Retire at age 60 – 64 with 30+ years of service
 - No retiree medical contributions for employee and his/her spouse until retiree turns 65
- Retire at age 60+ with less than 30 years of service
 - Retiree may continue current coverage but pays 100% of premium for employee and his/her spouse

Medical Coverage at Retirement

- How do I make payment for my medical?
 - You will receive a monthly invoice with instructions for payment.
- Will my medical plan change?
 - Medical plans are the same as an active FA but your group number will change.
- Can I convert my sick leave balance to pay for medical?
 - Yes, if you retire at age 60 or older for a maximum of 12 months.
- What is COBRA?
 - COBRA allows an employee to continue benefits at 102% of premium
 - Elections must be made within 60 days of loss of coverage.

Dental Benefits at Retirement

- Dental Coverage same as active FAs
 - Retire at age 60+
 - Retiree pays 100% of premium for dental coverage for employee and his/her spouse
 - Can elect to continue coverage past age 65
 - No years of service requirement
 - Retire before age 60
 - May continue coverage by electing COBRA

Life Insurance & Death Benefit at Retirement

•Life Insurance

- Retire at age 60+
 - Option to continue \$25,000 life insurance
 - Reduces \$3,000 per year until \$10,000 minimum is reached
 - Retiree pays 100% of premium
- Option to convert your coverage to individual policy

•Death Benefit

- Retire at age 60+
 - \$5000 benefit paid upon death

Al Vanderhoeven

Health Reimbursement Account (HRA)

Retiree Health Reimbursement Account (HRA)

- What is a Retiree HRA?
 - Account is like a Flex Spending Account for retirees
 - Available only after retirement
 - Pays for eligible expenses including medical copays, dental expenses, Medicare premiums, dependent expenses
- HRA Benefit in new CBA
 - Benefit is based on years of service as a Flight Attendant
 - Measured from Original Seniority Date on Flight Attendant Seniority List to Retirement Date
 - Must terminate between 1/1/17 and 4/2/25

Years of Service at Retirement	HRA Benefit
30 to 35	\$10,000
35+ to 40	\$20,000
40+	\$30,000

Retiree Health Reimbursement Account (HRA)

- **Administration**

- The Third-Party Administrator (TPA) will be Alight
- Same TPA as Flexible Spending Account (FSA) plans
- Participants can access TPA website to view balances
- TPA will mail welcome packets when enrolled
- Eligible FAs are automatically enrolled at their retirement date

- **Eligible expenses**

- Health expenses, including dental
- Eligible dependent expenses
- Health insurance premiums, including Medicare
- IRS rules govern

- **Additional information**

- Summary Plan Description (SPD) available on AFA and IFS websites

Jody Borges

Retiree Pass Travel

Retiree pass travel!



What's in store for you?

- Unlimited space available travel on all HA routes for you and your eligible dependents
- OVER 100 other airlines ZED fares (reduced rate space available travel per interline staff travel agreements)
- FTP and Inner Circle program
- K Fares (discounted revenue fares)
- Airline discounts (hotels, cruises, rent a car & entertainment)
- FedEx shipping discount
- If you qualify: Retiree once-a-year pass and retiree 2nd pass



What's the same?

- You would issue, modify and refund tickets the same way you do today through ID90 and myIDTravel
- Your usernames and passwords won't change. Continue to use your current login credentials for ID90 and myIDTravel
- There's no change for check-in (web, kiosk, mobile app) and HA's mobile app standby list
- No changes for two (2) free-of-charged checked in bags
- Present your HA ID for airline discounts

What's different?

- Your priority for travel ***will*** change from an active employee's priority to a retiree's boarding priority for travel on HA. However, there's no change to your status when traveling on other airlines
- Retiree's parents are ***not*** eligible for pass travel
 - You could designate your parent(s) as your Inner Circle
- HA employee shipping program is ***not*** extended to retirees
- Your FTPs' boarding priority ***will*** change from active to a retiree's FTP priority

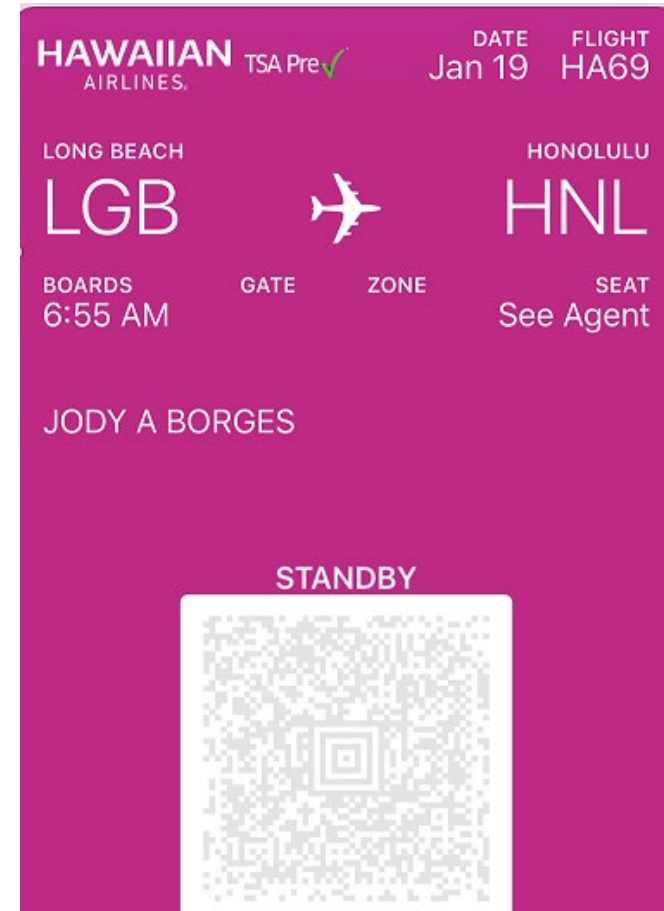
Retiree Classification & Eligibility

- To be eligible for retiree pass travel privileges, you must have one of the retiree classifications below:

Classification	Eligibility		HA Travel	OA Travel	Spouse/ DP/CU/ Children	Travel Companion	FTP/ K-Fares	Once a yr. pass	2 nd pass
	Min Yrs. Of Service	Min. Age							
"A" (S0A/F3)	30+	65	X	X	X	X	X	X	X
"B" (S2A/F4)	30+	55	X	X	X	X	X	X	X
	20 - 29	55	X	X	X	X	X	X	N/A
"C"*** (S2B/F5)	10 – 19	55	X	X	X	X	X	X	N/A
"D"*** (S2C/F6)	10	40	X	X	X	X	X	N/A	N/A
"E1"*** (S3E1/F11)	5 - 9	55	X	X	X	X	X	N/A	N/A

Retiree Once-a-Year & 2nd Pass

- Retirees who qualify are given a space available pass which allows the retiree to travel with the same boarding priority as an active employee (S1A/F3) using their date of hire.
- **Retiree A and retiree B with 30+ years** will see **four (4) one-way segments** per calendar year - each for the retiree, retiree's spouse or travel companion and all eligible dependent children
- **Retiree B with 20 to 29 years and retiree C with 10 to 19 years** will see **two (2) one-way segments** per calendar year - each for the retiree, retiree's spouse or travel companion and all eligible dependent children



Reminders

- **HApeople.com**

- You will have access to HApeople and the pass travel site after retirement. The re-registration process will take between 2-10 business days post-retirement to update.
- Login to <https://www.hapeople.com>
- Enter your Hawaiian Miles account number
- Enter your Hawaiian Miles password
- Contact Hawaiian Miles Service Desk at 877-426-4537 for issues accessing your account.

- **Retiree newsletter**

- Later this year Retiree's will no longer have access to HApeople. Instead you will receive a monthly newsletter through email with the latest information. Stay tuned for more information to come.

- **Up-to-date Information**

- Inform Human Resources with your up-to-date information for all of your eligible pass travelers. Including updates to your email address.

Mahalo



Safe travels!

Doogan Mahuna

Early Out Package

Voluntary Early Out Program (VEOP)

- Eligibility
 - Must be at 7th Year of Flight Attendant Pay Scale (\$49.74/hr)

Bidding and Awarding Timeline

Bidding begins	August 7 th – 0900 HST
Bidding closes and awards posted	August 21 st – 1700 HST
Recension Period	August 21 st – August 25 th ends at 1700 HST
Commencement of VEOP	October 1 st

August							September							October						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1			1	2	3	4	5					1	2	3
2	3	4	5	6	7	8	6	7	8	9	10	11	12	4	5	6	7	8	9	10
9	10	11	12	13	14	15	13	14	15	16	17	18	19	11	12	13	14	15	16	17
16	17	18	19	20	21	22	20	21	22	23	24	25	26	18	19	20	21	22	23	24
23	24	25	26	27	28	29	27	28	29	30				25	26	27	28	29	30	31
30	31																			

Payments

Type	Pay	Rate of Pay	401(k)	Duration	Frequency
VEOP	38 hours	@ current FA pay rate	Only employee 401(k) deferral	12 months	7 th of each month
UNUSED VACATION	Vacation Balance	@ current FA pay rate	Employee deferral, Company Contribution, and Company match	12 equal monthly payments (true-up last payment)	7 th of each month
RATIFICATION	Pre-determined	@ current FA pay rate	Employee deferral, Company Contribution, and Company match	Once	9/22/2020 paycheck

Continued Medical/Dental + Orthodontia, Life & Other Elective Insurance

Age	< 55	55 – 59	60 – 64	65 +	65 +
YOS	7 – 29	30 + YOS	30 + YOS	30 + YOS	7 – 29
Medical	◀ 12 months of medical insurance premiums 100% paid by the Company ▶				
§ 33.K.1.*	Not Eligible	Not Eligible	Eligible	Eligible	Eligible
§ 33.K.4.**	Not eligible	50% of med. ins.	100% of med. Ins.	Not eligible	Not eligible
COBRA	◀ Eligible for 18 months of COBRA coverage after the 12 months ▶				

*§ 33.K.1.: Conversion - Balance of sick leave as of 10/1/2020

Eligibility: Age 60+

Conversion: Unused sick leave converted into medical premium coverage - Accumulated Sick Leave Hours multiplied by Rate of Pay

Duration: No more than 12 months

**§ 33.K.4.:

Retire between 55 – 59 with 30+ YOS, 50% of medical insurance cost paid by Company until age 65

Retire between 60 – 64 with 30+ YOS, 100% of medical insurance cost paid by Company until age 65

Eligibility determined as of 10/1/2020

Retiree Health Reimbursement Arrangement (RHRA)

<i>YOS</i>	7 – 29 YOS	30 + YOS		
<i>HRA Eligibility (CBA)</i>	Not eligible	Eligible \$10,000 with 30 YOS \$20,000 with 35 YOS \$30,000 with 40 YOS		
<i>Accelerate*</i>	May Accelerate	Accelerate		
<i>25 YOS as FA</i>	If Flight Attendant has 25 or more YOS as of 10/1/2020, Flight Attendant receives \$50,000 into an HRA account. Participation in the HRA will be effective 10/1/2021.			
<i>HRA Acceleration + 25 YOS as FA</i>				
	<i>Years of Service Requirement</i>	<i>CBA HRA Credit</i>	<i>25 + YOS Requirement</i>	<i>Combined Credit</i>
	30 – 35 YOS	\$10,000.	\$50,000.	\$60,000.
	35 – 40 YOS	\$20,000.	\$50,000.	\$70,000.
	40 + YOS	\$30,000.	\$50,000.	\$80,000.

*VEOP: Accelerate current HRA LOA benefit to apply years of service as if Flight Attendant elected to retire as of April 2, 2025

Other Benefits

HAWAIIAN MILES	YOS	7 – 13	14 – 20	21-27	28 +
	MILES	150,000	300,000	450,000	600,000

PASS TRAVEL	YOS	7 – 29	30 +
	Active Status Travel	3 Years	4 Years
	<ul style="list-style-type: none"> • No less favorable than any other employee group. • Retain active pass travel status on Hawaiian Airlines, and to the extent allowed under Hawaiian's interline agreements with other airlines. • HA ID provided for duration of the active travel benefit period. • Age and years of service will continue to accrue during the 12-month separation period and eligibility for retiree passes will be determined at the end of the 12-month period). • No jumpseat privileges. 		

Other Benefits

PARKING PASS

During 12-month severance period

- Upon request
- Eligible for allowance/reimbursement
- Designated parking lot shall be at Company discretion

VOLUNTARY FURLOUGH

Flight Attendants on Voluntary Furlough who are awarded the VEOP will begin the 12-month period beginning on 10/1/2020.

GENERAL INFORMATION

Company will not contest unemployment claims by Flight Attendants who take Early Out.

- Should Company offer subsequent Early Out programs, Flight Attendants electing this Early Out Program will receive no less favorable provisions.
- 15 days to consider Early Out program (August 7th – 21st).
- 12-month severance period commences on October 1, 2020.

Mahalo for your time!

[We] know this will be a difficult decision. Many of you have spent your entire careers as Hawaiian Flight Attendants, and your remarkable contributions have made us a better company. As you make your decisions, please know how much you mean to us. We will continue to do everything possible to help our amazing company survive. Mahalo for your unwavering passion and continued commitment to Hawaiian and to each other.

- Robin

Who do I contact?

Contact	Email Address / Phone
Empower Retirement (401k) Questions	844-442-1929
VEOP Specific Questions	<u>VEOP@HawaiianAir.com</u>
General Questions	<u>HRBusinessPartners@HawaiianAir.com</u>

Questions?



Mahalo!

