

**FAQS FOR FLIGHT ATTENDANT RETIREMENT SEMINARS
AUGUST 2020**

HEALTH INSURANCE QUESTIONS

Q-1. Am I eligible for medical benefits with Hawaiian Airlines when I retire?

For Flight Attendants who retire between the ages of 55 and 60 with thirty or more years of service, the company will pay one-half of the cost of medical insurance for the Flight Attendant and his/her spouse until the Flight Attendant reaches age 65.

For Flight Attendants who retire between the ages of 60 and 64 with thirty or more years of service, the company will pay all the cost of medical insurance for the Flight Attendant and his/her spouse until the Flight Attendant reaches age 65.

The HA plan that you have at the time of separation will be your retiree plan.

Q-2. What is COBRA?

COBRA is a law that allows you to continue coverage under your employer's plan after termination for a limited amount of time. Generally, COBRA is an option for employees who do not qualify for retiree medical benefits. Typically, COBRA can last for 18 months with the cost for coverage paid for by the employee.

Q-3. How does the Voluntary Early Out Program impact my medical benefits?

Flight Attendants awarded the Voluntary Early Out Program (VEOP) will have their medical coverage continued at the same level (single/dependent, etc.) it was at the commencement of their 12-month VEOP period, with the premium fully paid for by the company.

After the VEOP period has ended, Flight Attendants will be eligible to continue coverage under COBRA or the retiree medical benefits that are illustrated in Q-1. The eligibility for the retiree medical benefits will be based on the years of service and age as of October 1, 2020.

Q-4. Will my medical benefits change as a retiree?

The HA medical plan is generally the same from active to retiree. However, if you have Medicare, your Medicare plan will become primary and your HA plan will be secondary.

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Q-5. What happens if I become eligible for Medicare while on a VEOP?

Generally, employees who turn the age of 65 are eligible and can apply for Medicare coverage. This includes employees who have other insurance, such as an employer provided health plan. In these situations, Medicare and the employer health plan will typically coordinate coverage, with Medicare generally considered to be the secondary payer.

Flight Attendants on a VEOP will have employer insurance for a 12-month period and will be covered under the Hawaiian Airlines plan during those 12 months. If a Flight Attendant becomes eligible for Medicare while on a VEOP, they can apply for Medicare coverage at that time. The fact of having Medicare coverage will not by itself cause a Flight Attendant to lose their employer coverage.

Please note that HA cannot advise as to when it is most advantageous for an individual to apply for Medicare. The Medicare website states that “most people should enroll in Medicare Part A (Hospital Insurance) when they’re first eligible”. Medicare representatives are available via the Medicare website and should be consulted for additional guidance.

Q-6. Can you tell me more about Medicare?

Medicare is a program that is administered by the U.S. Government and is not under the control of Hawaiian Airlines. The Medicare website has detailed information on Medicare including:

- How and when to apply
- Penalties that may be assessed if coverage is delayed
- How Medicare interacts with other insurance coverage
- The different types of Medicare coverage including:
 - Medicare Part A – Hospital Insurance
 - Medicare Part B – Medical Insurance
 - Medicare Part C – Medicare Advantage type plans offered by private insurers
 - Medicare Part D - Drug Insurance

More information is available at <https://www.medicare.gov/> or call 1-800-MEDICARE (1-800-633-4227)

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HEALTH REIMBURSEMENT ACCOUNT QUESTIONS

Q-7. Am I eligible for an account that will reimburse health expenses after retirement?

Flight Attendants who retire between January 1, 2017 and April 2, 2025 and have more than thirty years of service as a Flight Attendant are eligible for a Health Reimbursement Arrangement (HRA). Years of service are measured from the seniority date that is listed on the Flight Attendant System Seniority List to the date of termination.

Q-8. What is the benefit amount?

Upon retirement, an HRA Account will be established for qualifying Flight Attendants and the benefit amount will be based on the following years of service:

30-35 years of service:	\$10,000
35+ - 40 years of service:	\$20,000
40+ years of service:	\$30,000

Q-9. How does the Voluntary Early Out Program impact the HRA benefits?

Flight Attendants awarded the VEOP who have at least twenty-five years of service, as measured from their seniority date to October 2, 2020, will be eligible to receive an additional \$50,000 credit on their retirement date. This is in addition to the amounts listed in Q-6.

Flight Attendants awarded the VEOP will have their years of service accelerated as if they had elected to retire on April 2, 2025. Thus their years of service calculation for the purposes of determining the benefit amount in Q-6 will be from their seniority date to April 2, 2025.

Q-10. What expenses are eligible to be paid from an HRA account?

An eligible expense is an expense incurred by you or any eligible dependent for medical care, as that term is defined in Code Section 213(d) (generally, expenses related to the diagnosis, care, mitigation, treatment or prevention of disease).

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PASS TRAVEL QUESTIONS

Q-11. Am I eligible for Pass Travel benefits when retire?

Eligibility for Pass Travel benefits is based on the number of years you have worked for Hawaiian Airlines and your age at retirement. Generally, you must have at least 5 years of service and be at least 55 years old or have 10 years of service and be at least 40 years old. Pass Travel benefits are tiered and can increase based on years of service and age. Please visit the Pass Travel website available on HApeople.com for detailed information.

Q-12. Will my login credentials for ID90 change when I retire?

No. Your username and passwords will not change. Continue to use your current username and passwords for ID90 and myIDTravel.

Q-13. Will my priority for travel change?

Yes. 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.

Q-14. Will my FTPs and Inner Circle boarding priority change?

Yes. Retiree's FTPs' boarding priority *will* change from active to a retiree's FTP priority.

Q-15. Will I issue tickets through ID90 and myIDTravel the same way I do today once I retire?

Yes. You would issue, modify and refund tickets the same way you do today through ID90 and myIDTravel.

Q-16. Will I check-in the same way I do as an active employee?

Yes. There's no change for check-in (web, kiosk, mobile app) and HA's mobile app standby list.

Q-17. Will I and my eligible pass travelers get the two (2) free checked bags?

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Yes. No changes for two (2) checked in bags.

Q-18. Who can I contact if I have questions for retiree pass travel program?

Please contact the Pass Travel Team at (808) 835-3645, option #2 or passbureau@hawaiianair.com.

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401(k) QUESTIONS

Q-19. What happens to my 401(k) account when retire?

Empower Retirement will mail you a letter approximately 4-6 weeks following your termination of employment to inform you of your options, including how you can take a plan distribution.

Q-20. I have a 401(k) loan. What happens to that when retire?

If you have an outstanding 401(k) loan balance, you may pay it in full or continue with your same installment payment and schedule. Contact Empower at 1 (844) 442-1929 to make arrangements for periodic loan repayments within 90 days of your last payment or your outstanding balance may be treated as a taxable distribution.