

FAQ's - Bridge Medical

These Frequently Asked Questions ("FAQ's") are intended to provide you with specific information regarding the Bridge Medical Plan. Detailed information regarding the Plan is available to you by reviewing the resources available on Your Benefits Resources (YBR). If there is ever a conflict between these FAQs and the Bridge Medical Plan, the Plan documents will always govern.

1. What age does my spouse/qualified domestic partner need to be before I can bridge my medical?

Your spouse/qualified domestic partner's age is not a factor for eligibility (See Article 16 H. 3. a.) as long as you (the employee) are at least 60 years old with 10 years of service with the company at the time of retirement. **Important: You and your spouse/qualified domestic partner must be enrolled in one of United's medical plans at time of retirement.**

2. What if I am over 65 but my spouse/qualified domestic partner is under 65, can I still get Bridge Medical for them?

Yes. You can cover your spouse/qualified domestic partner until she/he also turns 65. Be aware that you are not covered by Bridge Medical after age 65 even though your spouse/qualified domestic partner is. **Important: You and your spouse/qualified domestic partner must be enrolled in one of United's medical plans at time of retirement.**

3. How many sick bank hours are needed per month to cover Bridge Medical, and is the number different if covering more than myself?

Each month of coverage requires 11 sick bank hours regardless of how many eligible dependents are covered (see Article 16. H. 3. B.). **Important: You, your spouse/qualified domestic partner, and/or eligible children must be enrolled in one of United's medical plans at time of retirement.**

4. Until what age can eligible dependent children be covered by Bridge Medical?

Coverage eligibility is the same as for an active employee. In most situations, coverage for eligible children ends on the last day of the month of their 26th birthday.

5. Can Bridge Medical be used for Medicare Supplementary Coverage?

No. Bridge Medical ends for each individual when they become Medicare eligible (usually age 65).

6. Who do we contact to setup Bridge Medical when preparing to retire?

Call United Airlines Benefits Center (UABC) at 1-800-651-1007.

7. What plan choices are available for Bridge Medical?

At initial participation and each year at enrollment time (usually November) you will be offered the same plans the company offers to active employees. When you contact United Airlines Benefits Center (UABC) at 1-800-651-1007 to setup of Bridge Medical you will select your initial plan choice.

8. If covered under Bridge Medical and the employee dies, what happens to covered dependents going forward?

The spouse/qualified domestic partner along with any dependents currently being covered can continue to use the remaining sick bank to cover medical premiums at 11 hours per month. Spouse/domestic partner can continue until Medicare eligibility is reached. Eligible dependents can continue until age 26. If the sick bank becomes exhausted COBRA will be offered.

9. What happens if I exhaust my Sick bank before age 65?

When your sick bank becomes exhausted you are eligible to purchase medical insurance at a non-contributory rate (you will be paying the full cost of the coverage).

10. Where can I find more information about Bridge Medical?

- From the Flying Together home page, select Employee Services from the menu at the top of the page, then select Health & Insurance (YBR).
- On your YBR home page, scroll down to Tools & Resources and select Benefit Document Library.
- Locate Summary Plan Description (SPD) – Retirees and select Retiree Regular and Bridge Medical SPD. This will open the Bridge Medical SPD document.