



Golden Eagles President Gary Small has requested that this alert be sent to all Golden Eagles members.

Alert to Potential HRA Hacking

This alert ONLY applies to pilots who have retired after the merger and have established a Health Retirement Account (HRA) at United.

The Golden Eagles will, on occasion, be notified of items that may be of interest to all or portions of our membership. We forward these as a “heads up” service without taking an official position and frequently with only limited background knowledge.

We were informed by a Golden Eagles member that his HRA had some of his funds depleted without his knowledge or authorization.

The process, without delving too deeply into the “weeds”, is that pilots were permitted to defer a portion of pre-tax income into an account to be used in retirement to pay for specific health care expenses, similar to a plan we had

during our working years. When an authorized cost is incurred, the member can either pay the health care provider with a debit card representing the funding in their HRA, or request reimbursement if paid out of personal funds.

The instance in point is, that after requesting such a reimbursement, the member later discovered that several withdrawals (other than the single amount submitted) were made from his HRA and rather than being deposited to his authorized bank account, a different bank (designated by an unknown individual) received the funds.

The mechanics of obtaining a refund is to FAX (which is MUCH more secure than email) the disbursement request along with all justifying health-care receipts directly to United's benefits management company (Alight.com).

Without appearing to assign blame, it begs the question of who but an internal employee of Alight could have received the request, changed the member's password, the bank authorized to receive the reimbursement, and then diverted funds into a new account. What is also concerning is that the refund request contains the member's social security number along with other highly sensitive personal and health care information. This could easily lead to Identity Theft and additional fraudulent activity.

This member has quite obviously submitted inquiries with United HR in addition to Alight Solutions, and is awaiting what may be a lengthy resolution. Although he was ultimately notified by Alight that his password and bank information had changed, it was "too little - too late", since the funds had already been diverted out of his account.

Pilots holding HRAs with security concerns may wish to discuss them directly with Alight to determine if additional safeguards are required.

Our intent in providing this alert is to simply make members that have HRAs aware of this issue and to be extremely vigilant to their account activity and balances.



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