



IMPORTANT MESSAGE ON ALPA DUES REFUNDS AND RECAP OF LOL/LTD REIMBURSEMENTS

Posted below is a copy of a lengthy message sent out by RUPA (Retired United Pilots Assoc) to its members regarding a planned refund of ALPA dues to certain eligible members and a recap of the information regarding the distribution of the excess assets in the LOL/LTD fund to those affected. **Please read it carefully as all the answers to your questions should be contained in the message!**

PLEASE NOTE: THIS INFORMATION IS PROVIDED TO GOLDEN EAGLES MEMBERS AS INFORMATIONAL ONLY AND YOUR VOLUNTEER OFFICERS HAVE NO ADDITIONAL KNOWLEDGE REGARDING ANY OF THE INFORMATION PROVIDED. **PLEASE DO NOT CONTACT US REQUESTING ANY FURTHER INFORMATION SINCE WE DO NOT HAVE ANY!**

QUESTIONS REGARDING THE REFUND OF ALPA DUES SHOULD BE DIRECTED TO: ALPA National at: membership@alpa.org 1-888-FLY-ALPA

QUESTIONS REGARDING THE LOL/LTD SHOULD BE DIRECTED

TO: Retirement & Insurance Committee: Chair Captain Fred Greene

Copy of message received:

IMPORTANT MESSAGE ON ALPA DUES REFUNDS!

This came to us recently and we believe it is of such importance that an immediate email be sent out. This may or may not apply to you individually but, to ensure widest distribution we are using this methodology to get the word out.

1. ALPA National Dues Refund

This first refund from ALPA national. **This is a returning of approximately 16% of dues paid to ALPA national in 2023 only**, so (obviously) only recently retired pilots will see any potential money back. The most important point of this initiative is that ***it is an offer of a refund*** - and the Executive Board has said that ***any pilot who does not have accurate contact information on file with ALPA will be assumed to have rejected the offer and will not receive the money.***

ALPA will begin processing the previously announced dues return offer for all eligible pilots in late summer, but we ***need you to take action first***. If you've already filled out the below form, updated, or confirmed your mailing address, that's great!

If you have not yet done so, fill out the secure Direct Deposit Authorization Form on the ALPA.org website and this will ensure you do not lose your chance to accept and receive your portion of the dues return offer as soon as possible after processing begins.

The ***fastest and easiest*** way to get your portion of the dues return offer is through direct deposit. Signing up is easy, fast, and safe. Log in with your ALPA

ID (1064666) and password and complete the Direct Deposit Authorization Form to ensure you will be able to accept your offered dues return when it's processed!

The United Master Executive Council (MEC) has also announced that it is offering to return dues out of the MEC surplus. By filling out this form, your MEC offer will also be processed electronically. However, your MEC offer is scheduled to be processed before the ALPA-wide offer, so you must fill out this form by July 8, 2024, to receive those funds electronically. (***Unfortunately, the date has passed as we received this information on July 13th. You may still be able to receive a paper check.***)

If you've filled out the form in the past, please double-check and confirm or update as needed. If you have questions about the security of this information or its use, [see our FAQs](#).

If you'd prefer a mailed check, update or confirm your mailing address in [your member account](#). The dues return offer is available to everyone who was obligated to pay dues during the period. However, for you to receive it, ALPA must have the ability to offer it to you. Members who do not either complete the direct deposit authorization form to enable direct electronic deposit or who do not have a current mailing address in their member account to facilitate the receipt of a check will be deemed to have rejected the offered return of dues.

Questions? [See FAQs](#).

ALPA International Dues Return Additional Information:

There is a second, separate and distinct ALPA International dues return. For those pilots eligible for the 2023 ALPA dues return offer (those who were dues obligated in 2023), ALPA will transmit a second transaction later this summer. The ALPA International dues return is not specific to your presence at United Airlines.

To estimate your return, expect around sixteen percent (16%) of the dues paid in 2023. You can find how much dues you paid at the link [here](#) by selecting the "account" tab. The ALPA-I Dues Return FAQs are linked [here](#).

Again, the most important part about this one is any recent retiree without accurate contact info will be deemed as "rejecting the refund" and won't get any money back.

2. UAL MEC Dues Refund

The United MEC has audited their accounts and determined - mostly because of the strength of the recent contract, and the large increase in pilot ranks (as well as dues paying members as a result) - that a refund of dues paid can be made to members. Here is how this one is being administered:

***MEC Dues Return Update**

The United MEC acts as stewards of your dues and ALPA resources and is pleased to return \$10,005,282. ***These monies are excess funds from the MEC's Cumulative Account Balance generated from 2015 to 2017.*** Later next week, ALPA will begin processing these payments. Returns will only go to pilots who had a dues obligation (e.g., not on probation, etc.) at United Airlines. The 2015 to 2017 time was determined by ALPA policies. Returns are calculated for the calendar years the MEC account realizes an operational surplus. When the MEC elects to return dues, the oldest available surplus year is returned first.

For those who completed a Direct Deposit Authorization Form, you will receive an automated email of a pending electronic deposit that specifies your name and the return amount. The transfer notification is informational only- there's no additional action you need to take.

For those who opted to forego the direct deposit methodology, a check will be mailed to the address on record with ALPA. According to ALPA policies, return checks that are not claimed will be returned to the MEC General Fund.

As noted, this refund affects United pilots who were not yet retired by 2015 through 2017, and paid dues during that period. Again, ***pilots without accurate contact information will be deemed as "rejecting the refund offer" so pilots must have accurate contact information on file with ALPA national to get any money back.***

3. CAL LTD Refund

Pilots who were at Continental (only) just prior to the merger and paid into the CAL LTD fund during the years 2010-2012 (the three years just up to the completion of the CAL/UAL merger) are eligible to receive a refund from the LTD fund.

The fund's investments performed exceptionally well, and the anticipated debits (benefits paid out) were not as high as anticipated - resulting in the fund having far more money than it needed to pay the remaining pilots their benefits for the remainder of their entitlement period. After much haggling, a Letter Of Agreement was signed, and a significant portion of the fund is being returned early to eligible pilots.

Just under \$50 Million is coming back, proportional to the amount put in during 2010-2012 by participating Continental pilots only. The "2010-2012" years were selected, because the fund did not have a surplus in 2009, and the fund stopped taking contributions from pilots in 2013 when the merger with UAL took effect.

***CAL LTD Excess Payment - Ensure Your Address is Current**

As part of the Letter of Agreement 24-01, the sub-trust of the United Airlines Pilot Long Term Disability Plan (the "UAL LTD Plan") will be distributing Excess

Assets to former participants in the CAL LOL/LTD Plan or their surviving spouses and dependents. Distribution of Excess Assets will be made by check and mailed to your address on file. It's important for the Company to have the most up-to-date, accurate information. Please follow these instructions and ensure your address is current before August 9, 2024. The distribution is tentatively scheduled for the end of August.

LOA 24-01

June 20, 2024

Retirement & Insurance Committee: Chair Captain Fred Greene

CAL LTD Excess Update

LOA 24-01 outlines the Distribution of Excess Assets of the Legacy CAL LTD Plan. In accordance with that agreement, an actuarial valuation of the assets was done to determine the amount of the distribution. The initial excess distribution will be \$49,872,053, with \$48,372,588 being distributed as tax-free cash. The difference will be a contribution to a pilot's Active Health Reimbursement Arrangement (HRA) if they are enrolled in a United medical plan and to their Retiree Health Account (RHA) if they are not enrolled in a United medical plan.

The distribution is tentatively scheduled for the end of August. The distribution date has been delayed as the LTD Plan Custodian is in the process of changing and the Custodian will be the entity sending out the checks for this distribution. It was determined that it would be best to wait until the Custodian transition is complete so that any returned checks go to the same entity that sent them out.

Pilots can use the CAL LOL/LTD Plan Excess Asset Allocation Percentages document to determine their percentage and multiply their percentage x the Initial Excess Distribution amount to determine their initial return of distribution.

Example: \$49,982,053 x .0237377773% = \$11,882.62.

For this one, affected CAL pilots need to confirm their contact info is accurate in a different location than the other two (as noted above). Because this is a return of excess payments (as opposed to an "offer" to return dues) they are supposed to make a bigger "good faith" effort to track down current pilots, retired pilots, estates, etc. to return the money. However, at some point, if they cannot, the money does get forfeited and returned back into the LTD fund.

Just under \$50 million is being returned. This isn't the entire amount to eventually come back from the fund. The youngest pilot still receiving benefits has about 9+ years to still receive them. The fund can be reassessed at least every five years, and sooner if desired, and any continuing, existing excesses be redistributed to participants. Eventually, once the final pilot leaves the plan (stops receiving any benefits) the final amounts will be distributed one last time, and the fund will be officially closed.

Pilots who need to be sure their info is correct for the CAL LTD refund need to contact the fund administrator at Alight (via the link above) or via Your Benefits Resource (YBR) through United's FlyingTogether website.

4. Personal Data Changes for a Retired Pilot

You can update your personal data such as home address or phone number by visiting Your Benefits Resources (YBR). You can single-sign on through Flying Together > Employee Services > Health & Insurance (YBR), or go directly to <http://digital.alight.com/united> - Your Benefits Resources (YBR), or www.ybr.com/united. After logging in, click "Your Profile" (the circle with the

person) at the top right corner of YBR. From the dropdown menu, select "Manage Communications." On the Manage Communications page, click the "Change" button next to the email and/or address to update.

5. Personal Data Changes for an Active Pilot

You can update all your personal data such as home address or phone number by visiting Flying Together > Employee Services > My Info/Managers Toolbox > Personal Details or at this link [here](#) (Duo authentication may be needed).

Please ensure your home address and contact phone number(s) are up-to-date and accurate. Address changes will not be reflected on your Employee Profile until the day following the "as of" date.

In Closing:

Any questions regarding any retired pilot's contact information for the first two items above should be directed to ALPA National at:

membership@alpa.org

1-888-FLY-ALPA



Dave Newell
Golden Eagles VP/Email Coordinator
davebnewell@gmail.com

Copyright © 2024 GoldenEagles Retiree Association, All rights reserved.

Want to change how you receive these emails?
[You can update your preferences](#)



This email was sent to <<Email Address>>
why did I get this? [unsubscribe from this list](#) [update subscription preferences](#)
GoldenEagles Retiree Association · 233 Forest Ridge Dr · Lakehills, TX 78063-6213 · USA

