

# Benefits for Same-Gender Spouses

## Same-gender spouses may now be eligible for United's benefit and travel programs



As a result of a U.S. Department of the Treasury and the Internal Revenue Service (IRS) ruling on Aug. 29, beginning Sept. 16, 2013, same-gender spouses will be treated as having a qualifying status change event for health and welfare benefits, retirement plan benefits and pass travel privileges.

United is pleased to recognize same-gender marriages in the same manner as opposite-gender marriages.

Affected co-workers will have 45 days from Sept. 16 to contact the United Airlines Benefits Center (800-651-1007, Monday - Friday, 7 a.m. to 7 p.m. CT) to add/change their eligible dependents and make equivalent mid-year benefit election changes to their health care benefits. Any valid election changes made during this 45-day period will have an effective date of Oct. 1, 2013.

The Department of the Treasury and the IRS ruled that same-sex couples, legally married in jurisdictions that recognize their marriages, will be treated as married for federal tax purposes. This ruling does not apply to registered domestic partnerships, civil unions or similar formal relationships recognized under state law.

Effective September 16, 2013, legal same-gender spouses will be recognized as spouses under our retirement plans. This means that any spousal consent requirements will apply to both opposite-gender and same-gender spouses. In addition, any distribution rights or beneficiary rights that favor a spouse will apply to both opposite-gender and same-gender spouses. Eligible U.S. co-workers with same-gender spouses should update their beneficiary designations and spousal information where applicable by contacting their retirement plan administrators.

## Actions required and next steps

Please refer to the chart below to see what actions you may wish to take if you have a same-gender spouse. We may update this chart as additional legal guidance becomes available and we finalize our administrative processes.

As a reminder, to enroll your existing same-gender spouse and any newly eligible dependents for health coverage effective October 1, 2013, you will need to contact the United Airlines Benefits Center (1-800-651-1007, Monday - Friday, 7 a.m. to 7 p.m. Central time) by October 30, 2013.

United's Benefits and Travel Programs (if eligible)	Some Implications of the Treasury/IRS Ruling on Same-Gender Spouses	Is any action required now?
Travel	Travel by same-gender spouse and their children will be exempt from federal income tax, but state income taxes may be applicable depending on the employee's state of residence.	Yes - Employees and retirees can add their same-gender spouse to their employee travel profile through Flying Together > Travel > All About Manage Pass Riders. <a href="#">More Information</a>
Medical/Dental/Vision	Benefits for same-gender spouse and their children will be exempt from federal income tax, but state income taxes may be applicable depending on the employee's state of residence.	Yes - Must contact the United Airlines Benefits Center (1-800-651-1007, Monday - Friday, 7 a.m. to 7 p.m. Central time) by October 30, 2013.
Flexible Spending Accounts	Eligible expenses for same-gender spouse and their children can be reimbursed	Yes - Must contact the United Airlines Benefits Center (1-800-651-1007, Monday - Friday, 7 a.m. to 7 p.m. Central time) by October 30, 2013.
Subsidiary Continental Continental Retirement Plan (CARP) (administered by Aon Hewitt)	<ul style="list-style-type: none"> <li>• Same-gender spouse is automatically your primary beneficiary and is eligible for survivor benefits</li> <li>• Same-gender spousal consent is required to name a non-spousal beneficiary and for certain plan distributions</li> </ul>	No enrollment required, but you are encouraged to update your spousal information by contacting the United Airlines Benefits Center (1-800-651-1007, Monday - Friday, 7 a.m. to 7 p.m. Central time).
Subsidiary Continental Continental Pilots Retirement Plan (CPRP) (administered by Aon Hewitt)	<ul style="list-style-type: none"> <li>• Same-gender spouse is automatically your primary beneficiary and is eligible for survivor benefits</li> <li>• Same-gender spousal consent is required to name a non-spousal beneficiary and for certain plan distributions</li> </ul>	No enrollment required, but you are encouraged to update your spousal information by contacting the United Airlines Benefits Center (1-800-651-1007, Monday - Friday, 7 a.m. to 7 p.m. Central time).

Subsidiary Continental Continental Airlines Inc., 401(k) Savings Plan (administered by Aon Hewitt)	<ul style="list-style-type: none"> <li>• Same-gender spouse is automatically your primary beneficiary</li> <li>• Same-gender spousal consent is required to name a non-spousal beneficiary and for certain plan distributions</li> </ul>	No enrollment required, but you are encouraged to update your spousal information and update your beneficiary designation by contacting the United Airlines Benefits Center (1-800-651-1007, Monday - Friday, 7 a.m. to 7 p.m. Central time).
Subsidiary-United 401(k) Plan (administered by Fidelity)	<ul style="list-style-type: none"> <li>• Same-gender spouse is automatically your primary beneficiary</li> <li>• Same-gender spousal consent is required to name a non-spousal beneficiary and for certain plan distributions</li> </ul>	No enrollment required, but you are encouraged to review and update your beneficiary designation via <a href="http://www.401k.com">www.401k.com</a> - click <i>Your Profile</i> and then click the <i>Beneficiaries</i> link in the <i>About You</i> section.
Subsidiary-United Pilot Directed Account Plan (administered by Russell/Schwab)	<ul style="list-style-type: none"> <li>• Same-gender spouse is automatically your primary beneficiary</li> <li>• Same-gender spousal consent is required to name a non-spousal beneficiary and for certain plan distributions</li> </ul>	No enrollment required, but you are encouraged to review and update your beneficiary designation via <a href="http://www.schwabplan.com/PDAP">www.schwabplan.com/PDAP</a>
Subsidiary Continental Pilots 401(k) Plan (administered by Charles Schwab)	<ul style="list-style-type: none"> <li>• Same-gender spouse is automatically your primary beneficiary</li> <li>• Same-gender spousal consent is required to name a non-spousal beneficiary and for certain plan distributions</li> </ul>	No enrollment required, but you are encouraged to review and update your beneficiary designation by logging into your account at <a href="http://www.schwab.com/workplace">www.schwab.com/workplace</a> or call Schwab Participant Services at 1-888-863-4015.
Subsidiary Continental Pilots B-Plan (administered by Charles Schwab)	<ul style="list-style-type: none"> <li>• Same-gender spouse is automatically your primary beneficiary</li> <li>• Same-gender spousal consent is required to name a non-spousal beneficiary and for certain plan distributions</li> </ul>	No enrollment required, but you are encouraged to review and update your beneficiary designation by logging into your account at <a href="http://www.schwab.com/workplace">www.schwab.com/workplace</a> or call Schwab Participant Services at 1-888-863-4015.