

## United Air Lines, Inc. Plan Benefits

### Personal Accident Insurance (PAI)

*MetLife's Personal Accident Insurance (PAI) helps protect you 24 hours a day, 365 days a year.*

**Effective January 1, 2012, The Coverage Options are changing. Please see the new Coverage Options below. If you are currently enrolled in the PAI plan, you will need to elect a new Coverage Option during Open Enrollment. If you haven't elected PAI and would like to, you must elect it during the Open Enrollment period. The Open Enrollment Period is 11/10/2011 – 11/29/2011.**

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for losses due to covered accidents — while commuting, traveling by public or private transportation and during business trips. MetLife's PAI coverage pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

You can add this valuable option to your benefits package by enrolling now. With Personal Accident Insurance (PAI), you and your family can enjoy even greater financial protection. *(Please be advised PAI coverage was formerly called the 24-Hour Personal Accident Insurance Plan or Voluntary AD&D).*

### Coverage Amount and Cost for Personal Accident Insurance

Plan Description	Coverage Options**	Cost per \$1,000
Employee	\$25,000 increments up to \$500,000	\$.024
Spouse*	\$10,000 increments up to \$500,000	\$.024
Child*	\$10,000 increments up to \$100,000	\$.024

\*You must elect Employee 24-Hour Personal Accident Insurance for yourself in order to enroll in Spouse or Child coverage.

\*\*Effective 1/1/2012, the Coverage Options have changed, and your current level of coverage will end on 12/31/2011. If you want to continue coverage, you will need to elect a new Coverage Option.

### Table of Covered Losses

This PAI coverage pays benefits for covered losses that are the result of a covered accidental injury or loss of life. The full amount of PAI coverage you select is called the "Full Amount" and is equal to the benefit payable to the loss of life. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Sight of one eye	50% of Full Amount
Sight of both eyes	100% of Full Amount
Any combination of a hand, a foot or sight of an eye	100% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing in both ears	100% of Full Amount
Speech or hearing in both ears	50% of Full Amount
Hearing in one ear	25% of Full Amount
Quadriplegia	100% of Full Amount
Paraplegia	75% of Full Amount
Hemiplegia	50% of the Full Amount

## Additional Benefits Include

The **Seat Belt Benefit** is payable if an insured person dies as a result of injuries sustained in a covered accident while driving or riding in a private passenger car and wearing a properly fastened seat belt (or a child restraint if the insured is a child). In such case, his or her benefit can be increased by 10% of the Full Amount — but not less than \$1,000 or more than \$50,000.

The **Child Care Center Benefit** provides funds for your eligible dependent children, 12 years old or younger, to attend a licensed child care facility for up to four consecutive years if you die as a result of an accident. The yearly benefit for each eligible child is equal to \$6,000 or the actual amount of child care costs incurred (whichever is less), and cannot exceed an overall total of 5% of the Full Amount. In order to be eligible, dependent children must be enrolled in a licensed child care center at the time of your accidental death.

The **Child Education Benefit** provides tuition funds for each of your eligible dependent children to attend a college or other accredited institution for up to four years if you die as a result of an accident. To qualify, your dependent children must be enrolled in the institution at the time of your accidental death or must enroll within one year of your accidental death. The yearly benefit for each eligible child is equal to 5% of the Full Amount or \$15,000 or the actual amount of tuition costs incurred, whichever is less.

The **Hospitalization Benefit** helps defray hospitalization costs that result from a covered accident. It is provided as a monthly income to the insured and is equal to one percent of your Full Amount per month, subject to a four-day waiting period and a maximum of \$2,500 per month, with a maximum duration of 12 months.

### Other Available Benefits Include

- Exposure Benefit
- Spouse/Domestic Partner Training Benefit

## What Is Not Covered?

Personal Accident Insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; or by the accidental ingestion of a poisonous food substance; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; war or war like action in time of peace, operating, learning to operate, or servicing as a member of a crew of an aircraft (including boarding and alighting), other than serving as a pilot or crew member of an aircraft owned or leased by or on behalf of the Employer, or for non-Employer aircraft operated on behalf of the Employer, or while in any aircraft operated by or under any military authority (other than the Military Airlift Command or Civil Reserve Air Fleet); or while in any aircraft being used for a test or experimental purposes (other than travel or flight in, or serving as a pilot or crew member of, an aircraft owned or leased by, or on behalf of the Employer, or for non-Employer aircraft operated on behalf of the Employer); or while in any aircraft used or designed for use beyond the Earth's atmosphere; or while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or while skydiving or parachuting (other than for self preservation). For purposes of this exclusion, "aircraft" includes, but is not limited to, airplanes, helicopters, gliders, hang gliders and balloons.

## Additional Coverage Information

### How To Enroll

You are eligible to enroll if you are:

- All active full-time or part-time employees of United Air Lines, Inc.

Your spouse/domestic partner and eligible dependent children are also eligible to enroll for coverage.

To learn more about this valuable benefit offering or if you're ready to enroll, contact the United Benefits Center at **1-800-651-1007**. If you are a Canadian employee, please contact MetLife at **1-866-492-6983**.

### **Act Now During the Enrollment Period.**

**Note:** Effective January 1, 2012, The Coverage Options are changing. Please see the new Coverage Options below. If you are currently enrolled in the PAI plan, you will need to elect a new Coverage Option during Open Enrollment. The Open Enrollment Period is 11/10/2011 – 11/29/2011.

### For Employee Coverage

Enrollment in this Personal Accident Insurance (PAI) plan is available only:

#### For Annual Enrollment

- Your enrollment takes place before the enrollment deadline of November 29, 2011 and
- You are electing coverage; or
- You are continuing the coverage you had in the last year; or
- You are electing to increase your current coverage.

#### For New Hires or A Qualifying Change in Status

Your enrollment takes place within 45 days from the date you become eligible for benefits

\*For qualifying status changes please contact the United Benefits Center at 1-800-651-1007

### For Dependent Coverage\*

You must be covered in order to obtain coverage for your spouse/domestic partner and child(ren).

\* A domestic partner declaration may be required for those partners not registered with a government agency where such registration is available.

#### For Annual Enrollment

- Your enrollment takes place before the enrollment deadline of November 29, 2011 and
- You are electing coverage; or
- You are continuing the coverage you had in the last year; or
- You are electing to increase your current coverage.

#### For New Hires or A Qualifying Change in Status

- Your enrollment takes place within 45 days from the date you become eligible for benefits

## Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You will be the beneficiary for your covered dependents accidental loss of life death benefit and any other covered loss sustained by a covered dependent.

## Total Control Account<sup>®1</sup>

*For immediate access to death proceeds*

The Total Control Account<sup>®</sup> settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. They'll have the convenience of immediate access to any or all of their proceeds, through an interest bearing account with unlimited draft-writing privileges. The Total Control Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

## About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect for your spouse/domestic partner's and eligible children's coverage to take effect. In addition, your spouse/domestic partner and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective on first day of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for Your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse/domestic partner and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.

<sup>1</sup> Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing the TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs. Guarantees are subject to the financial strength and claims paying ability of MetLife.

**This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and United Air Lines, Inc. and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.**

*Coverage is provided under a group insurance policy (Policy Form G.2130-S) issued to your employer by MetLife. PAI coverage terminates when your employment ceases, when your PAI contributions cease or upon termination of the group contract. In addition, coverage for dependents terminate when the employee's employment ceases (including upon the death of the employee) and when a dependent no longer qualifies. This plan provides ACCIDENT insurance only. This plan does not provide coverage for sickness. Certain exclusions and limitations may be subject to state specific requirements.*