

# Destination: Good Health

## Your travel itinerary

Your guide to  
US Airways Benefits  
**2007**

**What's new for 2007?**

Everything you need to know

# Your ticket to good health!



## What you need to know about your 2007 benefits

### It's that time of year

We've finalized our benefit programs for 2007. Active employees recently participated in an annual enrollment process and we are moving forward with the same streamlining of benefit programs and delivery systems for inactive employees, retirees and survivors at the new US Airways.

Here are some of the 2007 **key highlights**:

- **New: United Healthcare (UHC)** will be our benefits partner and will administer all US Airways medical plans in 2007 instead of Blue Cross and Blue Shield of North Carolina. You will receive a UHC membership card in late December or early January to replace your BCBS card if you continue participation in a US Airways medical plan.
- **New: United Behavioral Health (UBH)** will administer all EAP and behavioral health benefits in 2007 instead of Magellan.
- **New: Benefits US** – a benefits administration Web site and call center for US Airways (instead of The Benefits Center).
- Caremark will continue as our prescription drug administrator for medical plan participants with new prescription drug cards in 2007. These cards should arrive in early January with a helpful info booklet attached.
- **New: COBRA administration** (for participants who use these services) through **UHCDirectBill** instead of Ceridian/Cobra Serv.
- No changes in plan designs and features – the same plans available in 2006 will be administered by UHC, Caremark and UBH in 2007.
- Same HCTC process and address for those who use this program with their COBRA administration.
- Premium rates that you pay (if applicable) may change from 2006 to 2007, just like they tend to do from year to year.
- **New: Billing service with PayFlex** (instead of The Benefits Center) for inactive employees, retirees or survivors who pay for benefits coverage but not through COBRA.
- For inactive employees, retirees and survivors who are eligible for Life Insurance coverage, that coverage will continue to be provided by MetLife.
- For inactive employees, retirees and survivors who are eligible for Dental coverage, that coverage will continue to be administered by MetLife.

### What's relevant to me?

This chart identifies the topics covered in this brochure and whether or not they apply to you. Find the group that applies to you in the left column and look for all the boxes marked "yes." The "yes" means that column could apply to you, so be sure to read all of the relevant color-coded sections. For example, if you are a retiree who has COBRA eligibility and participation, read the blue section about UHC and UBH, the gray section about the Benefits US Web site, the tan section about PayFlex billing services for eligible life insurance coverage, if that applies to you, and the green section about UHCDirectBill for COBRA administration and HCTC administration, if that applies to you.

	UHC Medical	UBH Behavioral Health	Benefits US Web Site Access	PayFlex Billing Services	UHC DirectBill COBRA Administration	HCTC Administration/Payment
Retirees: COBRA Participants	YES	YES	YES	If you have life insurance coverage	YES	Only if HCTC eligible medical
Retirees: All Other Participants	YES	YES	YES	YES	NO	NO
Inactive Employees: • Furloughs • Leave of absence • Former employees with benefits coverage (but not COBRA)	YES	YES	YES	YES	NO	NO
Surviving Spouses/Dependents with Benefits Coverage	YES	YES	YES	YES	NO	NO
Former Employees or Dependents with Standard COBRA Participation	YES	YES	NO	NO	YES	Only if HCTC eligible medical

## Medical & Behavioral Health Coverage

For 2007, US Airways has partnered with UnitedHealthcare to administer your medical benefits plan. The plans will not change, only the administrator (BCBS in 2006).

Why did we choose UHC? Well, for a number of reasons. As part of the synergies we've been working toward with the merger, consolidating our benefits programs like medical insurance is an important step. We elected to move forward with the UnitedHealthcare network of companies based on their ability to provide not only the administration and network of doctors and facilities, but also our Employee Assistance Programs (EAP) and behavioral health care through United Behavioral Health (UBH). In addition to these programs, UnitedHealthcare offers us additional opportunities for cost-effective streamlining with COBRA administration services through UHCDirectBill.

### Important information for you

UHC has a broad provider network:

- UHC can provide in-network access in nearly 98% of the major geographic areas where we need coverage, along with international in-network access at international travel destinations.
- Participants will see a few changes in the network of doctors and hospitals that are part of the plan, and will file their claims with UHC instead of BCBS – even though coverage levels won't change.
- UHC will continue to increase its network by early 2007 so that they provide the broadest possible coverage for US Airways.
- If your current physician or facility is not in the UHC network as of January 1, 2007, and if you are in the middle of major treatment (e.g., scheduled surgery, third trimester pregnancy), you may qualify for Transition of Care medical benefits. This means that if authorized, your care may be covered at in-network benefit levels even though you are not using an in-network physician/facility. Transition of Care authorization is required. Call a UHC Customer Care Professional at **1-800-520-0811** for more information.

Coverage / Cost:

- Plan participants will see no change to their health care coverage levels in 2007 – same co-pays, deductibles, co-insurance, out-of-pocket maximums, etc.
- Premium costs may change, as they do from year to year, depending on the plan you are in and whether you have single or family coverage.

## Benefits US Web Site and Call Center

Our new online benefits administration and information site is called Benefits US. You can access the site at **eBenefitsUS.com**. Go to the site and register a user name and password of your own choosing. You will need your name, address and last 4 digits of your Social Security number as currently contained in US Airways systems. In addition, you can reach Call Center representatives at **1-888-860-6178** Monday to Friday (except holidays) 8 am to 8 pm ET. Call Center reps can help with logon tips and assistance in browsing the Web site. Use the site to update your beneficiary designations (if you have life insurance coverage), and get more information about plans and eligibility, including SPDs, HIPAA Privacy Notices, etc. This Web site also is the place to go to check your dependent data, e.g., those eligible family members whom you have covered in one or more plans. Be sure to check this data as soon as you can, and if corrections are needed, contact the Benefits US Call Center at **1-888-860-6178**. The Call Center also is the place to go to reduce or cancel coverage for yourself or any dependents, or to process any qualifying life event changes for which you are eligible, now or in the future.

## COBRA Administration

COBRA administration (for participants who use these services) will be provided by UHCDirectBill in 2007 instead of Ceridian/Cobra Serv. You will receive your COBRA Annual Enrollment information and rates from UHCDirectBill in the next couple of weeks and thereafter receive ongoing invoices and payment instructions as well. UHCDirectBill address and phone number is:

UHCDirectBill  
P.O. Box 224708  
Dallas, TX 75222-4708  
Customer Service Center: 1-866-747-0048

COBRA participants who are also enrolled with the HCTC will continue to make their monthly premium payments to the HCTC address currently used. HCTC has been advised of the change in COBRA administrators and they have also received the 2007 COBRA rates. Remember, if you are currently enrolled with HCTC you do not need to re-enroll for 2007. If you do make changes to your COBRA coverage in the annual enrollment process with UHCDirectBill your subsequent payment invoices will reflect this information.

## PAYFLEX Billing and Payment Services

Here's where you'll pay your premiums for coverages that are not administered under COBRA.

PayFlex Systems USA, Inc.  
P.O. Box 2239  
Omaha, NE 68103-2239  
1-800-284-4885

You will receive a welcome letter in the next couple of weeks, along with a NEW automatic payment option (EFT), to instruct PayFlex to set up a monthly automatic payment withdrawal from your bank account. This is a voluntary service, but will save you time and take the effort out of remembering to make your benefit payments each month. PayFlex also will send out rates and ongoing payment instructions, including NEW coupon booklets for 2007, for those participants who prefer to manage their payments directly each month. Whether you use EFT or payment coupons, billing cycles will be calendar month-based in 2007. This means that payments are due on the first of the month for that month's coverage (starting with January 1, 2007) and you will have up to a 31-day grace period for receipt of payment (postmark within 31 days of due date). No exceptions beyond the 31-day grace period will be allowed in 2007.

**Important Note:** The transition from The BenefitCenter billing and payment services to PayFlex will mean that you will receive two "bills" in the month of December (one for December's premiums and one for January and later). Your December 2006 premium payments should be sent to the current BenefitCenter address and your January and later 2007 payments will go to PayFlex directly or through EFT if you authorize it.





### **Important Plan Information for Participants and Beneficiaries**

If you participate or enroll in the US Airways, Inc. Health Benefit Plan ("Plan"), you are entitled to the following documents and information.

#### **Summary Plan Description**

A copy of the Summary Plan Description ("SPD"), which contains a summary of the Plan's features and benefits, will be provided to you in electronic form when you access **eBenefitsUS.com**. Alternatively, you can request a paper copy of the SPD by accessing **eBenefitsUS.com**. Electronic copies of the SPD also are available on **theHub**.

#### **HIPAA Notice of Privacy Practices**

A federal law, known as the HIPAA Privacy Rule, requires that the Plan provide you with a notice of its privacy practices. The Notice

describes how your medical information may be used or disclosed by the Plans, as well as your rights and the Plans' legal duties with respect to your medical information. You will receive an electronic copy of the Notice when you access **eBenefitsUS.com**, or you can request a paper copy of the Notice at that time.

#### **Women's Health and Cancer Rights Act of 1998**

The Health Benefit Plan, as required by federal law, provides benefits for mastectomy-related services. Access **eBenefitsUS.com** for additional information.

# 6 TIPS

## For getting the most from your health care plan

### **1 Locate your physician**

Chances are, your current primary care physician is included in the vast UnitedHealthcare network of quality physicians and hospitals around the world. Use UnitedHealthcare's easy online tools to check before you choose. Check the UnitedHealthcare pre-member site at <https://www.myuhc.com/groups/benefitsus>.

### **2 Understand the network of service**

Finding a great doctor shouldn't be left to chance. The UnitedHealth Premium<sup>SM</sup> "star" designation eliminates the guesswork. Log on to the pre-member Web site to find doctors and facilities that meet nationally recognized guidelines.

### **3 Take advantage of all the extras**

Enjoy the many extras that come with your UnitedHealthcare plan. They can add up to a real advantage for you.

- Care Coordination gives you personal support in managing your health or a condition
- Wellness Resources, like online health assessments, an online library of trustworthy information on health topics and more, deliver extra value
- NurseLine<sup>SM</sup> and Live Nurse Chat give you 24-hour access to trained nurses by phone or online

### **4 Visit our web site**

Once you are a UnitedHealthcare member, your personal member Web site **myuhc.com** is a powerful tool to help you manage your claims, see your statements, research treatment costs ahead of time, compare hospitals, find services, and more.

### **5 Online tools guide preventive care**

Free online health assessment tools help you measure your current health risks, and deliver recommendations to guide you. And, you can relax knowing your preventive care needs are covered.

### **6 Use our health advocate program**

The UnitedHealthcare Health Advocate Program is tailored to the specific needs of people in the airline industry. A dedicated team of registered nurses deliver targeted services in chronic conditions, disease management, treatment decision support, lower back pain, cancer, and pre-and post-admission counseling. Call **1-800-520-0811** to speak to an advocate.