



Dear Flight Attendant:

The Association of Flight Attendants--CWA (AFA) has been informed that you have filed a Workers' Compensation claim. Workers' Compensation Benefits include both legal and contractual benefits that can become very complicated. United has designated certain supervisors as Administrative Supervisors who should know how to help you obtain your benefits. They should be the first people you turn to when you have problems. Nevertheless, AFA feels you should have as much information as possible; therefore, enclosed is a packet of information that will answer some of the questions that might arise during your Workers' Compensation claim. Please read it thoroughly.

There is a Guide called *Know Your Occupational Benefits* that explains your legal & contractual benefits. Under our Contract all claims will be filed under Illinois law unless you chose to file under a different jurisdiction that covers you. A *Checklist* that refers to the guide should be used to ensure each step has been completed while you are on occupational sick leave, even if it entails many attempts. It is important that all reports, including medical reports, sent to Gallagher Bassett Services, a company United hired to manage Workers' Compensation claims, be sent by U.S. Mail, RETURN RECEIPT REQUESTED, Regional Branch - UAL, 1827 Walden Office Square, Suite 400, Schaumburg, IL 60173 or by fax (877-643-7509) to ensure GB receives them. GB will investigate your claim & make a determination on it within 2 weeks if they have received all your records. Included is a copy of a *Medical Records Release* form. If GB asks you to sign a Medical Records Release Form use this form instead. If your claim is denied or delayed you may file a claim in your domicile state & appeal the denial or delay in Illinois at the same time. An attorney should be consulted if you need to file an appeal. If your claim is accepted, you will receive the temporary total disability benefits directly from GB. If you are counseled for filing a Workers' Comp claim, notify your local AFA office immediately. If you are sent for a Section 12 examination (IME) & the doctor reports that you are able to return to work (RTW), immediately call the Admin supervisor to determine your status. You may need to go to UAL medical for them to determine if you must RTW. If your treating doctor feels you should not RTW, immediately ask for a review & then pursue medical arbitration.

Included are 2 documents with protocols to follow if you encounter problems. Dorothy Malone, WHQHR, is responsible for GB and CorVel Corporation, a company hired by United to manage the cost of treatment. Please call or write to her regarding any problems with either. Another form is a release you will need to sign and return to your local OBC if you would like a list of attorneys in Illinois who are familiar with our contract. Although it is rare you should also be aware that United may place you under surveillance during your claim. If this should happen you should immediately contact your attorney or your local AFA office.

Although your OBC is always available to answer questions most of these benefits are legal benefits so you might need to contact an attorney if you want to challenge decisions made by GB. AFA hopes this information is helpful, however, never hesitate to call your local AFA Occupational Benefits Committee if you have questions or feel GB is not providing the benefits to which you are entitled.

Sincerely yours,
AFA Occupational Benefits Committee

- [] Notify UAL Management **ASAP** of a work related injury/illness even if you will not miss work. **3-5,A**
- [] Assist Supervisor in filling claim. Call Center should be notified by supervisor. **3-5,B**
- [] If a Notification of Occupational Injury/Illness Form (OII) or report was generated get copies of each. Get copies of the Employee Status Form (ESF) to take to your treating physician at each visit. **3-5,B,C,D, 3-6,E; 3-8, L.**
- [] **Call AFA for the Occupational Benefits Committee (OBC) Information Packet . 3-11,X** You can download the info packet from the AFA MEC website <http://www.unitedafa.org>
- [] Get medical treatment of your choice. Have doctor complete ESF & return it to your domicile in person, by mail or fax after each visit. If UAL asks for a Section 12 Exam (formerly IME) you must comply. **3-5,D; 3-6,G & H, I; 3-7,K**, If Sec 12 doctor returns you to work (RTW), go to Company Medical to determine status & possible need for medical arbitration, **3-10,V**
- [] When your claim is accepted, you will receive TTD directly from Gallagher Bassett. You may supplement your income by using personal S/L with the 3 options of Sec. 19A of the AFA Agreement. If you do not use S/L, you will be placed on a medical LOA. **3-8, L; 3-9, Q**
- [] Determine your average weekly wage (AWW) for 12 months prior to injury. Call GB to determine what they are using as your AWW. If incorrect send correct information to WHQPZ & GB, include claim number. **3-7,J**
- [] If you miss time from work consider using FMLA in conjunction with Occ. S/L only if you are in discipline for S/L use. **3B8, M.** Any requests for Special LOA or 30-day ANP (WOP) should be reviewed. **3-9 N & O**
- [] Start a log of all phone calls & retain all documents, medical bills & correspondence concerning your injury.
- [] GB will investigate the claim. Cooperate but you do not have to allow taping of conversations. Sign ONLY the AFA medical records release form. **3-6,F & G**
- [] Call GB for the final decision on your claim & get your claim number. **3-8,L**
- [] If there is a delay in accepting the claim ask GB what they need to process your claim. Send any documentation requested by **FAX & U.S. Mail, RETURN RECEIPT REQUESTED. 3-6,F**
- [] A nurse from CorVel may contact you to ask questions about your medical condition & treatment. If you are not comfortable speaking with her/him you may refuse but your treatment may be delayed. You must allow written medical records to be released only. You or your doctor don=t have to answer written questions. **3-6,G & 3-7,I**
- [] If claim denied or delayed, you may file a claim in your domicile state, call your local OBC for more info. **3-5,C**
- [] Check your pay stub the month prior to your date of injury for your sick leave (S/L) balance. **3-8,L**
- [] You may defer your vacation if you are on occ. status then bid for another by the interim bid process, Sec. 18G. **3-9, P.** In October pick up vacation bid packet & bid for vacation for the next year. **3-9, P.** Arrange to get contents of SW mailbox.
- [] If contacted for vocational rehabilitation cooperate if physically able. Speak w/ AFA or attorney. **3-10 T, 3 - 11 W**
- [] If you have long term disability insurance you will qualify for benefits after 270 days of disability. **3B10, U**
- [] If you are contacted by GB for a settlement, you should speak with a WC lawyer. **3B9, S**
- [] Any problems or if claim is denied **call local AFA Office or Local Occupational Benefits Committee.** **3-11,Z**

*Numbers & letters refer to ***Know Your Occupational Benefits*** information sheets for detailed explanations.

KNOW YOUR OCCUPATIONAL BENEFITS

BENEFITS & REQUIREMENTS OF THE *ILLINOIS WORKERS' COMPENSATION ACT AFTER MAY 1, 2003

A Notifying United Management of Injury/Illness

United (UAL) would like the F/A to report the injury/illness w/in 24 hours. Illinois allows 45 days from the day it is known it is work related. However, the longer the delay in reporting, the longer it will take to process the claim & begin benefits. Make sure the management person notifies the Service Center (S/C) to begin the process. If you don't call in sick immediately, tell the supervisor to change your status to a Lost Time Injury (LTI) at Gallagher Bassett (GB) when you do, GB should call you within 48 of calling in sick. If you are counseled for filing a claim, call your local AFA office immediately.

B Completing Paper Work to Begin Your Claim with Gallagher Bassett

Assist the Supervisor in filing your claim. You are entitled to benefits if you have medical bills or miss work. The Supervisor may not deny your ability to file the claim. Get a copy of all documents & reports from the Supervisor. If there is a delay in accepting your claim, call GB to find out if there is anything you can do to speed it along. Filing a claim with GB will not file a claim with the state of Illinois. Illinois does not want to hear from either party until there is a dispute between the two parties. You have 3 years from the date of injury or 2 years from your last TTD payment to file with Illinois. If you are getting close to either of those dates, contact a lawyer to discuss if you need to contact Illinois.

C Filing for Benefits in Illinois or Other Locations with Jurisdictions

Under Section 29 of our Contract every F/A has the right to file for Workers' Compensation benefits in the state of Illinois & in any other location that has jurisdiction over the claim. For those based in North America this means your domicile state if it is other than Illinois. There may be other states that will have jurisdiction depending on the circumstances of the injury/illness. For F/As based in the International domiciles, Illinois will probably be the only option unless you are eligible under the law of the country in which you are based. If injured while on a layover in the U.S. you might be able to file a claim in that state. For all F/As there will be a presumption that the claim will be filed in Illinois unless you tell UAL that you want to file it elsewhere. The benefits in Illinois are greater than other domicile states so it is usually best to file there first. Filing a claim with GB will not file a claim with the state of Illinois. You have 3 years from the date of injury or 2 years from your last TTD payment to file with Illinois. If there are delays in accepting your claim or it is denied in Illinois or your income for the 12 months prior to the date of injury is below a certain maximum, filing in your domicile state may be available to you. If you ever need an attorney, s/he will need to be from the state in which you filed your claim. If you want to transfer your claim you may do so by calling GB & requesting it. You may also continue to appeal a denial in Illinois while pursuing benefits in another state. You may only collect benefits once; however, you may collect the highest benefits available to you. Call your local AFA Office or your local Occupational Benefits Committee (OBC) if you are considering transferring your claim.

D Medical Treatment

Your first priority is to get treatment. If necessary get medical treatment before completing any reports. If filed in Illinois, you may choose your own doctor. (If filed in another state, this may change; call your local AFA office for info on your domicile state) Take an Employee Status Form (ESF, see "E" below) with you each time you see your treating doctor. Have the doctor complete the ESF. You must fax the ESF to the Service Center by fax. You do not have to see Company Medical unless directed by

UAL. In Illinois, if UAL directs you to see a doctor of their choice UAL will pay for all expenses. You must submit to an examination but do not have to be treated by UAL's choice of doctor. Bring the job description with you to this exam. Your treating doctor may refer you to an unlimited number of specialists that UAL must pay for. If you see another doctor in your chain of referrals, notify GB that you are using a new referral doctor. You may also change treating doctors one time. This 2nd doctor may also refer you to an unlimited number of specialists for a 2nd chain of referrals. If you change to a 3rd treating doctor, UAL is not required to pay for that chain of doctors. For treatment in International Locations: (See **H Medical Bills** below).

E Use of the Employee Status Form

The Employee Status Form (ESF) is a tool to help make the decision as to whether the F/A is able to return to work. It has a list of activities that are needed in the job with a percentage of how often the F/A can do that activity, if at all. This is returned by the F/A to the Service Center by fax. The Service Center will send it to the Supervisor who will compare it to a detailed job description to determine if the F/A can return to work. If there is a dispute the F/A may go to Company Medical for another opinion. If there is still disagreement, the F/A may request a review & then medical arbitration. (See "**X Medical Arbitration**" below).

F Investigating the Claim: "Arising Out of & In the Course of Employment"

GB will investigate all claims to ensure the injury/illness is work related. When completing your report include how your work caused the injury, if applicable. For example, "while reaching for a tray in the cart, I felt a sharp pull in my back" not merely "during the flight I felt a pull in my back." Layover injuries are covered as long as you are doing something that someone would reasonably do while out of town for business, i.e. slipping in the bathtub, tripping while walking to a restaurant, etc. If in doubt file a claim. Cooperate with the investigation including sending documents requested as long as they relate to your injury. You are not required to submit to a tape recording of questions & answers or statements. Benefits can not be denied or held hostage because you refuse to allow a taped statement. You must allow medical reports regarding treatment related to the injury only be sent to GB but you are not required to answer questions about your medical condition and your treating doctor & her/his staff do not have to fill out questionnaires sent by CorVel or GB; however you may allow this if you want.

G Medical Records Release Form

You must allow the release of medical records but only of those associated with the body part(s) that are affected by the injury/illness. GB will send a medical records release form for you to sign. Do not sign this form. AFA has written an amended medical release form that you should use, included in this packet. If you have signed the GB release form, sign the AFA form & send it to GB. Inform any care provider who has treated you that you have signed another form that should be honored.

H Medical Bills

You should not receive any medical bills that result from treatment of your occupational injury/illness once your claim has been accepted. If you are sent a bill, immediately send it to GB & call your claims representative to inform her/him the bill is being sent. If your claim has been denied but you are appealing it, you should submit your bills to Blue Shield, marking the box that asks if it is work-related & send a copy of the denial letter along with the medical bill. For payment in International Locations: Some foreign countries will not provide treatment unless payment is made in advance. UAL has developed procedures for the station/domicile manager to guarantee payment of the bill. If you are having problems with medical treatment payments, contact the domicile/station manager where you live to receive this guarantee. If the treatment provider will not honor the "guarantee" your domicile manager should pay for the treatment in advance. Call John Smolk, WHQHR, or Dorothy Malone, WHQHR, if they won't pay for the treatment in advance.

I Managed Medical Care Under the Illinois W.C. Act

UAL will be using *CorVel* as a managed care vendor to advise GB claims representative about medical treatment. In some cases, GB may refuse to pay for treatment. However, they must pay for any bills incurred until the F/A is notified of the decision to stop payment. *CorVel* has physicians on staff who will discuss your case with your claims representative. If GB refuses to pay for treatment, your treating physician may call these doctors to discuss this. If your case is assigned a nurse, s/he will contact you to ask you a series of questions about your claim. S/he cannot prescribe treatment. Be courteous but remember this nurse is an employee of UAL & will report any information they receive from you or your doctor to GB & UAL. GB, as UAL's agent, has the right to obtain the existing written records & reports from the medical providers that are related & necessary to their obligation to pay your benefits (See **G** "Medical Records Release Forms" above). The nurse should not ask questions about medical treatment beyond your diagnosis, treatment & progress. Neither you nor your doctor has to respond to written questions sent by GB. You may advise the nurse that you do not want her/him to speak with your doctor or her/his staff beyond diagnosis, treatment & your progress. Your claims representative should not threaten to cut off your benefits if you don't allow the nurse to speak at length with your doctor. Any medical details can be obtained by getting the medical records regarding treatment for your current injury. You can also expect a call from the nurse after each appointment with your treating doctor. You may answer questions as to how your treatment is going. If you want to discuss your case with the nurse you certainly may do so. The *CorVel* nurse is not part of the treatment for your injury & is not bound by doctor/patient confidentiality. Any information obtained will be given to UAL. Anything you say can be used against you. If your claim continues a field nurse may be assigned to manage your case. S/he will want to meet with you in person and/or go with you to your doctor's appointment. You do not have to meet with the nurse nor let her/him into your home. If you do want to meet with the nurse arrange to meet at a place close to but not in you home. If you do allow the field nurse to speak with your doctor you should be in the room. S/he does not have the right to sit in during the examination.

J Disability Pay, Temporary Total Disability Pay, Paid directly to you by GB

Your workers' compensation disability pay, called temporary total disability pay (TTD), is based on your pay for the 12 months prior to your injury. First, your average weekly wage (AWW) is calculated by dividing all the money you earned in those 12 months by the number of weeks worked. Every penny you're paid, except cleaning & taxi cab reimbursements, is included in this calculation. If you earned \$45,000 the 12 months prior to the injury, it would be divided by 52 weeks to get your AWW. If you took ANP, RDO, GWOP or were on a leave of absence (LOA) this time should be subtracted from the calculation. For example, if you made \$45,000 but took 30-day ANP (WOP) you would divide the \$45,000 by 48 weeks not 52. This is multiplied by .6667 to calculate your TTD. In the above example (\$45,000) $48 = \$937.50 \times .6667 = \625.03 TTD per week. No two F/As will have the same TTD since no two F/As make exactly the same amount of money in each month. TTD is not taxable. It is very important that it is calculated correctly initially. Call GB to determine what they have calculated as your AWW & TTD. Your TTD payment, the majority of your total disability pay, will come directly from GB. Because of this it is very important that you monitor GB to make sure they are paying you correctly & in a timely fashion.

K Section 12 Examination (Formerly Independent Medical Examination/Examiner)

UAL does have the right to have you examined (but not treated) by a doctor of their choice at their expense. It is usually referred to as an Independent Medical Examination (Section 12 Exam). This doctor cannot prescribe treatment. You will probably be sent to Chicago for the Sec. 12 Exam. The reason for this is if there is a need to have a hearing before the Illinois Workers' Compensation Commission (WCC), it is easier to admit the opinions of an Illinois doctor before the WCC. This does not mean your treating doctor's opinions will not be accepted, in fact, there is a presumption that the treating doctor's opinion is correct if there is a dispute between your doctor & UAL's doctor. In some

cases, the Sec. 12 Exam may state you can return to work (RTW) while Company Medical will not release you to RTW. UAL will place you on personal S/L because GB will terminate your Workers' Comp benefits based on the Section 12 Exam. You will probably need an attorney to reinstate your benefits. GB might ask for a Sec. 12 Exam if there is dispute in your claim or if you have reached maximum medical improvement (MMI). MMI is when you have improved as much as you can after medical treatment. It does not always mean you are 100%. -At this point the Sec. 12 Exam will be used to determine your percentage of disability if any. UAL must pay for all reasonable expenses associated with the Sec. 12 Exam before the appointment. If you are sent for a Sec. 12 Exam you must be notified of the appointment at least 10 days before the date. If you are not or if the date is inconvenient call GB & the Sec. 12 doctor to reschedule the appointment. Do not ignore the request. UAL should make arrangements for a hotel room if you need one & travel arrangements, usually a BP3 pass if you must travel by air. If you commute request the ticket be written from your home. They should issue a check prior to your going to cover most expenses. If it is not received or not enough to cover most of your expenses, you may reschedule your appointment. Call GB before you do that. Keep all receipts & submit an expense report to prove how much was spent. You do not have to attend a Sec. 12 Exam on a day off if you are back to work. You must attend these appointments or your benefits could be discontinued until you are examined. Take the job description with you when you go & take good notes during the exam. If you are physically unable to attend, you may reschedule the appointment with a doctor's note or request a local doctor; although there is no guarantee you'll be allowed to go to a local doctor.

CONTRACTUAL OCCUPATIONAL BENEFITS

L Occupational Sick Leave

Whether you are on occupational S/L or non-occupational S/L you will draw sick leave from the same bank. You will accrue 4 hours per month up to a maximum of 950 hours. That is approximately a year of S/L for an average of 77 hours per month. The TTD to which you are entitled will be paid directly to you from GB. You may then augment your disability pay by using your personal S/L. You may use your S/L with the options of Section 19A of the F/A Agreement; bid a line of flying & be paid the difference between your TTD and the hours of the line, opt for the quarterly maximum or opt for 6 hour minimum, again with the difference between your TTD & hours chosen paid out of your S/L bank. If you chose the 65 hour option and your TTD is greater than the 65 hour amount, you will be placed on a medical leave of absence immediately & will not be allowed to return to sick leave status until you have one day of active status. Be very careful of choosing this option. Try to calculate your TTD before you make the decision to use the 65 hour minimum. You may also opt to go on a medical LOA & save your S/L. However, if you cannot return to one day of active status you may not use your S/L. Great care should be made in making the decision as to whether you want to go on a medical LOA and not use your S/L. Under the Restructuring Agreement the medical LOA is for 3 years only. If you use both your S/L & then the medical LOA you will have more time to recuperate to return to flying.

M Family & Medical Leave of Absence (FMLA)

The Family & Medical Leave Act (FMLA) was developed to allow employees time off for their own medical needs or those of their family without worrying about losing their jobs. Although F/As do not qualify under the Federal statute, UAL has extended the policy to us. UAL's policy does not require you to use FMLA concurrently with your occupational S/L, but you might consider doing so under certain circumstances. You should never use FMLA in place of filing an occupational claim. Use of FMLA cannot be used in discipline so if you use FMLA with you occupational S/L it will not be counted as an absence for dependability issues. This should only be considered if you are in discipline since an occupational absence should never be used as the triggering incident for discipline. You might also consider using it in increments if your injury is chronic & causes you to miss work periodically. Call your local AFA Office for more information on the use of FMLA.

N ANP (WOP) & Special Leaves of Absence

While you are on occupational status if you have requests for a special leaves of absence or 30-ANP (WOP) you should consider removing them until you return to active status. These requests will be granted which could lead to consequences you did not intend. If you have a request for a special LOA or for 2 consequences months of 30-ANP (WOP) these will be granted. Once you have been placed on a different LOA you will not be allowed to transfer back to occupational status without one day of active status. In other words, you must be released from S/L & be qualified to fly a trip before you may be placed back on occupational status. The consequences are that you will no longer be able to use occupational S/L, accrue seniority after 180 days, have medical insurance, accrue S/L or vacation or use travel benefits after 90 days. You will merely be allowed to remain on the LOA for 3 years at which point you will be terminated if you do not qualify for retirement. Even if you think your injury/illness is minor consider removing the requests until you have returned to active status. If your transfer goes through & you can not accept it, it will be considered refused; however, you will not be inhibited from submitting another transfer request at any time.

O Tax Refund

TTD is not taxable for Federal, State or FICA taxes. Since you will receive the TTD directly, there will be no tax refund except under very limited circumstances. After the initial 6 months of disability, you should have no social security taken out of any payments including personal S/L.

P Vacation During the Occupational S/L

If your vacation falls within your occupational S/L, you will be paid for your vacation (at 2.6 hours per vacation day, 3.57 hours for reserves) in addition to your receiving your TTD for that time period. If you will be on occupational S/L for the majority of your vacation you may defer your vacation then interim bid for a different vacation using the procedures of Sec. 18 of the Contract. Speak to a Supervisor about keeping you on occupational S/L status instead of vacation. If you are on occupational S/L or LOA during the annual vacation bid period (Oct. 29 - Dec. 11) you must bid for a vacation for the following year or you will be assigned one. Arrange for someone to send the vacation bid packet

Q Using Personal Sick Leave or Medical Leave of Absence

You may stay on a medical LOA for 3 years. If you cannot return to work at that time you will either be terminated or retire if you qualify. If you want to save your S/L you may use the option of 65 hours which would allow you to use very little of your S/L bank if any and still have the benefits of active status. Again, be very careful of using the 65-hour minimum as you may be placed on an occupational medical LOA.

R Buying Back Sick leave with TTD

If you choose to use personal S/L the TTD will be sent directly to you so it will no longer be used to buy back S/L. The only time it would be used to buy back S/L is if your claim is not immediately accepted. You will be placed on personal S/L until it is accepted. The TTD that would have been sent to you will be used to buy back S/L you used while you were waiting for your claim to be accepted.

S Settlement for Permanent Partial Disability (PPD) Benefits

When you reach maximum medical improvement if you have suffered some permanent injury, however minor, you will probably be entitled to a lump sum settlement. This would be one instance where you might be requested to go for a Sec 12 Exam. This doctor will determine how much of a disability you have. This is called a disability rating & is measured as a percentage of the use of that body part. For example, if you injured your elbow & do not have as much flexibility as you did prior to the injury, you could be given a disability rating of 15%. This does not mean your whole body is 15% disabled, only your elbow. Therefore, a 15% disability rating of your elbow will be less than a 15% disability rating of your back. You might want to contact an attorney. AFA has a list of Illinois

attorneys who know our contract & our occupation. After you sign a release form, your local AFA Office will send the list. Once you are paid a settlement your TTD will end. Depending on your disability you may be entitled to permanent partial disability or permanent total disability. There is no requirement that you resign or retire in order to receive a settlement for your PPD. If your lawyer and UAL cannot agree on a settlement you may have a hearing before the Illinois WCC to determine your PPD benefits.

T Vocational Rehabilitation

Depending on the amount of time you are out of work & the nature of your injury/illness you might be offered vocational rehabilitation (voc rehab). This usually happens when a doctor (probably after a Section 12 Exam) states you are “permanently disabled from doing your job”. Under the Illinois statute you are to work in conjunction with the voc rehab specialist to develop a training program. This training should be an extension of your interests, ability and previous training. However, in some cases, it might merely involve job placement if you possess marketable skills. Participating in voc rehab will not jeopardize any of your contractual benefits such as the 3-year occupational medical LOA or your ability to return to work as a F/A. Even if you are retrained & take a position elsewhere (or within UAL) you are allowed to remain on the 3-year medical LOA. You do not have to resign to take another job. You must cooperate with the voc rehab specialist or your benefits may be cut off. If you are not physically capable of participating in training you should tell the voc rehab specialist that it should be postponed until you are MMI. You will continue to receive payments in the same amount as your TTD; however they are referred to as “maintenance” throughout your training in addition to other expenses paid. To continue receiving this payment you must prove you are actively seeking employment.

U Long Term Disability Insurance

If you have the Long Term Disability (LTD) insurance apply for it 6-8 weeks before you qualify which is 271 days after your last day worked. You must also apply for social security benefits & send in the denial letter or there will be a presumption that you qualify & it will be deducted from you benefit amount. You will receive 50% of your 75 hour pay. You must apply for the benefits within 12 months of your last day worked or you may forfeit the benefit for that absence. TTD will off-set the LTD benefit; however, you must apply when you first qualify or you will not be allowed to collect the benefit even if your TTD is terminated.

V Return to Work/Medical Arbitration

The supervisor will look at your ESF to determine if you can return to work. If there is a dispute as to whether you may or must return to work, you may consult Company Medical & ask for a review. If there is still a dispute you may request medical arbitration under Section 20D of the Contract. For there to be a valid dispute you must have a doctor support your position. During the arbitration you will be placed on ANP status until it is resolved. If you prevail, you will receive back S/L (if you have hours in your S/L bank) or back pay if you are returned to work. AFA has developed a step-by-step procedure to guide you through this process. There are time limits for this process so it is best to call AFA as soon as you know there is a dispute to receive guidance. If you are sent for a Section 12 examination this doctor may write in her/his report to GB that you may return to flying status. It is very important that you determine your status with UAL. Make an appointment with a Company Medical doctor (not the nurse practitioner) to determine if you will be returned to flying (RTW). If you and your doctor agree that you should not return & Company medical states you should RTW, ask the Company Doctor for a review of her/his decision. This begins the medical arbitration process. You will then have 40 days to be examined again by a doctor of your choice & have her/him send a report to Company medical. If Company medical will not make a decision, call your Administrative supervisor to determine your status. If UAL has placed you on non-occupational S/L or medical LOA, you will need

to provide detailed documents to UAL medical to prove your need to remain on S/L or medical LOA. Do not assume since you have not heard from UAL or GB about your status that you may remain on S/L or medical LOA. You may be charged with job abandonment.

W Contacting a Workers' Compensation Attorney

You should wait to contact an attorney until every other avenue has been tried. Once you hire an attorney GB will not be able to speak to you directly, everything must go through your attorney. Although in some cases having an attorney is essential, do not be too quick to retain one. If you have problems your first recourse is to speak with the Administrative Supervisor who is handling occupational benefits at your domicile. If you cannot get satisfaction from her/him call Dorothy Malone, Staff Representative for Workers' Compensation, WHQHR or John Smolk, Manager of Workers' Compensation, WHQHR. If you are having problems with your claims representative at GB, call Roberto Azcui, 877-643-7516, Manager of United's Workers' Compensation Claims at GB. There is a list of people to call in the Info packet.

X Contacting AFA for Assistance

If you have any questions about any of these procedures feel free to contact your local AFA Office or your local Occupational Benefits Committee. Although most of these benefits are legal benefits we are happy to try to guide you through the maze even if it is to tell you it is time to contact an attorney.

Y The CAUSE Foundation & Pegasus

If you find yourself in a financial bind because of problems with your Occupational claim, there are programs that can assist you. The *CAUSE* Foundation was established by United F/As for United F/As to help if there are financial problems. Call your local AFA office for information on this very helpful enterprise. *Pegasus* is also a program established to assist all AFA F/As in times of financial crisis. Contact the International AFA Office for more information regarding this program.

* If you file your claim in a state other than Illinois call your local AFA office for information regarding the requirements of that state.

CHECKLIST FOR A SECTION 12 EXAMINATION
(Formerly INDEPENDENT MEDICAL EXAMINATION)

If United or Gallagher Bassett (GB) requests that you submit to an examination as a result of an occupational claim, you must comply under the Illinois Workers= Compensation Act. If you do not, or change the appointment without good reason, your benefits may be suspended. However, there are certain procedures that should be followed before and during the examination by both the employer and employee. Some of them are required by the Illinois W. C. Act and others are Company policy. The following is a checklist that should be referred to when you are asked to go for a Section 12 examination. It also indicates which are required under the Illinois W.C. Act and/or which are Company policy.

- Company policy is that you should be given at least 10 days notice prior to the date of your appointment to make arrangements for child care, etc. If you have not been given the 10 days & you find you cannot arrange your schedule to make the appointment, call your GB claims adjuster to discuss rescheduling the appointment. The reason for not attending must be a valid one. Do not just skip the appointment without speaking with your GB claims adjuster. Even without the 10 days notice, if you can make the appointment it is best to do so.
- Illinois law & Company policy say you do not have to travel for the Sec 12 exam if you are not physically able to do so. Have your treating doctor write a note to your GB claims adjuster explaining why you cannot travel.
- Illinois law states you must be sent, in advance, reasonable expenses to cover the cost of the travel to & from the Sec 12 exam. This includes transportation, meals etc. If you do not receive expense money in advance, you may reschedule the appointment. Again, speak with your GB claims adjuster before rescheduling. Do NOT just skip the appointment.
 - Illinois law & Company policy say these travel expenses should cover the cost of transportation from your home regardless of where you live.
 - Illinois law provides that this money is NOT a per diem. After you return from the Sec 12 exam, you must submit receipts for expenses that cover or exceed the amount sent in advance. Otherwise, you will have to return any money not covered by paid receipts. If you spend more than the amount sent to you, GB will reimburse you. If GB requests you bring medical documents, they should pay for the cost to get them.
- Company policy provides that if you live far enough away from ORD to make travel in one day unmanageable, expenses for a hotel will be provided. This usually means if you live west of Denver or outside the US, but will depend on your circumstances. If you live in a remote area it might also apply. Discuss this with your GB claims adjuster.
 - You might be asked to give your credit card to Aguarantee@ your hotel room if you will be needing one.
 - If you do not have a credit card or if the credit limit does not allow you to use it to guarantee the room, you should call your GB claims adjuster to make other arrangements.
- Bring the AFA job description with you for the Sec 12 doctor so s/he can understand your job, especially if you & your treating doctor feel you should not return to work yet.
- Bring a notepad with you to take notes during the exam. Write down what the doctor did & said. If the Sec 12 doctor suggests treatment, write it down to consult with your treating doctor. You do not have to follow the prescriptions of the Sec 12 doctor if your doctor does not concur. Remember, this doctor works for GB not you.
- Company policy & Illinois law says you may obtain a copy of any report the Sec 12 doctor writes & sends to GB. Send a written request to your GB claims adjuster and send a copy of the letter to the supervisor at GB as well. If your claims adjuster will not send the report, call the supervisor at GB.
- If the Sec 12 doctor states you may return to work (RTW) & your treating doctor disagrees, go to Company Medical for their opinion. GB will probably terminate your WC benefits if the Sec 12 doctor states you may RTW. You should speak with a W.C. lawyer to discuss appealing the decision to terminate W.C. benefits.
 - Call the Administrative Supervisor at your domicile to determine your status if the Sec 12 doctors states you may RTW. Do not fail to do this. See ***Guidelines for Procedures after Section 12 Exam.***
 - If Company Medical releases you against your treating doctor=s advice, you may request medical arbitration. AFA has developed a medical arbitration checklist for you to follow if you request it.

GUIDELINES FOR PROCEDURES AFTER SECTION 12 EXAM (IME)

- < If the Sec 12 doctor writes that you may return to work (RTW), call the Administrative Supervisor at your domicile to determine your status.
 - § If the supervisor has taken you off sick leave, ask if you are being required to RTW. If you are not required to RTW, ask what is specifically required of you to remain on sick leave or medical leave of absence (MLOA). Ask the supervisor to send a written request for these documents. If you do not receive the written request, send any detailed medical documents to company medical that support your need to remain on medical status with a cover letter that states the supervisor refused to send written instructions. You should not be switched from occupational medical LOA to a non-occupational medical LOA.
 - § If you are required to RTW, and you & your doctor feel you are not ready, make an appointment to see a doctor at Company Medical. A nurse practitioner will not have the authority to make the decision as to whether you must RTW. Bring medical documents that support your doctor=s instructions if s/he does not think you are ready to return to work.
- < Ask the company Doctor to make a decision as to whether s/he will release you to RTW. Insist that the doctor make a decision. If the doctor will not, ask the reason why. Supply any medical documents that are requested. If the doctor still will not make a decision, call every week until the doctor makes a decision.
- < Call the Admin supervisor to again determine your status. If more documents are requested, supply them. If the Admin supervisor states you have been released to RTW, begin the medical arbitration process by calling Company Medical & asking the company doctor who examined you, to review the decision. Go to your doctor for her/him to write a report supporting your need to remain on sick leave or MLOA.
- < Call your local AFA Grievance Committee & Occupational Benefits Committee for guidance on the medical arbitration process. There is a checklist for you to follow.
- < **DO NOT ASSUME YOU ARE ON SICK LEAVE OR MEDICAL LEAVE OF ABSENCE IF YOU HAVE NOT HEARD FROM UAL ABOUT YOUR STATUS! YOU MAY BE CHARGED WITH JOB ABANDONMENT!**

AUTHORIZATION FOR MEDICAL RECORDS

By this form or a copy thereof, I hereby authorize any licensed physician, chiropractor, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company or other organization, institution or person, that has any records or knowledge of my mental or physical health, history, condition or well being, to supply such information to medical representatives of my employer, its insurer, claim administrator or attorneys that is relevant to my injury of ____/____/____ (date). I revoke all other medical records release forms signed prior to this date.

A Photocopy of this authorization shall be as valid as the original. This release shall remain valid until revoked by me.

Name - Please Print

Signature

Date

JOB ANALYSIS

JOB TITLE: FLIGHT ATTENDANT

EMPLOYER: United Airlines
P.O. Box 66100
Chicago, IL 60666-0100

GENERAL DESCRIPTION:

The primary responsibility of the flight attendant is to maintain safe conditions in the airplane cabin, to teach passengers safety procedures and to assist passengers during emergency situations. Secondly, the flight attendant serves passengers food and beverages and dispenses items for comfort and entertainment such as pillows, magazines and headsets.

Flight attendant work schedules are made in sets of 1-month. A work schedule includes flight days & times, destinations & position on crew (e.g., purser or first class). Bids for the following month are typically awarded by the 17th of the month. Two types of work schedules do not involve a given set of flights to be worked during a month. These are called Call-in Reserve & Ready Reserve. A flight attendant on call-in reserve contacts a recorded message after 8:00 p.m. & is assigned a flight or flights for the following day. A flight attendant on ready reserve is assigned specific days during the month in which immediate phone contact for flight assignments can be made. Whenever possible, flight attendants are given at least 4 hours notice before a flight. The length of a flight, the amount of time spent away from home, crew position worked & type of aircraft vary. Without delays, flights are 16 hours or less.

The type & extent of the food & beverage service is dependant upon the length of a flight & flight conditions. Longer flights require the serving/selling of beverages & the serving of food as many as three times.

The type of aircraft flown may be 737, 727, 757, 767, 777, 747, DC-10 & A320. There may be several models of one type of aircraft. The lay-out of an aircraft will result in some procedural differences. The most significant difference is the presence or absence of a galley beneath the main deck. 1 flight attendant is assigned to the galley per flight in addition to working in the aisles. The time spent in the galley depends on the type of aircraft and length of flight. It could be many hours in duration.

The number of flight attendants assigned to a flight is dependent upon the type of aircraft & the number of passengers.

JOB ACTIVITIES:

Prior to Boarding Aircraft:

- < Pack clothes & toiletries for up to an 8 day trip.
- < Check in at airport at least 1 hour up to 2 hours before flight departure.
- < Check mailbox for messages or company correspondence.
- < Attend flight briefing.
- < Review safety & service procedures for assigned crew positions.

Aboard Aircraft - Prior to Passenger Boarding:

- < Board aircraft 30-45 minutes, depending upon aircraft, before passenger boarding.
- < Store flight attendant luggage.
- < Check safety equipment around assigned jumpseat.
- < Assess quantity & contents of food & beverage containers; advise appropriate personnel of shortages.
- < Send food/beverage/utensils from galley to cabin either by elevator or pushing through the aisles.

Passenger Boarding In-flight:

- < Take tickets from passengers, either in terminal or on aircraft.
- < Direct passengers to seats.
- < Assist passengers in stowing carry-on items.
- < Monitor stowage of carry-on items, correct seating in exit rows.
- < Arm assigned door.
- < Demonstrate or give public address announcement of location of emergency exits, use of floatation devices, oxygen & seat belts.
- < Check for passenger observation of safety regulations.
- < Secure all doors, carts & modules in galley & lock lavatory doors.
- < Prepare for take-off by sitting in correct brace position on jumpseat.
- < After take-off distribute blankets, pillows, headsets & magazines if not done pre-departure.
- < Make coffee, heat meals.
- < Operate ovens & heating carts in galley.
- < Prepare liquor cart for service by inserting /moving soda bins; place utensils, cups, napkins, ice on liquor cart
- < Transport meal, liquor & auxiliary carts up & down the aisles which may be at a constant 10 degree angle.
- < Distribute beverages, snacks /or hot meals to passengers from carts.

- < Remove trays, cups & glasses from passengers' tray tables.
- < Set-up/operate cassettes for music, short subjects & movies.
- < Respond to passenger requests as appropriate & possible.
- < Serve food/beverages to cockpit crews.
- < Communicate with cockpit crew regarding problems & information.
- < Secure carts to floor or in storage areas.
- < Inventory liquor & headsets at conclusion of flight.
- < Record amounts collected for sale of beverages & headsets.
- < Collect headsets at conclusion of flight.
- < Enforce & advise passengers of safety infractions.
- < Distribute & collect agricultural forms & market surveys.
- < Operate movable coat racks.

After Landing:

- < Assist passengers in removing carry-on items & deplaning.
- < Undo girt bar, disarm door & crack door.
- < Enter flight date & reports on computer.

Emergency Situations:

- < Instruct passengers in procedures for emergency landings.
- < Assess conditions of ill or injured passengers.
- < Provide first aid & CPR when needed.
- < Assist passengers in using emergency equipment & evacuating the aircraft through emergency exits & down slides.
- < Notify cockpit crew of illness or injuries requiring special assistance after landing.
- < Notify cockpit crew of malfunctions or emergency situations.

PHYSICAL DEMANDS:

Standing & Walking:

- < occurs continually throughout the flight; may occur in one place very frequently, usually for short periods of time up to 10 mins.
- < in combination with walking, can occur up to 95% of the time; frequently occurs concurrently with reaching, twisting/turning or pushing/pulling.
- < frequently occurs when aircraft is not level.
- < may occur during turbulence &/or walking in the galley occurs continuously up to 5 hours.

Sitting:

- < occurs during briefing; may occur during delays.
- < usually does not occur on flights of 1 hour or less; may occur after food & beverage services are completed on longer flights.

Kneeling:

- < is optional to bending or stooping.

Walking:

- < distances of up to 100 feet occur very frequently when on board.
- < frequently occurs when aircraft is not level; may occur during turbulence.
- < distances over 100 yards may occur in airports.
- < during food/beverage services occurs concurrently w/ pushing /pulling heavy objects.

Lifting:

- < objects weighing up to 10 pounds may occur very frequently.
- < objects weighing 11-25 pounds occurs occasionally.
- < objects weighing more than 25 pounds occurs occasionally.
- < objects weighing more than 40 lbs very infrequently.
- < In emergencies, flight attendants may need to lift/maneuver/pivot over wing window exit doors onto the seats. The 767 window hatches weigh **59 lbs.**
- < Weights of other items which could be lifted:
 - Bin of 25 cans of soda: **23 lbs**
 - Bin of 6 bottles of champagne: **24 lbs.**
 - Bin of 40 milks: **24 lbs.**
 - Pot of coffee (full): **4 lbs.**
 - Meal rack with 10 entrees: **14 lbs.**
 - Oxygen cylinders: **15 lbs.**

Carrying:

- < personal luggage to & from aircraft occurs each trip.
- < objects weighing up to **10 lbs** distances of 100 feet occurs frequently & continually throughout a flight.
- < objects weighing up to **40 lbs** up to 100 feet may occur infrequently.
- < up or down an incline is necessary when aircraft is not level.
- < personal luggage, may occasionally occur when climbing a flight of stairs.

Climbing:

- < a flight of stairs to & from aircraft occasionally.
- < circular stairs to second level of 747 is occasionally necessary.

Bending/Squatting:

- < to all levels occurs very frequently & continually throughout a flight.
- < slightly forward at waist level occurs when speaking with passengers, serving beverages & food.
- < 1 to 18 inches from floor occurs repeatedly when serving beverages & food from a cart.
- < can occur concurrently w/ twisting/turning, reaching or pushing /pulling.
- < to floor level occurs occasionally.
- < is necessary to reach lower drawers & cabinets in galley.
- < is necessary when arming/disarming aircraft doors.

Pushing/Pulling:

- < occurs frequently & continually during a flight.

- < occurs when moving a cart, which could weigh up to **250 lbs.**
- < food or beverage cart up or down an incline is necessary if aircraft is not level.
- < is necessary when assisting w/ tray tables, opening galley cabinets & drawers, using 747 elevators or serving from food & beverage carts.
- < may occur concurrently w/ reaching/bending.

Reaching:

- < overhead to galley cabinets, magazine racks or storage bin occurs occasionally.
- < can occur repeatedly prior to take-off & after landing.
- < at waist-level can occur frequently during a flight.
- < below the waist occurs frequently when serving from carts.
- < below the waist occurs repeatedly when placing or removing food & beverage item from tray tables.
- < can occur concurrently w/ bending, pushing/pulling or twisting /turning.

Twisting/Turning:

- < can occur frequently & concurrently throughout a flight.
- < can occur concurrently w/ reaching &/or bending.

STRESSORS:

Time:

- < being late for an assigned flight has greater consequences than most jobs.
- < unevenly distributed work load--when delays occur, waiting time in which little is required can be several hours in duration. Conversely, beverage service on a short flight is time-pressured.
- < in a flight delay, transferring from one flight to another can be problematic.

Space:

- < functioning in a limited amount of space.
- < traversing cabin aisles when passengers are standing & leaning in the aisles.
- < working in a small galley w/ at least one other flight attendant.
- < working in a 747 galley requires use of a one-person elevator.
- < working in a 747 galley involves up to 5 hours in an area approximately 6'3" high, 4" wide & 30" long.

Passengers:

- < passengers becoming physically or verbally abusive.
- < passengers significantly increasing work load w/ multiple or inappropriate requests.
- < passengers refusing to follow regulations or accept company policies.
- < passenger complaints about delays, etc.

Emergency Situations:

- < passengers becoming ill or injured, particularly in life-threatening situations.
- < passengers or crew member in life-threatening situation.
- < threatened or actual highjacking or aircraft.
- < emergency landings, turbulence or loss of cabin pressure.

Other:

- < inadequate food/beverage supplies
- < malfunctioning equipment.

DOORS

B-737-727 Fleet

- 5 lbs to lift handle**
- 20 lbs to rotate handle**
- 75 lbs to push door out**
- 10 lbs to lift windows and roll it onto seat**
- 45 lbs weight of window**

B-757-200

- 10 lbs to lift handle**
- 40 lbs to rotate handle**
- 15 lbs to lift window and roll it onto seat**
- 53 lbs weight of window**

B-767-200-300

- 23 lbs of pressure to arm door**
- 20 lbs of pressure to lift handle**
- 54 lbs weight to lift window & move**

A-320

- 20 lbs of pressure to arm door**
- 18 lbs to lift window & roll onto seat**

B-747-100-400

- 15 lbs of pressure to lift & rotate handle of doors**
- 747-400 gull wing doors in upper deck**
 - 27 lbs to lift large handle**
 - 50 lbs to push slide pack out of door**

Source: EXOLA

BOARDED WEIGHT OF SERVICE CARTS
When cart is fully loaded

B-747 Liquor Cart-----	230 lbs
777/767/747 Duty Free Cart-----	187 lbs
Tray cart-----	122 lbs
9 Rack Entree Cart-----	216 lbs
Hi Tech Food Cart-----	182 lbs
B-737-300 New Tech Cart-----	185 lbs

1/Liquor miniature tray-----	9 lbs
1/Metal bin soft drinks-----	21 lbs
1/Metal bin orange juice cartons-----	22 lbs
1/Entree rack w/ frozen entrees-----	16 lbs

Misc Weight

Trays	C/class	3.6 lbs	Y/class	2.5 lbs
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The following is the protocol to follow if you have problems with your Workers= Compensation claim that are **Legal (Non-contractual)*** problems. You should first speak with:

- Gallagher Claims Representative
9
- Gallagher Claims Adjuster=s Supervisor
9
- Onboard Administrative Supervisor
9
- Workers= Compensation Service Rep., Dorothy Malone, 847-700-2207
9
- John Smolk, UAL Manager of Workers= Compensation, 847-700-7504
9
- Roberto Azcui, Gallagher Bassett Branch Manager, 877-643-7516 ext 201
9
- Workers= Compensation Attorney (Must sign a release to receive AFA list.)
(If claim filed in Illinois s/he must be an Illinois attorney)

The following is the protocol to follow if you have problems with your Workers= Compensation claim that are **Contractual**** problems. The F/A should first speak with:

- | | |
|--|---|
| Pay issues, Restoration of S/L, vacation pay
9
Service Center (S/C)
9
S/C Manager, Gary Ketchum WHQUN , 847-700-1458
Chandra Wilson WHQPZ, 847-700-2776
9
Dorothy Malone, Workers= Compensation Service Rep, 847-700-2207 | All other Contractual Issues contact:
9
Onboard Administration Team Supervisors
9
Domicile Manager
9
John Smolk, WHQHR, Mngr, WC Programs, 847-700-7405 |
|--|---|

You should always understand that you can call the AFA Occupational Benefits Committee Members or your local AFA Office for guidance & assistance.

*Legal issues are problems not part of the F/A contract such as acceptance of the claim, TTD calculation, payment of medical bills & TTD, etc. Call your local OBC member if there is a question as to whether it is a legal issue.

**Contractual issues are those provided for by the F/A Agreement such as reimbursement of sick leave used before the claim was accepted, buy back of sick leave, vacation refunds, etc.

ASSOCIATION OF FLIGHT ATTENDANTS-CWA, AFL-CIO

I have requested that the Association of Flight Attendants-CWA (AFA) provide me with the name(s) of an attorney to contact for assistance with regard to a potential Workers' Compensation claim.

I fully understand that AFA is in no way responsible for the provision or performance of such counsel or for any payments, fees, costs or expenses of any kind I may incur in connection with the provision of services by such counsel. I will assert no claims with regard to such matters against AFA, its officers, representatives or agents.

(Signature)

(Date)

F A Name: _____ FN _____

Please Print

Address: _____

Phone: (____) _____ DOM: _____

Gallagher Bassett, Services Inc.

Gallagher Bassett, Services Inc.

Regional Branch – UAL

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(877) 643-7516 ext 434

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Gallagher Bassett, Services Inc. administers United Airlines' Workers' Compensation Benefits. They make the determination if a claim is "compensable." They also issue the Workers' Compensation checks.