

# Retirement Planning Checklist

Getting ready for retirement can be overwhelming as there are many things you will need to plan for. Please use this checklist as a guide to help you prepare for your retirement. This checklist is intended to provide you with relevant information to better understand the benefits that are offered to retirees.

- Review the following:
  - The retirement benefit summary in the [Retirement page](#) on HApeople.
  - The retiree pass travel classification chart in [Pass Travel site](#) on HApeople.
  - Your Social Security Benefits at [SSA.gov](https://ssa.gov)
- Ready to retire? Complete the [Retirement Notification Form](#) on HApeople and submit to [hr.coordinator@alaskaair.com](mailto:hr.coordinator@alaskaair.com).

Benefit	What You Need to Know	Who to Contact
<b>Before You Retire</b>		
Social Security Benefits	<p>You can apply for your monthly retirement benefit any time between age 62 and 70.</p> <p>Visit the links below to learn more about Social Security Benefits</p> <ul style="list-style-type: none"> <li>• Apply for social security benefits: <a href="https://ssa.gov/apply">ssa.gov/apply</a></li> <li>• Check your eligibility and get an estimate: <a href="https://ssa.gov/prepare">ssa.gov/prepare</a></li> </ul>	<p>Social Security Administration 1 (800) 772-1213 <a href="https://ssa.gov">SSA.gov</a></p>
Medicare	<p>Medicare is the federal health insurance program for people who are 65 age or older, have certain disabilities or have permanent kidney failure. There are different parts of Medicare that cover specific services.</p> <ul style="list-style-type: none"> <li>• Medicare Part A (Hospital Insurance)</li> <li>• Medicare Part B (Medical Insurance)</li> <li>• Medicare Part C (Medicare Advantage Plans)</li> <li>• Medicare Part D (Prescription Drug Coverage)</li> </ul> <p>Visit the links below to learn more about Medicare:</p> <ul style="list-style-type: none"> <li>• What Medicare covers: <a href="https://medicare.gov/what-medicare-covers">medicare.gov/what-medicare-covers</a></li> <li>• When to sign up for Medicare: <a href="https://ssa.gov/medicare">ssa.gov/medicare</a></li> </ul>	<p>Medicare 1 (800) 633-4227 <a href="https://medicare.gov">medicare.gov</a></p> <p>Social Security Administration 1 (800) 772-1213 <a href="https://ssa.gov">SSA.gov</a></p> <p>HMSA Medicare Concierge Mark Faildo - <i>Premier Benefit Consultants</i> (808) 292-7092 Mon. – Fri., 8am – 4pm HST <a href="mailto:mark@pbchawaii.com">mark@pbchawaii.com</a></p> <p>Kaiser Medicare Specialists 1 (877) 547-4909 <a href="https://kp.org">kp.org</a></p>
401(k) Plan	<p>Consider how you want to manage your benefit:</p> <ul style="list-style-type: none"> <li>• Leave your savings in the Hawaiian Airlines, Inc. 401(k) Plan<sup>1</sup>.</li> <li>• Roll over your balance into an individual retirement account (IRA) or to another employer’s retirement plan.</li> <li>• Withdraw money from your account using installment payments or as a lump sum. This is referred to as a distribution.</li> </ul> <p>Consider these options carefully, as several options may come with tax implications.</p> <p><sup>1</sup>If you were a non-contract employee participating in the Hawaiian Airlines 401(k) Savings Plan, your account will merge into the Alaskasaver Plan at Fidelity in January 2026.</p>	<p>Empower (844) 442-1929 <a href="https://empowermyretirement.com">empowermyretirement.com</a></p> <p>Representatives are available Mon. – Fri., 3am - 5pm HST and Sat., 4am - 12:30am HST</p>

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Flexible Spending Accounts (FSA)	<p>Review expenses incurred but not yet submitted. Claims must be filed by 7pm HST on April 30th of the following year for expenses spent up to the end of the month in which you retire. If claims are not filed by 7pm HST on April 30<sup>th</sup>, any amount left in your healthcare and/or dependent care FSA will be forfeited.</p> <p>In 2026, the spending account administrator for Flexible Spending Accounts will change from Smart Choice Accounts to Premera/Optum. Please be on the lookout for future updates regarding new claim submittal instructions.</p>	<p>Smart Choice Account (855) 694-2236, opt. "Smart Choice Account"</p> <p>Mon. – Fri., 3am – 2pm HST (4am – 3pm Daylight Savings) <a href="http://ha.benefitsnow.com">ha.benefitsnow.com</a></p>
Health and Life Benefits	Review the <a href="#">Retirement Benefit Summary</a> posted in the Retirement page on <a href="#">HApeople</a> .	<p>People Resource Line (844) 899-3617</p> <p>Mon. – Fri., 5am – 4pm HST <a href="mailto:peopleresourceline@alaskaair.com">peopleresourceline@alaskaair.com</a>.</p>
Pass Travel	Review the Retiree page in Pass Travel site on <a href="#">HApeople</a> to see if you are eligible for Retiree Pass Travel and the steps for enrollment.	
Ultipro	<p>Ensure your information in Ultipro is up to date as your employee access will end upon retirement.</p> <ul style="list-style-type: none"> <li>Your personal email address will be carried over to your travel accounts.</li> <li>If you are eligible for retiree medical benefits, new medical cards will be mailed to the address on file.</li> </ul>	
<b>After You Retire</b>		
COBRA	<p>The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) allows you to temporarily continue coverage that you are enrolled in at the time of retirement, for up to 18 months. This is an option for employees who do not qualify for retiree medical benefits.</p> <p>For more information, review the <a href="#">Retirement Benefit Summary</a> posted in the Retirement page.</p>	<p>Benefits Service Center (855) 694-2236, opt. "COBRA and Direct Bill"</p> <p>Mon. – Fri. 4am – 4pm HST (5am – 5pm Daylight Savings) <a href="http://ha.benefitsnow.com">ha.benefitsnow.com</a></p>
Retiree Health and Life Benefits	For more information, review the <a href="#">Retirement Benefit Summary</a> posted in the Retirement page.	<p>People Resource Line (844) 899-3617</p> <p>Mon. – Fri., 5am – 4pm HST <a href="mailto:peopleresourceline@alaskaair.com">peopleresourceline@alaskaair.com</a>.</p>
Pass Travel	If you are eligible for Retiree Pass Travel, please allow up to 10 business days from your separation date for your information to be updated in our systems for retiree travel.	
HApeople Access for Retirees	Set up your HARetirees SharePoint account by logging into <a href="http://haretirees.sharepoint.com">haretirees.sharepoint.com</a> using your personal email address. A single-use verification code will be sent to the email address that you provide. Navigate back to the Microsoft login page and enter the 8-digit code to access the HARetirees SharePoint site. Contact the People Resource Line for issues accessing your account.	
Change of Address or Phone Number	Should your contact information change after your separation from the company, please contact the People Resource Line.	

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## Disclaimer

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The employment terms set out in this summary work in conjunction with, and do not replace, amend or supplement any terms or conditions of employment stated in any collective bargaining agreement that a union has with Hawaiian Airlines, Inc. Wherever employment terms in this list differ from the terms expressed in the applicable collective bargaining agreement with Hawaiian Airlines, Inc., employees should refer to the specific terms of the collective bargaining agreement, which will control.

Any description of employee benefits in this document only summarizes the provisions of a formal benefit plan document and does not attempt to cover all of the details contained in the plan document. The operation of the plan, including events making you eligible or ineligible for benefits, the amount of benefits to which you (or your beneficiaries) may be entitled, and actions you (or your beneficiaries) must take to request and support a claim for benefits will be governed solely by the terms of the official plan document. To the extent that any of the information contained in this checklist, a summary plan description ("SPD") or any information you receive orally is inconsistent with the official plan document, the provisions set forth in the Plan document will govern in all cases. If you wish to review the plan document, please contact the People Resource Line at 844-899-3617 (Monday – Friday, from 5 a.m. to 4 p.m. HST).