



Frontier Restructuring Retiree FAQ

- 1. Is the Company continuing to provide medical benefits to retirees? Will there be any changes?**
 - For our retirees, we do not currently intend to make any changes to the Company's retiree health or life insurance benefits.
 - If you have already retired and are enrolled in a retiree medical plan, we do not currently expect there will be any changes to your benefits.

- 2. Is my 401(k) plan account at risk because of the court-supervised process?**
 - Under the U.S. federal law, the assets in your 401(k) plan are held "in trust" for you and are not available to the Company or its creditors – even in bankruptcy.

- 3. I own Frontier stock in my 401(k) account. What happens to the stock in the 401(k) plan as a result of the Chapter 11 filing?**
 - There may be restrictions relating to the Frontier stock fund. Fidelity will be made aware of any restrictions and any required notices will be sent to affected participants.
 - Please be aware that the insider trading rules continue to apply to those affected employees.

- 4. How does the Chapter 11 filing affect the Company's Pension plan? What about my annuity?**
 - Under the U.S. federal law, the assets in the pension plan are held "in trust" and are not available to the Company or its creditors – even in bankruptcy.
 - For current retirees, monthly Pension checks will continue to be issued.
 - There may be changes to any special death benefits payable under the Pension Plan – Retirees will receive a notice from Milliman regarding these changes.
 - You may contact Milliman at 1-866-333-2074, option 1, to understand if these changes impact you or request a copy of the notice.

- 5. Can retiree stockholders sell the shares of the stock they own? Should they do so?**
 - The Company does not provide investment advice. Please contact your financial advisor or brokerage firm to discuss the options available to you.

- 6. I receive non-qualifying supplemental pension income payments from Frontier. Will those continue?**
 - We have requested approval to continue making non-qualifying pension payments for eligible participants.

- 7. Will anything happen to my telephone concession or discount service benefits?**
 - At this time, we do not expect any changes to our existing programs.