



DALRC Board Forum

What's New?

DALRC Board Forum

Your 2010 DALRC Board



Mike Podett – Acting Chairman



Jon Maynard – Secretary



Carl Brul – Treasurer



Judy Bergstrom



Bonnie Hirschberg



Sandy Rollins

Most recently we spent time with the Delta Pioneers organizations at their annual convention in Atlanta. Sandy Rollins, Chairman of the DALRC Retiree Benefit Trust, spoke to the group about all 3 organizations and our activities since the start of the year.

Inside

DALRC:

*Celebrating
your 65th
birthday
soon?*

Greetings from the DALRC: It's hard to believe that the 2nd quarter of the year is already almost over and it's time for another e-newsletter. To say we have been busy is an understatement.

Did You
Know?

We have sent out a number of "calls to action (utilizing our CAPWIZ program)" covering retiree protection from IRS late penalties and support for Delta in the Haneda Airport, Japan landing rights case with the DOT, just to name a couple.

RAP:

*DALRC Retiree
Assistance
Program (RAP)*

We received a warm reception and much interest from the newest retirees to join the Delta family, the NorthWest Airlines retirees. They were very interested in our over 65 insurance program and we are currently conducting a feasibility study to see if we can add them, creating a bigger pool of retirees.

Benefit Trust:

*2010 Hardship
Plan*

We also conducted a meeting with "soon to be" retirees from Delta Technology to brief them on the three affiliated non-profit corporations that make up the whole of DALRC. Those are the Delta Air Lines Retiree Committee (DALRC), the DALRC Retiree Benefit Trust, and the Retiree Assistance Program (RAP).

*Good to
Know!*

*Important
Notice!*

We have continued our efforts to restore our relationship with Delta to one of mutual respect and professionalism and are pleased to report great progress. We have been invited to participate in the Delta Block Parties coming up soon in ATL and MSP and will have representation at both. Recently some retirees contacted us regarding their displeasure with being left out of the new "Fly free for even less" program, which was a carry-over from NorthWest and not offered to their retirees. We were able to work through Rob Kight's team and they have agreed to take a look at including the retirees.

In Closing



DALRC Board Forum continued

What's New?

Chairman's
Forum

Programming changes will be required, so it will be a little while before they can make the changes, if they agree to include us.

recovery, and a hearing discount plan, but the most important and most valuable, we think, is the Health Advocate service. Health Advocate should be the first stop for all of our insurance participants when they have any kind of question regarding their medical insurance. We have moved it to the first prompt, when you call the DALRC insurance number so be listening for it. Health Advocate can help with many things including assistance for your parents, parents in-law and dependent children, financial review of your pre-treatment estimates and financial review of your medical bills after the service. These last two can potentially save you a ton of money so make sure you take advantage of this service.

Still to come...

DALRC:

*Celebrating
your 65th
birthday
soon?*

Recently, the DALRC e-mailed you a survey regarding our annual Town Hall Meeting and Insurance Road Show Benefits Briefings, which take place in the fall. We need your help and input on how important these meetings are to you and what cities would be easiest for you to travel to so that you could attend. These meetings are very costly, and the last couple of years we have had a lot of r.s.v.p's but a lot of folks were no-shows. We are trying to make sure that we are spending the organization's money wisely. Thank you to those of you who took the time to complete the survey. We are reviewing your feedback now, and will share findings in future newsletters. It is important for us to know your feelings on issues in order for us to represent you.

The Board would like to thank Larry Beck for his outstanding work and support of this group. Due to personal reasons, Larry left the Board the first part of May. Mike Podett is the acting Chairman of the DALRC and we thank him for taking over this position.

*Did You
Know?*

RAP:

*DALRC Retiree
Assistance
Program (RAP)*

Benefit Trust:

*2010 Hardship
Plan*

*Good to
Know!*

*Important
Notice!*

In Closing

Lastly, a number of new benefits were added to the over – 65 insurance programs in the last year and a half, including a travel benefit, estate planning, ID theft

Thank you to our members for all your support as we continue to be of service to the Delta Retiree Community.



Celebrating your 65th birthday soon?

Those of us who have reached that point know something about the challenges that you will be facing as a result of this landmark birthday. As you are preparing for Medicare and Social Security eligibility, **please also be aware that your benefits insurance with Delta will terminate on the last day of the month prior to the month of your 65th birthday.**

Call Health Advocate! Health Advocate is a service offered by the Retiree Benefit Trust, available to you or your spouse to help you:

1. learn about and make decisions concerning Medicare and Social Security; and
2. evaluate and make decisions concerning insurance alternatives, including:
 - Medicare Health Supplements or Medicare Advantage plans,
 - Prescription Drug benefits,
 - Dental Benefits, and
 - Various additional benefits that are available to you.

Health Advocate is not affiliated with Delta Air Lines, or any insurance company or third party provider. Their role is strictly one of education and support for you. They have been selected by the DALRC Retiree Benefit Trust to assist you and/or your spouse in the transition as either of you turns age 65, regardless of whether or not you choose to participate in a Trust Plan.

Call a Personal Health Advocate anytime at **1-877-325-7265**, and they can answer your questions about Medicare, Social Security, the DALRC Retiree Benefit Trust Programs, as well as all other insurance programs you may be considering. **Let Health Advocate make understanding Medicare, Social Security and your benefit choices easy.**

All who are retiring and turning 65 have access to Health Advocate during their benefits decision-making process.

Support for Trust Medical Plan Members

Should you choose to enroll in the DALRC Retiree Benefit Trust Medical plan, Health Advocate will continue to be a resource **to assist not only you, but also your spouse, your parents and your parents-in-law.**

Your Personal Health Advocate will assist with Medical claims under Medicare and the Trust Medical Plan, bills, appeals, as well as your Medicare rights and protections. They can provide support with any of your insurance plans, including Prescription Drug, Dental and Vision. They will also assist with

Still to come...

DALRC:

Did You
Know?

RAP:

*DALRC Retiree
Assistance
Program (RAP)*

Benefit Trust:

*2010 Hardship
Plan*

*Good to
Know!*

*Important
Notice!*

In Closing



Celebrating your 65th birthday soon?

continued

claims issues, interpretation of medical diagnoses or tests, assistance getting a specialist appointment, home health care resources, assisted living, community resources, and much more.

Health Advocate is available any time with one call to 1-877-325-7265.

Support for Retirees over 65 Who Are Not Trust Medical Plan Members

If you should chose a medical plan outside of the Trust Plan Benefit Options, and you are no longer fortunate enough to have access to a Personal Health Advocate, your local **SHIP (State Health Insurance Counseling and Assistance Programs)** may provide you with valuable Medicare assistance.

Your local SHIP can assist with questions about Medicare claims, bills, appeals, as well as your Medicare rights and protections. SHIP is a state program that provides free local health insurance counseling to people with Medicare. You can find the telephone number for your state's SHIP by :

- visiting www.medicare.gov
- selecting "Find Helpful Phone Numbers and Websites."

Once there, just follow these instructions:

- On the Medicare website, highlight **Search Tools**
- click on Find **Helpful Phone Numbers and Websites**
- select **Specific Organizations** and follow the prompt underneath to open the next page
- click on the drop down arrow in **Choose Organization** and highlight **SHIP**
- click on the drop down arrow in **Choose A State/Territory** and select your state
- scroll down the page and click on the **blue arrow**

..... **there you have it, phone numbers for your state's SHIP office.**

Or you can go directly to these links of a few selected states.

Georgia residents: <http://www.mygeorgiacares.org/>.

California residents: <http://www.aging.ca.gov/HICAP/>

Utah: http://www.hsdaas.utah.gov/insurance_programs.htm

You can also call 1-800-MEDICARE (1-800-633-4227) / TTY users call 1-877-486-2048. ★ CMS

Still to come...

DALRC:

Did You Know?

RAP:

DALRC Retiree Assistance Program (RAP)

Benefit Trust:

2010 Hardship Plan

Good to Know!

Important Notice!

In Closing



Did You Know?

From the DALRC:

- It is important for you to update your name, address, phone and e-mail with Delta. This is the only way they have current information on how to notify you of any benefit changes.
- Your Delta employee number should be safeguarded as private information? Someone could use it to steal your personal identity. Please protect it.
- Delta is still settling claims from the bankruptcy and until all the claims are settled, they are unable to make the final distributions to retirees who qualified for such.
- It's not too early to consider putting your name in the hat for election to the 2011 DALRC Board. Please contact any board member if you are interested!
- Some clarification is needed on a bullet that was in our last newsletter under the Did You Know area. Not *all* persons have to apply for Medicare, but many do. For this reason,

we suggest that you apply as it is better to apply when you don't have to than risk being a late entrant potentially risking enrolment penalties such as premium surcharges from Medicare.

- The Social Security Administration handles Medicare eligibility and enrollment. You can contact the Social Security Administration at [1-800-772-1213](tel:1-800-772-1213) to enroll in Medicare or to ask questions about whether you are eligible. You can also visit their web site at www.socialsecurity.gov.
- If you are turning 65 soon, you can call Health Advocate at 1-877-325-7266 for information not only on the Retiree Benefit Trust policies, but for a comparison of other policies as well. If you have questions concerning Medicare enrollment, they can answer them as well.
- Spouse turning 65 before the retiree? Health Advocate will assist with their insurance questions also.

Still to come...

RAP:

DALRC Retiree Assistance Program (RAP)

Benefit Trust:

2010 Hardship Plan

Good to Know!

Important Notice!

In Closing



Retiree Assistance Program (RAP) by JJ Maynard,

Chairman RAP

Your 2010 RAP Board

-  Jon Maynard – Chairman
-  Mike Podett – Vice Chair
-  Carl Brul - Treasurer
-  Judy Bergstrom - Secretary

you will find links in the left column to make a one time contribution or to set up automatic contributions through payroll deductions. Just think, if we each gave \$1 a month what a difference we could make to fellow retirees in need.

If you or someone you know is a pilot or non-pilot Delta retiree, spouse, or survivor and is in need of assistance with paying medical and prescription drug insurance premiums, simply apply for the **Medicare Low Income Subsidy (LIS)**. Once approved, send proof of approval for LIS along with an application found on the web site at

<http://www.dalrc.info/rap>. You may qualify for LIS if your yearly income in 2009 was less than \$16,245 (single with no dependents) or \$21,855 (married and living with your spouse with no dependents), and your resources do not exceed \$12,510 (single) or \$25,010 (married and living with your spouse). Resources include savings and stocks but not a home or car.

If you are under 65 and are on Social Security disability, you may qualify for RAP assistance. More information may be found on the DALRC web site.

For further information on SSD please contact your local Social Security office or see <http://www.ssa.gov/applyfordisability/>.

Both The DALRC Retiree Benefit Trust Hardship Fund and the Retiree Assistance Program (RAP) provide temporary aid on a calendar year basis for those who face serious financial hardship and are unable to pay for their medical/prescription drug insurance coverage. Since the DALRC Retiree Benefit Trust Hardship Fund is made up of funds received from Delta through the bankruptcy court, it will eventually terminate. In order to provide assistance well into the future, the Retiree Assistance Program was created.

All Delta retirees (pilot and non-pilot), spouses and survivors are eligible to qualify for assistance under the RAP.

The DALRC **Retiree Assistance Program (RAP)** is a 501(c)(3) and is incorporated in Georgia. It is funded by your generous tax-deductible donations and will continue as long as your contributions continue to be received. If you would like to make a donation to the RAP to help fellow retirees, please visit <http://www.dalrc.info/rap>. Here

Still to come...

Benefit Trust:

2010 Hardship Plan

Good to Know!

Important Notice!

In Closing



2010 Hardship Plan DALRC Retiree Benefit Trust

Your 2010 Benefit Trust Board

	Sandy Rollins – Chairman
	Bonnie Hirschberg – Vice Chair
	Carl Brul - Treasurer
	Judy Bergstrom
	Bob Werner

Still to come...

Assistance with paying Medical and Prescription Drug insurance premiums may be available to you as a Delta retiree, spouse, survivor or dependent. The following program has been established to provide temporary aid on a calendar year basis for those who face serious financial hardship and need assistance to pay for their Medical/ and Prescription Drug coverage.

DALRC Retiree Benefit Trust Hardship Plan: Who may qualify for financial assistance for insurance premiums?

Good to Know!

Important Notice!

In Closing

To be an Eligible Individual ("Eligible Individual") to receive assistance from this program, you must be a **non-pilot retiree of Delta Air Lines with a retirement date on or before January 1, 2007, or a spouse, survivor or dependent**, and be enrolled in one of the following "Delta Affiliated" medical/prescription drug plans:

- **Eligible Individuals age 65 and Older** – enrolled in the DALRC Retiree Benefit Trust Medical/Prescription Drug Plan
- **Eligible Individuals under age 65** – enrolled in the Delta Family Care Medical Plan or Delta Account-Based Healthcare Plan



To qualify for aid, Eligible Individuals must have met the following requirements for Hardship Grant approval:

- **Age 65 or Older:** Receipt of the **Social Security Low Income Subsidy for Medicare Part D (LIS)** award. The DALRC Retiree Benefit Trust Plan Administrator automatically receives proof of the award directly from the Prescription Drug Plan insurance company as provided to them by Medicare. This proof satisfies the only requirement for Trust Hardship Plan assistance.
- **Under Age 65:** A completed Hardship Application, including a copy of your Social Security Disability award, is the requirement to qualify for assistance.

Please note: Since the DALRC Retiree Benefit Trust Hardship Fund is made up of funds received from Delta through the bankruptcy court, it will eventually terminate. The Hardship Plan is intended to be for a long duration; however the plan sponsor reserves the right to modify, revoke, suspend, or terminate the Plan in whole or in part, at any time.

Still to come...

Important
Notice!

In Closing

Good to Know!

- Unlike the under 65 Delta insurance plan, once you leave the DALRC Benefit Trust insurance program you cannot return. This keeps the cost associated with our program down – a help for the majority.
- If you elected not to take the DALRC Benefit Trust insurance when you turned 65, you will not be mailed enrollment information again. If you later decide you would like to enroll in our program you can. Simply call 1-877-325-7265 for an enrollment kit. Once again – if you enroll and leave the program, you cannot return to coverage.



IMPORTANT NOTICE – PLEASE READ:

**AVOID GAPS IN YOUR PRESCRIPTION DRUG REFILLS AND
YOUR OTHER INSURANCE COVERAGE**

Are your monthly insurance premiums paid directly, automatically, from your checking or savings account? If not, the Retiree Benefit Trust urges you to consider setting up payment by EFT (Electronic Funds Transfer).

We know you take care to pay your bills on time, but a gap could easily happen if you:

- travel often, or occasionally for two or more weeks at a time; or
- you or your spouse experiences an unforeseen hospitalization or significant health condition.

Each month an average of 16 of our Retirees experiences such a gap due to a late premium payment. If a gap occurs, your coverage must be reinstated, and the process requires assistance by your prescription drug insurance carrier, and Medicare. Re-activating your coverage generally takes up to 20 days, causing you delays in your prescription drug refills and limiting your access to your other insurance benefits. A gap in coverage can also cause you to receive a penalty from Medicare which will increase your future monthly prescription drug premiums. If this penalty is issued by Medicare, it continues as long as you are enrolled in a prescription drug plan.

77% of our retirees are already using EFT (Electronic Funds Transfer) to make their monthly payments. Please join them and give yourself peace of mind.

Don't take unnecessary risks. Request your EFT information today by calling the DALRC Retiree Benefit Trust Service Center at 1-877-325-7265, or download a form from www.dalrcbenefitplans.com (Insurance/Retiree Medical/Forms/SecurePay). EFT can begin as soon as 30 days after your completed form is received so please don't delay!

Still to come...

In Closing

... In closing

The following was written by a retiree who attended a reunion of Delta employees from DCA FTO, IAD FTO, WAS RES and WAS MKTG. Enjoy....

Oh,

How we laughed calling ourselves Widgets;
How we studied harder than ever during training;
How we bonded lifelong friendships;
How we quoted DC-9 Jet Service with lunch served onboard;
How we crammed earpieces into our aural cavities;
How we worked and worked and worked and
 Then prayed for PTO;
How we danced in the aisles of camaraderie;
How we consoled each other in times of sorrow;
How we provided world-class Customer Service;
How we worked together and bought an airplane;
How we wore ever-so stylish polyester;
How we leaned on each other;
How we cried together in sadness and in joy;
How we discovered the world of far off places;
How we joined forces with the FTO and marketing;
How we watched Delta grows.
How we celebrated weddings and holidays and
 Sometimes just getting through the day;
But, best of all:
How we loved each other and 10, no 20, no 30
 Years later,
We once again become one tightly-knit group –
 One Family.

Thank you for YOUR friendship.

-- Jeff Bonnell

More and more of our communication will have to be done through e-mail and via the web site at DALRC.org and dalrcbenefitplans.com. It is cost prohibitive for us to do more than one or two mailings per year. If you know someone without e-mail, please help them by printing this information for them. We can also help fellow retirees without e-mail by letting them know computers are available at the local library where they can set up a free Yahoo or Hot Mail account. Family members can also help by letting us e-mail the information to them so that they may pass it on to the retiree. We do not share e-mail information with anyone – it will be kept private. It is important that you keep your e-mail address updated with the DALRC as well as with the Trust plan administrator (Marsh) at dalrcbenefitplans.com as private information is not shared between the two organizations.

We encourage you to forward this on to fellow retirees, spouses, and survivors. (The community of Delta retirees)