

FALL 2015 NEWSLETTER



DALRC, Inc.
DALRC RETIREE ASSISTANCE PROGRAM, Inc.



A Word of Caution Regarding Medicare & Hospital Admissions

Not all hospital stays are the same and patients are held financially responsible to different degrees depending on how they are admitted to a hospital. A patient admitted to a hospital as an inpatient can reasonably expect, under Medicare Part A, to pay the normal co-pays and deductibles. However, if someone is admitted as an out-patient for observation, the rules change considerably. While Medicare may pay a portion of these expenses, there may be large amounts for which the patient will be responsible. In many cases, the patient will not be aware of the charges until they are released from the hospital. Each patient can be billed differently based on a complicated set of rules and regulations that take into account many factors. Often there are solutions and alternatives that are far less costly to the patient. Since upfront information may not be forthcoming from a hospital, it would be beneficial to discuss other options with the attending physician before being admitted as an outpatient.

The U.S. Senate is in the process of correcting part of this problem, but only part of it. Senate Bill 1349 would require hospitals and some other facilities to advise patients of their admission status within 24 to 36 hours of admission. That is still too long to allow the patient to make any decisions before the bills start to pile up. The best deterrent to unreasonable billing is TALK TO YOUR PHYSICIAN!



Whatever you do, go to Page 3 of this newsletter and read about The Family Care Box. It is one of the most important things you can do for your family and other significant people in your life.

Elections - Board of Directors

Elections for the two year term of office beginning January 1, 2016 will occur on November 4, 2015 at the regularly scheduled DALRC, Inc. Board of Directors meeting in Atlanta. DALRC, Inc. members in good standing may nominate any member in good standing (including one's self). Nominations must be in the hands of the Board no later than October 25, 2015, and any such nomination must include a statement by the nominee that he/she agrees to serve if elected and should also include a brief biographical sketch. Nominations should be e-mailed to info@dalrc.org or mailed to the address on the back panel of this newsletter.



Boarding Pass to Retirement (BPR)

The Boarding Pass to Retirement on the DALRC website will soon have an entirely new look and more articles on more subjects. It can be accessed by going to www.dalrc.org and logging into your account. On the home page, click the Boarding Pass tab on the red menu bar at the top of the page. As a current retiree, there is an abundance of valuable information but because of the recent announcement of a new retirement package, the information will be invaluable for those who are considering whether to retire, and hopefully become members of DALRC.

Failing to prepare is preparing to fail



Legislative Update

This time last year we were promised an entirely new Federal budget for 2016. Included in the budget forecast would be changes to all departments of government and to all programs, including entitlement programs which includes Social Security. If anyone in Washington is working on a new budget, it is a closely held secret. It is widely reported that neither party in the Capital has any appetite for going over the fiscal cliff this year which brings us to the most plausible scenario. The easiest and quickest solution will probably be a short term continuing resolution that would fund the government until possibly December, 2015. Following that, we would see a Reconciliation bill that would be in effect until September, 2016. This combination would prevent sequestration from being implemented. While this may not be the best solution, it prevents the military from having to absorb another \$40 billion in cuts that would be ill-conceived at this particular time.

On the brighter side, the Congressional Budget Office has reported that the Social Security Trust Fund is now expected to be solvent until 2035, one year longer than previously estimated.



DALRC/DALRC RAP has joined social media. Are you aware that DALRC and the DALRC Retiree Assistance Program have a Facebook page? Future postings will include specific news and information relevant to Delta retirees. Feel free to post comments and questions, and we will do our best to either reply or direct you for the answer. Don't forget to 'LIKE' us on Facebook. Watch for future announcements as we evaluate joining other social media platforms.

Community of Delta Retiree Organizations

DALRC and RAP are pleased to support all members of the Community of Delta Retiree Organizations listed:

*Insurance Trust for Delta Retirees
Delta Clipped Wings, Inc.
Delta Pioneers, Inc.
Delta Golden Wings, Inc.
DALRC, Inc.
DALRC Retiree Assistance Program, Inc.
Delta People Care, Inc.*

www.idtr.com
www.deltaclippedwings.org
www.deltapioneersinc.org
www.deltagoldenwings.com
www.darlc.org
www.dalrc.org
Access through DeltaNet



2015 INSURANCE TRUST for Delta Retirees ROAD SHOW

Join the Insurance Trust for Delta Retirees for the 2016 Atlanta Benefits Road Show on Wednesday, October 28, 2015 at the Delta Flight Museum! Be sure to attend so you can learn more about your benefits and get updates for 2016. Doors will open at 9:00 AM ET for you to meet with insurance company representatives and service providers, and to catch up with friends. The presentation will begin at 10:00 AM ET. Check the Trust's website, www.itdr.com, for updates.

DALRC Retiree Assistance Program, Inc. (RAP)

The DALRC Retiree Assistance Program, Inc. (RAP) is a charitable organization formed for the sole purpose of providing **financial assistance** to retirees, their spouses or survivors who have fallen on financial hard times due to health related issues. RAP has provided grants to well over 150 individuals who had no other place to turn and in many cases had to choose between food and medicine. Over 85% of the donations received to support RAP go directly to the recipient.

Should you or someone you know be experiencing financial hardship due to health related issues, please notify us immediately at info.dalrc.org or write to us at the address located on the back panel of this newsletter.



Your Important Information All in One Place...

If you die, become disabled or are unable to manage your own affairs, will your spouse, children or another person important in your life know everything they should about your financial and legal affairs, such as assets, income sources, insurance policies, powers of attorney, your will and other critical information? If you can answer "YES" you are doing better than most people. If you answer "NO" then it is essential that you read this.

Create The Box: a safe place to contain all the information your chosen person(s) will need to carry on without stress when you cannot. For original documents, it can be a fireproof strongbox in your home, a bank safe deposit box or some other secure place. Lists can go either into The Box or into a secure digital file. Make sure your person(s) knows where The Box is located and give them a key or access instructions. If using a safe deposit box, make sure one of the chosen persons is a co-signer so they can get into it without probate or other court order. In some cases you should include an actual document. In other cases, a list will be appropriate.

Documents to be placed in The Box:

- Social Security card(s) or photocopy of it/them
- Insurance policies
- Notes and other loan documents
- Titles and deeds
- Will(s)
- Medical advance directive(s) {called a living will or medical power of attorney in some states}
- Financial power(s) of attorney
- Birth and marriage certificates
- Divorce or separation court orders
- DD-214 and other military/VA documents

If originals of documents are in the hands of your lawyer or a designated agent, place a copy in The Box with the name of that person to avoid any confusion.

Lists to be placed in The Box:

- All bank account information including bank names, account numbers and types of account(s),
- Investment account information including institution names, account numbers and contact names and numbers,
- Names and contact information for mortgage and insurance policy agents,
- Credit cards by name, account numbers and where located,
- Location of prior year tax returns,
- Income sources and current amount(s), including pensions, Social Security, dividends, interest, royalties, personal business income, loan repayments and any others,
- Routine monthly expenses, especially those paid by automatic deduction from a bank account or credit card,
- Names and contact information of key individuals such as your lawyer, accountant, clergyman, close friends and other relatives you might want to be notified,
- Name of person you would want to become the guardian of your person or property if you are unable to handle your own affairs,
- Copy of the Delta Death Check List (found on DeltaNet),
- A description of your after-death wishes, including funeral arrangements, organ donation, etc.,
- THE PASSWORDS FOR ALL OF YOUR ELECTRONIC ACCOUNTS or where to find them.

You can eliminate any of these lists if your designated person(s) already knows the information contained in them or where to find them under any circumstances.

DALRC Membership Form

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Name of Spouse: _____

Last Dept. worked: _____

Your Birthdate: _____ Retirement date: _____

Signature: _____ Date: _____

I have enclosed my check for:

___ \$35 for one year

___ \$65 for two years

___ \$95 for three years

Mail to:

DALRC, Inc.

**950 Eagle's Landing Parkway, #109
Stockbridge, GA 30281**



DALRC, Inc.

DALRC Retiree Assistance Program, Inc.

950 Eagle's Landing Parkway, #109

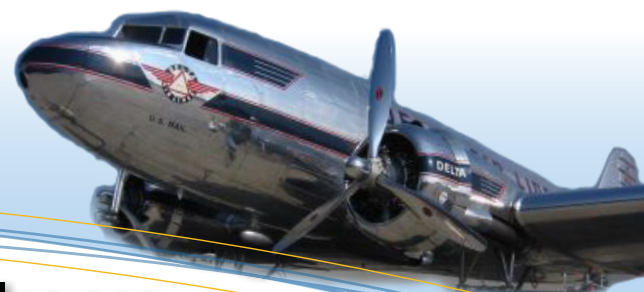
Stockbridge, GA 30281

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Retirees Helping Retirees

www.dalrc.org