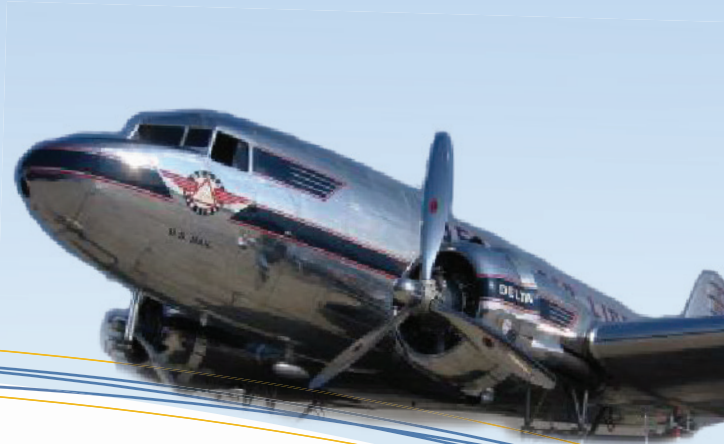


FALL 2020 NEWSLETTER



DALRC RETIREE ASSISTANCE PROGRAM, INC.

Delta Family of Current & Future Retirees



Chairman's Article – DRC

Since our last newsletter, we have all been impacted by the Covid-19 pandemic. On a personal level, many of us have experienced the hardships created by these unprecedented times. I know some of you have had even closer experiences either with yourself or others close to you.

Our airline has suffered as well, but some of the leadership decisions they have made will remind us of the great company for which we worked. While greatly reducing the number of flights, Delta has given priority to its people. At the end of July, Delta announced that 17,000 people had decided to take the voluntary enhanced retirement and exit packages. Delta has focused on maintaining a strong cash position while planning for the future. They have been retiring old aircraft and taking steps to modernize the fleet. The MD-88 and MD-90 retirement program has been accelerated and the B-777's are being retired. Even with these steps, Delta's challenge will remain for the next several years.

Delta has assured us that it is committed to its retirees. Delta has made tremendous strides in the years since bankruptcy in 2005 in funding the pension plan retained through bankruptcy. Delta does not want those efforts to be for naught. Nevertheless, all of our future benefits are predicated on a strong Delta.

**A budget is telling your money
where to go, instead of
wondering where it went.**

DRC is closely monitoring the situation at Delta and is prepared to do whatever we can to ensure our retiree benefits for the future. To that end, we recently sent a letter to 32 key governmental contacts with a two-fold message: airlines are an essential element of the economic recovery of our country and, while providing aid to the airlines is important, it is critical that any aid provided not saddle the industry with onerous conditions on the aid that will hinder the industry for years to come.

DRC wishes each one of you good health and patience during these times. You have our assurance that your support of DRC is appreciated.

DRC Legislative News

Your DRC Legislative Affairs Committee monitors State and Federal legislative activities to look for actions that might impact our income taxes and retiree benefits. The members of this committee are Fred Elsberry, Chairman of DRC, Jason Archambeau, former Delta attorney, and Harold Bevis, longtime Delta governmental affairs department head.

Since the pandemic, there has been little to no legislative action in our areas of concern. Most activities have related to the Covid-19 crisis and relief for the economy as a whole. Nevertheless, we stay in close contact with our Delta counterparts who are closer to the State and Federal legislative bodies than we are. Delta has been a great partner since they generally have the same interest as we do in how retirees are treated by our governments.

Rest assured that we shall continue to monitor what is going on locally and at the Federal level to protect our retiree benefits.

Chairman's Article – RAP

The year 2019 was a challenge to RAP with grant award amounts exceeding contributions. On January 1, 2020, the Board elected to modify the guidelines in order to reduce the ever-increasing deficit we were experiencing. This was accomplished by covering only Medicare Part B and supplemental healthcare insurance premiums. Such action has proven successful.

Now, however, the real challenge begins. When the Covid-19 pandemic hit the United States, the lifestyles and spending habits of all Americans drastically changed and turned our economy upside down. For example, Delta's load factor dropped from approximately ninety five percent to five percent. Hundreds of Delta personnel have retired or taken unpaid leave of absence. These actions, undoubtedly, will have a drastic effect on our monthly contributions.

Right now, we have more questions than answers. Some questions confronting us are:

- How much will our overall contributions be reduced?
- Will we be required to further reduce our grant payments?
- When will the Board meet face to face to conduct business? Until then, we will become a virtual Board and conduct our meetings via Zoom.

The RAP Board is dedicated to meeting the challenges Covid-19 has placed before us. Every effort will be made to continue to assist those retirees who have fallen on difficult times because of medical issues.

We are pleased to report we have three new Board members. They are named in a subsequent article in this publication. With the addition of these individuals, the Board will consist of nine members. At the November meeting, the Board will elect a new Chair, Vice Chair and Treasurer for the future.

Name Change and New Logo for DALRC, Inc. – Now DRC

DALRC, Inc (Delta Air Lines Retiree Community) has changed its name to DRC (Delta Retirees Connection) to better reflect our vision and mission. DALRC, Inc. will remain as the legal name with IRS and for the Delaware and Georgia incorporations, but on all documentation and the website it will now be titled DRC. A new logo has also been developed and is shown on the first page. Our website address, email addresses, mailing address and phone number will remain unchanged.

DRC Tours

The DRC Tour Program has been suspended temporarily due to Covid-19 virus issues. We plan to continue this program as soon as all the related restrictions are lifted and the airline, hotel and tour industry returns to a more improved and normal state. At this point, we are open to suggestions for all future tour destinations. If you have suggestions, please forward them to Roger Nix at roger.nix@dalrc.org.

Tips for Maintaining Health and Wellness During the Pandemic

During Delta working years, individuals get social interaction at work. When you retire, it doesn't mean you retire from life. Staying active takes on a whole new meaning in retirement. Inactivity can bring on isolation, which can result in higher physical and mental health risks.

Given the need to practice safe health habits and practice social distancing during the pandemic, this has become even more difficult for many people, especially seniors. Taking walks, getting together with others outdoors where you can keep a distance but still engage in social interaction, and participating in Zoom or Skype calls or other forms of video calling are important means of maintaining relationships that help contribute to positive mental well-being.

Develop a regimen of activities to keep your mind and body active:

- Be a community volunteer to the degree your health allows and you're comfortable with the safety protocols – or look for other volunteer activities that can be done "virtually"
- Exercise – take walks, check out online videos (e.g., Silver Sneakers Channel on You Tube.
- Email previous Delta colleagues and friends. The DRC Old Friends Locator service on the DRC member website may help with this.
- Read as much as possible.

The bottom line is that it is especially important to find activities you can undertake during a time when safety precautions can lead to isolation and boredom. Not only will they improve your health and outlook, they will help keep the mind intellectually stimulated and you will become more knowledgeable and interesting.

New DRC Website

To complement the new name change and logo, DRC has also created an all new enhanced website which includes new and updated articles in the ABCs of Retirement section, and Old Friends Locator section and Travel/Tours section. The new website still uses the previous URL address of www.dalrc.org.

New DALRC Retiree Assistance Program, Inc. (RAP) Board Members

RAP is pleased to announce the appointment of three new members to the Board of Directors:

Debra Langdon.....Delta Marketing Division 30 years

Tricia MartinDelta Finance Division 18 years

Ken Klatt.....Delta Legal Division 31 years

We welcome these individuals who will bring another dimension of varying corporate experience to the organization.

Continuing the Success of DRC

For an organization such as DRC with a large membership base to succeed, the leadership of the organization must create an environment that fosters a feeling of ownership, involvement, and value of the individual to the organization. These words represent the philosophy of the DRC Board of Directors. In our case “Gray Power” is not just a cute marketing slogan, rather it describes the clout we collectively have in dealing with issues that might impact our members.

If you have not yet renewed your membership, please do so and help keep DRC strong through a strong membership base. Also reach out to other Delta colleagues you may know who are not members and encourage them to join. With so many Delta folks having recently retired, we look forward to welcoming a lot of new members.

**You must gain control over
your money or the lack of
it will forever control you.**

DRC, Inc. Announces Annual Election for Board of Directors

Elections for the two-year term of office beginning January 1, 2021 will occur on November 18, 2020 at the regularly scheduled DRC Board of Directors meeting in Atlanta. Each DRC, Inc. member in good standing has one vote in the election. Presently the Board of Directors holds a proxy for this vote and will vote the proxy to elect nominees unless the member gives the Board different instructions. Members who wish to withhold their proxy must do so in writing, either by e-mail or US Postal Service no later than October 15, 2020, and give the Board instructions on how to vote their proxy.

DRC members in good standing may nominate any member in good standing, including one’s self. Nominations must be received by the Board by October 15, 2020 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.

Desirable qualifications for a nominee are:

- Management or supervisory level business experience;
- Soundness of judgement;
- Ability to make independent, analytical inquiries;
- Ability to contribute to a diversity of viewpoints among Board members;
- Willingness and ability to devote the time required to perform Board work; and
- Own a computer and have basic skills including internet, word processing and e-mail.

Nominations should be e-mailed to roger.nix@dalrc.org or mailed via US Postal Service to:

DRC, Inc. Elections
155 Westridge Parkway, Suite 220
McDonough, GA 30253

Should you have questions about this process or need further information, please contact Roger Nix at roger.nix@dalrc.org.

DRC Helpful Contact Information

Employee Service Center – Delta Help Line	1-800-693-3582
<ul style="list-style-type: none"> • Employment & pension verification • Change of bank accounts for direct deposit • Survivor benefits 	<ul style="list-style-type: none"> • Earnings verification for home loans • Retirement and pension benefits • Health Insurance through Delta - under 65 years of age
Health Insurance 65 years of age & over – Insurance Trust	1-877-325-7265, Option 2
DALRC Retiree Assistance Program, Inc.	678-782-7577
Delta Care and Scholarship Funds (email only)	deltacarefund@delta.com
DRC	678-782-7577
Medicare	1-800-633-4227
Social Security	1-800-772-1213
Internal Revenue Service	
<ul style="list-style-type: none"> • Help for individuals • Refund hot line 	<ul style="list-style-type: none"> 1-800-829-1040 1-800-829-1954
Delta Life Insurance - MetLife	1-866-939-7409
<ul style="list-style-type: none"> • Basic life • Optional life • Spouse life • Free will preparation service through MetLife..... 	<ul style="list-style-type: none"> 1-800-821-6400
Group Accident Ins. – Administration Concepts, Inc. (ACI)	1-855-672-1273
Delta Community Credit Union	1-800-544-3328
Delta Travel Line	1-800-325-7123
Delta Perks	1-800-884-4217
<ul style="list-style-type: none"> • May also be found on the DeltaNet home page under Benefits. 	

The following items can be found on DeltaNet home page under RESOURCES:

- DALRC Retiree Assistance Program, Inc.
- Retiree ID Badge
- Retiree Pass Travel
- Retiree Death Checklist & Survivor Benefits Process
- Delta Care and Scholarship Funds, Inc

To access paycheck receipts (stubs), W-2s, and 1099s, go to DeltaNet and click Self Service on the vertical menu down the right side of the home page. Then click on the following items in sequence: “Self-Service” then “My Money”. You will then see a menu down the left side of the screen. You can now select the item(s) you need.

Published by DRC and revised August, 2020.

Community of Delta Retiree Organizations

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



[www.deltacarefund@delta.com](mailto:deltacarefund@delta.com)



www.deltagoldenwings.com



www.deltaclippedwings.org



DALRC Retiree Assistance Program, Inc.

www.retireeap.org



www.deltapioneersinc.org



DALRC, Inc.

www.dalrc.org



www.itdr.com