

# FALL 2021 NEWSLETTER



DALRC RETIREE ASSISTANCE PROGRAM, INC.

*Delta Family of Current & Future Retirees*



## Chairman's Article - DALRC Retiree Assistance Program, Inc.

By Ken Klatt – Chairman

If you are experiencing financial hardship due to poor health, you may qualify for assistance with your health insurance premiums through the DALRC Retiree Assistance Program, Inc. (RAP). If you are not in need of assistance, but know someone in the Community who is, please let them know about this program. To be eligible to apply, you must be a Delta Air Lines retiree, spouse or surviving spouse.

If you would like to apply, you may contact us by any of the following methods:

- Go to our website at [www.retireeap.org](http://www.retireeap.org) and, at the top of the page, click on Hardship Assistance for an application, or



- If you would like an application mailed to you via the U.S. Postal Service, you can:

- Contact Roger Nix via email at [roger.nix@dalrc.org](mailto:roger.nix@dalrc.org);
- Call our office at 678-782-7577, from 8 a.m. – 12 p.m. (Eastern time), Monday through Friday; or

- Mail your request to:

**DALRC Retiree Assistance Program, Inc.**  
**155 Westridge Parkway, Suite 220**  
**McDonough, GA 30253**

Our guidelines are simple, but specific, as to who qualifies for an assistance grant.

The DALRC Retiree Assistance Program, Inc., is a non-profit organization incorporated in the State of Georgia and designated by the Internal Revenue Service as a 501(c)(3) organization. RAP is administered by volunteer Delta retirees and funded through generous donations from active employees and retirees. We are here to serve the “Community of Delta Retirees”.

## Chairman's Article – Delta Retirees Connection

by Fred Elsberry – Chairman

Hello, fellow Delta retirees. This has certainly been an eventful year as we have all seen life move at a different pace. COVID has certainly had an impact on everyone's life and the first nine months of a new Presidential administration have shown us what the landscape will be nationally for the next 3 ½ years.

Delta Air Lines has certainly had its share of dealing with this changing landscape. Fortunately, there have been some positive signs. Delta is fast being recognized as one of the premier airlines in the world. They are having a hiring push to cut the wait times for customers in both Reservations and at the airport; pilots are being called back as training is the critical path to getting back to full flight schedules. In July, Delta reported a profit of \$652M, admittedly with the help of \$1.5B in Federal pandemic relief. Domestic travel, led by leisure travelers, represented 84% of all revenue while the Atlantic contributed 5% and the Pacific 2%. The industry as a whole has experienced "growing pains" as they recover, causing the government to start talking about re-regulation. Most of the discussion has revolved around consumer issues. How many decades have we all heard threats of a Passenger Bill of Rights with the government regulating consumer issues like lost and delayed baggage, flight delay and baggage fees.

While Delta's health seems to be on the right track, I pray that each of you have come through the year stronger. COVID has changed our lives forever and the new variants continue to challenge our individual and national, if not global, recovery. Please take care of yourself and may God bless you and your families.

Now is a time to be thankful for the blessings we have and realize that many of our Delta family need our prayers and support. Keep in touch with your Delta co-workers and cover them and their families in prayer.

**Be kind to unkind people;  
they need it the most.**

**Live rather than exist.**

## Escorted Tour - London and Surrounding Areas

DRC is planning an escorted tour of London and surrounding areas in the spring of 2022. This tour would have been offered in 2021; however, Covid conditions here in the US and many European countries prevented it. In order to properly plan and make the tour cost effective, we must wait until a degree of surety is attained. Once conditions improve with a strong degree of reliability, we will be announcing the tour. It will be a 5 or 6 day tour, not counting travel days, and will not include airfare. You may either non-rev or utilize the "Travel for Less" or "Travel for Even Less" discounts available to retirees. Hotels will be in the 3 to 4 star category, with daily breakfasts and some dinners included. Pricing will be available once we establish the date. Given U.K. travel requirements, we expect that vaccine verification will be required for participation in this tour.

Should you have a serious interest in this tour, please send us your name, mailing address and email address. This information should be sent to [roger.nix@dalrc.org](mailto:roger.nix@dalrc.org) using the title "London Tour Interest" in the subject line. This in no way obligates you to participate; it only helps us to gauge interest. Once the details of this tour are finalized, we will send the itinerary and other information to you prior to announcing it to the general membership.

## Contact for Delta Air Lines, ITDR and MetLife

DRC receives many calls and emails from our members needing financial information; however, we do not have access to this. It is confidential information that only Delta can provide. We are always glad to hear from our members, but for this we can only refer you to Delta. For 1099s, questions about your retirement check, change of address, change of bank account number, verification of earnings, etc., you should call the Delta Help Line (Employee Service Center) at **1-800-693-3582**.

Another option to access paycheck stubs, W-2's, and 1099s, is to go to DeltaNet and from the white horizontal menu near the top of the page, click Self Service, then click on My Money. You will then see a vertical menu on the left side of the screen. Select the item(s) you need from the vertical menu.

Should you have questions about your basic and/or optional life insurance, call MetLife at **1-866-939-7409**.

For questions about health insurance through the Insurance Trust for Delta Retirees, call 1-877-325-7265 or submit your question via email to [trustmailbox@itdr.com](mailto:trustmailbox@itdr.com) or visit their website at [www.itdr.com](http://www.itdr.com).



## Tell Us Your Retirement Stories

Submitted by **Mr. K. L. Dempsey - Alsip, Illinois**

Having retired from my Delta career in 1994 after 33 years in reservations and marketing, I enter the second phase of my business life by working in the health field. Taking the skills provided by reservations and particularly marketing I began to prepare for retirement looking closer at what John F. Kennedy stated in his book "Profiles in Courage". He wrote that one's life is not complete until you have written a book, thus I began to consider this challenge and prepared in advance fictional thriller manuscripts in order to someday submit them to a publishing company for consideration. The acceptance of the first manuscript took place in September of 2019 called "The Unholy Vengeance" followed by "The Vanishing Pharmacist", "Beneath the Earth" and "Secrets of Eden's Dam." The 5th novel "Death Before It's Time" is scheduled for release around September of 2021.

Today all these novels appear on Amazon, Barnes and Noble, Books a Million and approximately 435 other book stores under the author's name of K.L. Dempsey.

To my Delta former co-workers and friends, get started early and listen to good advice and the doors will open.

## Legislative Affairs

State and federal legislators are getting back in the swing of things and your Legislative Affairs committee has been busy monitoring legislative activity in the eleven states where the majority of our retirees reside: Arizona, California, Florida, Georgia, Kentucky, Louisiana, Massachusetts, Minnesota, Tennessee, Texas, and Washington.

Most of the State legislative efforts have been positive with several States considering law changes which would exempt Social Security and/or pensions from State income taxes, notably Massachusetts and Minnesota. None of these changes have been enacted into law yet but it does look favorable. I am sure your local news is keeping you up to date as to the status of tax changes in your state. We shall continue to monitor and periodically report progress.

On the federal level, much is happening especially in the area of pandemic relief and infrastructure. We also have been following the progress of SECURE ACT 2.0 as it relates to increasing the age for the Required Minimum Distributions (RMD) and catch-up limits for those still working. Currently, the bill increases the RMD from the current age of 70 ½ to 72 - 75 years of age progressively over a four-year period. Currently the catch-up amount is \$6,500 per year after you reach 50 years of age (SIMPLE plans are at \$3,000). The bill increases those amounts to \$10,000 and \$5,000, respectively, but only when you reach 62, 63 or 64 years of age. The changes still need Congressional approval and have to clear committee in the Senate. It may be late this year or next year before the changes occur.

Thank you for supporting DRC which enables us to partner with Delta to be a legislative watchdog.



## Estate Planning and Taxes

A common misconception about estate planning is that it is only for the wealthy but that is not the case. Estate planning is recommended for anyone who has assets, regardless of value, and is quite valuable in blended families and second marriages. Failure to put an effective estate plan in place can cause problems among beneficiaries, result in your assets being inherited by an individual other than who you intended or result in assets being transferred to the state.

### Purposes of Estate Planning

- Ensuring that any property or assets you own at the time of your death is inherited by the party or person that you intended;
- Dictating how to handle payment of debts and expenses;
- Determining if you have sufficient assets to meet financial needs of your beneficiaries;
- Identifying tax saving opportunities.

Generally, your estate consists of all your real property and financial assets. An effective estate plan requires the completion of legal documents including a will and, if necessary, a trust.

### Expert Help

An efficient estate plan usually requires input from several experts:

- A tax and financial professional who is responsible for recommending, identifying, designing and implementing tax reduction strategies for your estate;
- An attorney who is qualified to handle the creation of wills and trusts and possibly help with tax reduction strategies.

### Design, Review and Repeat

Your plan should be reviewed occasionally to ensure it continues to meet your goals and objectives. Updates should be made for any regulatory and compliance changes. Finally, changes may be required if there is a life changing event that affects your estate plan, such as a death, divorce, marriage, or a new addition to your family.



## Community of Delta Retiree Organizations

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



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



[www.deltagoldenwings.com](http://www.deltagoldenwings.com)



[www.deltaclippedwings.org](http://www.deltaclippedwings.org)



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[www.retireeap.org](http://www.retireeap.org)



[www.deltapioneersinc.org](http://www.deltapioneersinc.org)



[www.dalrc.org](http://www.dalrc.org)



[www.itdr.com](http://www.itdr.com)