

January 2021



Re: **Action Required** - Consent to Receive Documents Electronically

Dear Trust Plan Member:

I'm writing to you as a fellow member of the Insurance Trust for Delta Retirees (ITDR), and as one of the seven dedicated Delta retiree volunteers on the ITDR Board. As you know, the Board is always working to improve your ITDR experience and to reduce your cost.

ITDR members are entitled under the Employee Retirement Income Security Act of 1974 (ERISA) to receive certain documents, such as the ITDR Summary Plan Description, the various benefit booklets, summaries of certain modifications, and ITDR's Summary Annual Report. ERISA requires that ITDR provide these documents to each member by mailing a hard copy of the document, unless the member consents to receive such materials in electronic form.

With more than 24,000 members, printing and mailing costs are expensive. Therefore, to better serve our members and to reduce costs for all, the Board is soliciting your approval to send the following documents to you electronically via email, rather than via paper mail:

- the ITDR Summary Plan Description (SPD) and all applicable booklets and certificates of coverage;
- any required Summaries of Material Modifications (SMMs);
- the Summary Annual Report (SAR); and
- other disclosures and notices required from time to time under ERISA.

With your consent, these documents will be furnished to you going forward online by accessing your Member Account on [itdr.com](http://itdr.com), or as an attachment to an email sent to the email address that you provide, in each case in Adobe Portable Document Format (.pdf). When new applicable documents are uploaded to the website, we will also notify you by email.

To access these documents electronically, you must have: (1) a computer with internet access; (2) a program installed on that computer allowing you to send and receive emails; and (3) a program which allows you to view documents in Adobe Portable Document Format (.pdf) (such as Adobe Acrobat) on your computer. To retain a copy of the email and attached documents for future reference, you must either be able to print a copy on a printer attached to the computer or save a copy in electronic form.

If any of these requirements materially change, you will be provided with another notice and you will be required to provide another consent to receive documents electronically.

To receive the documents listed above electronically going forward, please take one of the following actions:

1. **Complete the Consent Form online**: Log onto [www.itdr.com](http://www.itdr.com), and complete the electronic consent form, which can be found on the MyAccount portal under “Forms”

OR

2. **Complete the Consent Form attached below and return it:**

- a. **by mail**: ITDR Retiree Service Center PO Box 14464 Des Moines, IA 50306-3464,  
or
- b. **by email** to [thetrust.service@mercer.com](mailto:thetrust.service@mercer.com)

After you return the consent form, you will receive a confirmation email at the email address you provide. You must confirm your consent to receive electronic disclosures in accordance with the directions provided in that email in order to receive electronic disclosures going forward. If you do not receive a confirmation email within 30 business days of submitting the consent form, please contact the ITDR Service Center at (877) 325-7265, Option 1.

If you consent to receive electronic disclosures, please note that: (1) you have the right to withdraw your consent to receive electronic disclosures at any time, (2) if you change email addresses, you must provide an updated email address, and (3) you may still request a paper version of any document free of charge, in each case by contacting ITDR Retiree Service Center at (877) 325-7265, Option 1.

If you have any questions about this matter or the attached consent form, contact the Retiree Service Center at (877) 325-7265, Option 1.

Sincerely,

Myron Coxe,  
Chairman

**Consent to Receive ITDR Disclosures Electronically**

*To receive ERISA-required disclosures from ITDR electronically, please sign and return this form by mail to ITDR Retiree Service Center, PO Box 14464 Des Moines, IA 50306-3464 or by email to [thetrust.service@mercer.com](mailto:thetrust.service@mercer.com).*

I, \_\_\_\_\_ (your name), hereby agree and consent to receive electronic disclosures from ITDR, including the Summary Plan Description (SPD), all applicable coverage booklets and certificates of coverage, any required Summaries of Material Modifications (SMMs), the Summary Annual Report (SAR), and other documents and notices required to be disclosed from time to time under ERISA.

The email address at which I would like to receive electronic disclosures is as follows:  
\_\_\_\_\_ (insert email address).

I acknowledge that all documents listed above will be made available to me either on online at [www.ITDR.com](http://www.ITDR.com) or via email, in each case in Adobe Portable Document Format (.pdf), and that as new applicable documents are uploaded to the website, I will be notified by email. I confirm that I have email and internet access and the ability to access documents in this format.

I understand that: (1) I have the right to withdraw this consent to receive electronic disclosures at any time, (2) if I change email addresses, I must provide an updated email address, and (3) I may still request a paper version of any document free of charge, in each case by contacting the ITDR Retiree Service Center at (877) 325-7265, Option 1.

By completing and returning this form, I understand that I will receive a confirmation email at the email address provided above. To receive electronic disclosures going forward, I understand that I must confirm my consent to receive electronic disclosures in accordance with the instructions provided in that email.

I acknowledge and agree that, after I confirm my consent, I will only receive electronic disclosures going forward unless I request a paper copy of such document. I acknowledge and agree that I have read the contents of the letter to which this form is attached and that this consent is made voluntarily and does not affect my coverage under or participation in ITDR going forward.

\_\_\_\_\_  
**Name** (please print)

\_\_\_\_\_  
**Date**

**(REQUIRED) Your Mercer Certificate Number:** 30999 \_ \_ \_ \_ \_

***Find this number on the Benefits Election Form in your Enrollment Packet, on MyAccount on [itdr.com](http://itdr.com), or by calling the Retiree Service Center (877) 325-7265, Option 1.***