

An aerial view of an airplane wing stretching across the frame, set against a vibrant sunset sky with orange and blue hues. The sun is low on the horizon, creating a bright glow and lens flare effect.

# Health Insurance

## *For the Next Leg of Your Journey*

As you plan for your retirement, consider getting your healthcare coverage from a company that you already know and trust – and who values you as a member of the Delta family.

We invite you to join your 25,000 fellow Delta retirees who have already enrolled in the Insurance Trust. Get the peace of mind you deserve for your next adventure – wherever it takes you.

## **Retirement Health Plans**

### *Just For You*

All former Delta Air Lines employees, regardless of length of service, have access to the Insurance Trust for Delta Retirees' group Medicare plans. We invite you to take advantage of affordable Medicare benefits, with exceptional service and value.

You and your spouse, survivor, and former spouses can enroll at age 65+, regardless of the Delta employee or retiree's age or enrollment status. And if you or your spouse is already enrolled in a Medicare plan, you can switch to a Trust plan during Annual Enrollment.

*Get the peace of mind you have earned.*

## Five Coverage Options *with Flexibility and Value*

The Insurance Trust offers a variety of insurance products to meet the diverse needs of our nationwide Delta family, age 65 or older. When you enroll in a plan through the Insurance Trust, you have the unique flexibility to change your plan selections each year during Annual Enrollment.

The Trust offers you **five** medical plans to choose from:

- **Two** Medicare Supplement-Type plans, including one with no deductible and no out-of-pocket costs.
- **Three** Medicare Advantage Plans, including options with no deductible.

Regardless of which option you choose, your plan comes with prescription drug coverage. Plus, you'll have access to any doctor or hospital that accepts Medicare.

You can also take advantage of optional **Dental** or **Vision** coverage, with or without one of our Medicare health plans.



## Understanding *Medicare Supplements & Medicare Advantage Plans*

Did you know that Traditional Medicare only covers about 80% of medical expenses?

**Medicare Supplement plans**, sometimes called “Medigap,” supplement your basic Medicare coverage. With these plans, you will still have Traditional Medicare and access to any doctor who accepts Medicare. Enroll in this supplemental insurance to pay part – or all – of what Medicare does not cover.

**Medicare Advantage (MA) plans** completely replace your Traditional Medicare insurance. MA plans are managed care plans that use a provider network. They include the same benefits as Traditional Medicare, and often have lower monthly premiums.

## First Class Benefits for the Delta Family

All of our Medical Plans offer unique advantages you won't find anywhere else, including:

- Rates that don't increase based on age or location
- Low, or no, copays and coinsurance for most services after the annual deductible (if applicable)
- No network restrictions
- Prescription drug coverage for 100% of Medicare-approved drugs
- \$0 out-of-pocket virtual doctor visits
- Same benefits in all 50 states, and all United States territories

## Rewarding Your Delta Loyalty with Even More Valuable Benefits

Each of our medical and prescription drug plan options includes a wide variety of benefits and services exclusively available to our Members, such as:



**Silver Sneakers®** – Gym memberships and at-home virtual classes at no additional cost



**Personal Health Advocate** – 24/7 access to a Personal Health Advocate – someone looking out for your best interests about all things health or insurance-related



**Travel Assistance** – 24/7 access to help if you face a medical emergency more than 100 miles from home, or internationally, including medevac



**LiveHealth Online** – Real-time, live telehealth services with a physician, nurse practitioner, or therapist through two-way video on your computer or mobile device, at zero out of pocket cost



**Member Assistance Program** – help with legal and financial matters, identity theft, free simple online wills, and funeral concierge services



**24/7 NurseLine** – Speak with a registered nurse anytime about your health concerns



**Hearing Aid Discount Program**

You also have access to affordable access to dental and vision coverage as a member of the Delta family.



### Want to talk it through?

Medicare Enrollment Advocates are also available to assist with navigating your Medicare options, including:

- Timing your Medicare enrollment to avoid penalties
- Understanding what's covered by Medicare
- Determining what your costs may be, given your personal circumstances

**To speak with a live person, call (877) 325-7265 (select Option 2) Monday – Friday, from 8am to 9pm, ET**

**To schedule a phone appointment, visit [www.ITDR.com/callback](http://www.ITDR.com/callback)**

## Overview of Your 2023 Medicare Plan Options from Anthem Blue Cross and Blue Shield from the Insurance Trust for Delta Retirees

Your retirement should be as healthy and carefree as possible, which is why we work hard on your behalf to provide access to high-quality health coverage. We encourage you to review the following plans that offer a wide range of options and flexibility that you won't find anywhere else.

	Annual Deductible	Out-of-Pocket Maximum
<b>Medicare Supplement-Type</b>		
• Standard Plan	\$300	\$1,500
• Enhanced Plan	\$0	\$0
<b>Medicare Advantage</b>		
• Standard Plan	\$750	\$2,500
• Enhanced Plan	\$0	\$2,500
• Enhanced Plus Plan	\$0	\$1,500

Never see another medical bill!

## Overview of Your 2023 Medicare Part D Prescription Drug Plan from Express Scripts

Enrollment in our Prescription Drug Plan (Medicare Part D) is automatic\* when you enroll in any of our Medicare health plans. The plan is insured and administered by Express Scripts, so you can rely on a company that serves millions of Medicare beneficiaries.

67,000 pharmacies nationwide, including national chains and thousands of locally-owned and operated independent and specialty pharmacies, including Walgreens, Walmart, Costco, Safeway, RiteAid, Sam's Club, Albertsons, and many others. Additionally, your prescription drug plan includes:

- Coverage for **100% of Medicare's approved drug list**
- **No deductible on generics.** \$150 Brand Drug only deductible
- You will always pay the **lower of the cost** of the drug or the copay

Drug Category/Tier	A 31-Day Supply When Filled at a Pharmacy in the Express Scripts Preferred Value Network
<b>Generic Drugs</b>	\$15 No deductible applies
<b>Preferred Brand Drugs</b>	\$25
<b>Non-Preferred Brand Drugs</b>	\$50
<b>Specialty Drugs</b> (including Generic Specialty Drugs)	25% of total cost

\*Veterans who use the VA or Tricare may opt out of the prescription drug plan. Call the Retiree Service Center at (877) 325-7265, and select **Option 1** for more information.

## Let Your HSA Work for You

Remember, even though you can no longer contribute money to your Health Savings Account (HSA) once you sign up for Medicare, you can still withdraw money from your HSA, tax free, to cover eligible medical expenses. In fact, you can use your HSA to pay Medicare premiums and premiums for the Insurance Trust's health plans\*.

*\*The Insurance Trust cannot provide individual tax advice, you are encouraged to consult your tax advisor.*

## Enroll today, and prepare for a safe landing.

As a valued member of the Delta family in, or near retirement, we invite you to take advantage of Medicare options that come with exceptional service and value. Scan the QR code, or visit [www.ITDR.com](http://www.ITDR.com) to learn more.



## Medical & Prescription Drug Plans\*

Plan Option	Medical & Prescription Drug Coverage
Supplement-Type Standard + Rx	\$242.45
Supplement-Type Enhanced + Rx	\$351.51
Medicare Advantage Standard + Rx	\$106.34
Medicare Advantage Enhanced + Rx	\$138.13
Medicare Advantage Enhanced Plus + Rx	\$161.26

\* Medical Plan Members who have Prescription Drug coverage through the VA/Tricare are eligible for Medical Only coverage. Please call the Retiree Service Center for details: 1-877-325-7265.

**Monthly medical and prescription drug premiums are for one person.** For married couples, multiply the costs, in the table to the left, by two.

## Dental Plans

Delta Dental PPO (Ground & Flight Attendant)	\$50.40/\$101.24 w/spouse
Delta Dental PPO (Pilots)	\$59.56/\$119.90 w/spouse
Delta Dental HMO-Type	\$26.03/\$51.33 w/spouse

You do not have to purchase medical and prescription drug coverage through the Insurance Trust in order to purchase Dental or Vision coverage. However, premiums for Dental only, or Dental and Vision only coverage include a \$4 per month administration fee.

## Vision Plans

EyeMed Vision Plan	\$6.73/\$12.52 w/spouse
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**Insure your health as you would your other valuables.  
Enroll today, and prepare for a safe landing.**

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*Delta Family Values – Quality and Service*

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