

After-Words

For The Delta Retiree Community

SPRING/SUMMER
2023



TED TOWNE
ITDR BOARD CHAIRMAN

Strong Start to 2023 – *A message from your Trust Chairman*

Our Delta family of over 25,000 Trust Plan members continues to grow! I'm pleased to share that in January, we welcomed back more than 98% of our 2022 Members, as well as welcomed 270 new Medical Plan Members who joined us from another plan. We were also excited to have 1,112 new Medical Plan Members join us during last year!

Our new referral program continues this year – **receive a \$100 Amazon Gift Card for every new Member who provides your name when they enroll in the Insurance Trust Medical Plan for 2023!** [Learn more here](#), and tell your Delta family friends! **All prior Delta employees, regardless of length of service,** and their spouse, survivor, or former spouse are eligible, including former Northwest or other groups that have merged with or been acquired by Delta, as are those who became eligible when they turned 65, but did not initially choose to enroll.

Your Board, as Delta retirees themselves, understand the importance of stability. We work hard all year negotiating on behalf of our members to assure we maintain the best possible benefits at the most competitive costs available to our group. All of our existing special benefits and services were continued in 2023, and premium changes were minimal.

Our motto is "Delta Family Values – Quality and Service." Your Trust Board continues to work hard to closely manage and maintain the best package of benefits, rates, and services for our current and future Members.

Feedback or ideas to share with us? Contact your Trust Board at trustmailbox@itdr.com.

Thank you for your Membership and for taking the time to enjoy our semi-annual newsletter!

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NEED MORE HELP?

Your Personal Health Advocate is available to help you at
1-877-325-7265, with any healthcare-related concern.



Caregiving for the Caregiver

Caregiving can be very rewarding. Being there when a loved one needs support is a commitment most don't hesitate to make; however, stress and burnout are common, and even the most resilient people can feel the strain. You may feel frustrated and angry one minute, and helpless the next.

As a result, caregivers may neglect their own health, or adopt unhealthy behaviors like smoking or drinking too much to cope. It is important to take care of yourself, especially if you are taking care of others. To help manage caregiver stress:

- **Ask for and accept help.** Make a list and be specific about areas where you need support. Let family or friends choose what they can do, for example running errands, making meals, or sitting with your loved one for a time.
- **Accept what you can and cannot do.** We all have limitations, whether due to our own health, or other responsibilities. Acknowledge yourself for doing your best.
- **Set realistic goals.** Set daily small goals, and organize your schedule leaving time for your own needs.
- **Seek social support.** Make an effort to stay well-connected with family and friends who can offer nonjudgmental emotional support. Set aside time

each week for connecting, even if it's just a walk with a friend.

- **Take care of you.** Set your own goals for sleep, exercise and breaks, and eat a healthy diet. Make time for your own preventive care, and be sure to tell your doctor you are a caregiver.

Support for You - Respite care

Taking a break can be important for physical and emotional health. Most communities have available respite care so your loved one is still cared for and provides things like transportation, meal delivery, housekeeping, or occasional daycare.

- **In-home respite care.** Health care aides come to your home to provide companionship and/or nursing services.
- **Adult care centers and programs.** Your community may offer centers to provide care and companionship for adults who need assistance or supervision during the day.
- **Short-term nursing homes.** Some assisted living homes, memory care homes and nursing homes accept people needing care for short stays while caregivers are away.
- **Hospice respite.** Medicare may cover a short inpatient stay when you are caring for a hospice patient at home.

Caregiver Resources

The Trust makes a Personal Health Advocate available to help caregivers find tools and resources that can help. Call **877-325-7265**, and choose the option for Health Advocate.

For additional caregiving resources, visit the National Institute of Aging at nia.nih.gov/health/caregiving.



Sleep Well. Age Well.

Good sleep may be as important to healthy aging as diet and exercise. Getting less than the recommended 7-9 hours of sleep can make you more susceptible to illness, obesity, diabetes, heart disease, and depression. It can also make you irritable, weaken your decision-making ability and impact your memory.

Over time, too little sleep can contribute to cognitive decline, memory loss and increase your risk of developing dementia. [Learn more](#) about the evidence of sleep's role in aging and disease.

Helpful tips for a good night's sleep:

- Stick to a schedule of waking up and going to bed at the same time, regardless of the day of the week.
- Avoid napping late in the afternoon or in the evening.
- Do something that helps you relax, such as read, light a candle, or take a shower.
- Avoid caffeine or large meals late in the day.
- Try to exercise each day – get out for a walk as much as possible.

Remember, alcohol may make you feel sleepy, but often makes it harder to stay asleep.

Health Conditions That May Disrupt Sleep

Talk with your doctor if you are experiencing:

- Restless leg syndrome
- Pain or tingling caused by blanket pressure on your feet
- Excessive snoring
- Heartburn
- Sleep apnea (pauses in breathing while sleeping)
- Persistent insomnia, waking up tired or feeling sleepy during the day



Key 2023 Medicare Updates for Trust Plan Members

- **Medicare Part B premium decrease** – Standard Part B premiums, paid by beneficiaries whether you have Medicare Advantage or Medicare Supplement, *decreased* from \$170.10 to \$164.90. Note, if you have a higher income you may pay more.
- **Insulin copays capped** – Copays for a Medicare-covered 30-day supply of insulin are now capped at \$35 and are not subject to a deductible.
- **Free vaccines** – All vaccines recommended for adults by the CDC are available to Medicare beneficiaries with no deductible or copay, including Shingles vaccines.
- **Beginning of drug price negotiations** – Under a new law, Medicare is negotiating the price of 50 drugs that cost Medicare prescription drug plans the most money. Negotiated prices for the first ten (10) of these Medicare Part D drugs will be announced on September 1, 2023, and will take effect in 2026.



Review the official 2023 Medicare Handbook, [Medicare & You](#), for more information.

Need Financial Assistance? Your Delta Family is Here for You

Delta employees and retirees are doing great things for each other through organizations that help Delta retirees and their families with financial assistance needed during times of severe hardship: the Delta Employee & Retiree Care Fund and the DALRC Retiree Assistance Program (RAP).



DALRC Retiree Assistance Program, Inc.

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The DALRC Retiree Assistance Program (RAP) provides financial assistance for retirees and their spouses who are experiencing financial difficulties due to severe health or medical issues. RAP is a 501(c)(3) non-profit organization led by Delta retirees.

If you or a retiree you know is experiencing a financial hardship due to a health issue, please visit www.retireeap.org, email info@dalrc.org, or call 678-782-7577.



Delta Employee & Retiree Care Fund

The Delta Employee & Retiree Care Fund is a non-profit 501(c)(3) charitable organization led by Delta people to benefit Delta families. The Care Fund provides assistance to eligible Delta employees, retirees and their survivors who suffer a severe financial hardship from an unforeseen and unavoidable crisis, including loss due to a disaster or catastrophic event.

To apply or to donate, please see the information on the Deltanet Retiree page under **RESOURCES: Delta Employee & Retiree Care Fund**.

Both of these causes are able to operate based on donations from generous Delta employees and retirees.

Avoid Spam in Your Inbox

To help avoid getting spam, junk mail, malicious email and other unwanted content delivered to your personal inbox:

1. Create a secondary “throw away” email address, and use it when ordering online, filling out a form, or signing up for a service.
2. Make sure the checkbox that says “Allow us to send updates” or “Please contact me with...” is unchecked when ordering online.
3. Take a moment to unsubscribe from unwanted mailing lists.
4. Report emails as spam.
5. Block unwanted/unknown senders, rather than just deleting the message. Generally, you can right-click (Windows) or Control-click (Mac), and choose “Security Options” or “More”, then Block.



Internet Service Assistance

If you or someone you know needs help paying for internet service, you may qualify for a monthly discount on a new or existing internet service plan through a government program called the Affordable Connectivity Program (ACP).

You may also qualify for a one-time device discount of up to \$100, to buy a laptop, desktop computer, or tablet from participating providers.

To apply, visit [AffordableConnectivity.gov](https://affordableconnectivity.gov) or call **1-877-384-2575** to request an application. Once your application is approved, you can contact a participating internet service provider to start receiving your monthly discount. You can also visit www.medicare.gov.

Stay Safe by Avoiding Online Scams

We all think “I would never fall for that”, but it’s so easy to accidentally fall prey to scammers. Older adults are targeted more often, as we can be more trusting and thought to have more assets or better credit.

Some of the most common scams targeting seniors include impostors pretending to be or representing:

- Government agencies (Medicare, Social Security, IRS)
- Financial services companies (bank, mortgage, investments)
- Tech support (password compromise, account closure)
- Credit cards or utilities (bill past due, suggested account compromise)
- Romance scams, particularly targeting widows/widowers

Keep your guard up. A misstep can be very costly and take years to unwind. Learn more about how to stay safe [here](#).



Your ITDR Benefits – *On the GO!*

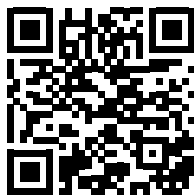
You can access your ITDR plans, including digital ID cards and plan details, from your online account or via an app on your mobile device! If you haven't already done so, sign up for your online member portal, and download the mobile app for each of your plans, available on Google Play™ or the App Store® today!



Anthem BC/BS Medical Plan

Visit [Anthem.com](https://www.Anthem.com) to set up your member portal, and download the Sydney Health mobile app to log in and access your plan membership card, find doctors or access virtual care, or live chat with a representative.

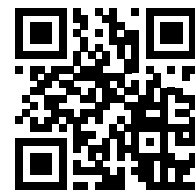
Download the Sydney Health Mobile App [here!](#)



Delta Dental – Dental Plans

Set up your member portal at deltadentalins.com to access your plan and claims details, your member ID card, or get a pre-treatment estimate.

Download the Delta Dental Mobile App [here!](#)



Express Scripts Medicare Part D Prescription Drug Plan

Log into your Express Scripts account to manage your prescriptions, order a refill, price a medication or view claim status at [express-scripts.com/login](https://www.express-scripts.com/login).

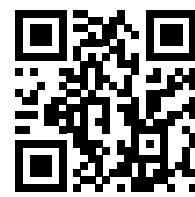
Download the Express Scripts Mobile App [here!](#)



EyeMed Vision Plan

Find an in-network eye doctor, estimate your out-of-pocket costs before your grab special offers and access your ID on your member portal at [eyemed.com/member](https://www.eyemed.com/member).

Download the EyeMed Vision Mobile App [here!](#)



Don't Want Another App?

If you prefer the comfort of logging in online, ITDR has “Single Sign-On”, or SSO!

Visit [itdr.com](https://www.itdr.com) and log into your Member portal on the Home Page for immediate access to each of the other insurance plan portals you have registered for. **No need to remember multiple passwords** for future logins! If you have not given it a try, we hope you will. It's an easy way to keep an eye on your benefits.



Search

877-325-7265

CHAT WITH US

LOGIN



Home Check-In Member Info > Future Members > Plans & Benefits Enroll Contact