

After-Words

For The Delta Retiree Community

SUMMER/FALL
2023



TED TOWNE
ITDR BOARD CHAIRMAN

Annual Enrollment – On the Horizon

A message from your Trust Chairman

It's almost time!

Annual Enrollment is **October 9 through December 31, 2023**

Members can add new coverage or change coverage plan options during ITDR's Annual Enrollment period. With the Insurance Trust, you can make changes through December 31st. Keep in mind, your new Member ID card will take a few weeks to arrive, so **if you are making changes, it's best to do so by November 3rd, 2023**, to ensure your new ID card and plan documents arrive before January 1st. **Watch for exciting 2024 updates!**

Ted Towne



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EXCITING NEWS FOR 2024!

Keep your eye out beginning in late September for Annual Enrollment news on developments and new opportunities for savings to our members, including a **\$0 Monthly Premium Medicare Advantage with Prescription Drug (MAPD)** option!



Health Advocacy Makes a Difference. One Member at a Time.

Advocate Story

An ITDR member had surgery to treat what was initially thought to be an infection. When biopsied, the member was diagnosed with a rare condition. She received a recommendation for a particular treatment; however, the services were initially identified as not covered under the plan. The member reached out to a Health Advocate who reviewed her case and the rarity of the diagnosis and offered to reach out to the provider.

During this process, alternative treatment options were identified. An appointment with the provider was scheduled and the Health Advocate provided some key questions for the member to research and discuss with her provider to better understand her options, expected outcomes, and possible impacts.

During her next office visit with her provider, the member and provider agreed on a new treatment plan to begin that same week. The Health Advocate remained in touch with the ITDR member throughout her care and learned that she had a very successful outcome with limited impact on her overall health.

YOUR PERSONAL HEALTH ADVOCATE

Insurance Trust Medical Plan Members have 24/7 access to a Personal Health Advocate – someone who looks out for your best interests about all things health-related.

Call (877) 325-7265 to be connected with an expert based on the nature of your inquiry who will stay with you until your problem is resolved.

Can a Smartwatch *Save Your Life?*

Did you know that smartwatch technology can be life-changing, and potentially even lifesaving, with its' built-in safety and wellbeing features?

An ITDR member recently shared his story: Doug experienced a health scare that resulted in learning the value of a wearable health-monitoring device. His Apple Watch detected an irregular heartbeat and suggested that he get immediate medical attention. He called an ambulance, and EMTs and doctors told him that this early action prompted by his Apple Watch helped prevent a stroke!

If you are hesitant about using a smartwatch, consider the role technology can play in enabling you to remain independent and as healthy as possible. Most smartwatches offer basic health monitoring features, like step counters and sleep trackers. They can also monitor heart rhythms, track blood oxygen levels, detect falls, and send medical alerts. Some devices can even send and receive text messages and calls.

When selecting a smartwatch, know your personal needs, read reviews, and ask for recommendations from others.





Embrace the Freedom of Solo Travel

Traveling solo can be an empowering and liberating experience. Heading out on your own allows you to focus on things that make you happy.

Tips for traveling solo, or with others:

- **Research:** This is one of the fun parts. Research the area's restaurants, hotels, museums, exhibits, sport events and even concerts.
- **Pack Light:** You won't have to impress anyone but yourself with the way you dress, and no one will remember what you wore last night. For safety, leave any flashy jewelry, designer sunglasses, or handbags at home.
- **Passports:** If you don't have a passport or need to renew one, apply for one as soon as possible. Ideally, you should have your application six months before you depart.

- **Medications and Batteries:** Keep your medications with you in a carry-on bag during travel and when you leave your hotel room. If you use assistive hearing technology, bring a power bank, extra batteries, or a backup charger.
- **Where to Stay:** You may think your only option is a hotel, but you might consider reserving a small apartment via booking sites such as Airbnb, VRBO or staying at a bed and breakfast. Before you book your stay, look carefully at the neighborhood for safety, review check-in/out times, accessibility, and proximity to restaurants and sights.
- **Dining:** Dining alone doesn't need to be intimidating. Book a table near a window or outdoors and enjoy optimal people-watching opportunities. If you want to be social, sit at the bar for instant camaraderie with the bartender and fellow patrons.
- **Meeting People:** Traveling alone doesn't mean you need to be alone. If you want to join a group of people for a short time, look for free local walking tours offered by museums or historical societies, or tours sold by a local guide.
- **Safety & Peace of Mind:** Leave a copy of your itinerary, including flights and hotels with a friend or relative, along with a copy of your credit card numbers, passport, and COVID-19 vaccine record (just in case you lose them while traveling).

Most importantly, **HAVE FUN!** Don't be afraid to try new things and explore new places. You may find that solo travel is the perfect way for you to see the world, experience new cultures, and make memories for a lifetime.

As an Insurance Trust Medical Plan Member, you have travel assistance anytime you travel 100 miles or more away from home for assistance with lost medications, glasses, accessing healthcare, support to get back home in the event of injury, or information about safety in various destinations. Access this benefit by calling the phone number on the back of your Anthem medical ID card.

Find Your Motivation to Be Active

We all know how important it is to stay physically active. Long-term benefits of regular exercise may include reducing the risk of dementia, depression, heart disease, Type 2 diabetes, and having a stroke. It can also reduce your risk for certain cancers, as well as prevent serious injury from falls and improve bone density.

As a Trust Medical Plan member, SilverSneakers® can help you get motivated with three simple tips.

Tip #1: Find Your Why

What is going to get you up and moving? Perhaps it is maintaining your independence, or maybe you want to be able to pick up and play with your grandkids. Or maybe you've got a trip planned and you want to be able to walk the tours. Remember, your "why" can change over time.

Tip #2: Find an Activity You Truly Enjoy

If you find yourself constantly checking the time thinking, "Am I finished yet?," consider:

- Changing the terrain or location.
- Finding a new routine to add into your rotation.
- Joining community activities for variety that can keep you inspired.
- Starting slowly at home. Get a FREE Silver Sneakers [STEPS](#) kit!



Tip #3: Set SMART Goals

Set clear goals that are SMART and include the following attributes:

- **S**pecific
- **M**easurable
- **A**ttainable
- **R**elevant
- **T**ime-defined

A SMART goal is a roadmap to your end goal. Create your online account at [SilverSneakers.com/Motivation](https://www.silversneakers.com/Motivation) to get your SilverSneakers ID number and unlock access to everything that's included.

- Access to thousands of participating locations with equipment, pools, and other amenities
- Group exercise classes for all levels at select participating locations
- SilverSneakers Community classes, both in-person and virtual, offered locally
- SilverSneakers LIVE virtual classes and workshops
- SilverSneakers On-Demand videos available 24/7
- The SilverSneakers GO mobile app

Check out more tips on [setting SMART goals](#), and see how these [five SilverSneakers members](#) can help you stay motivated.

Need Financial Assistance?

Your Delta Family is Here for You

Delta employees and retirees are doing great things for each other through organizations that assist Delta retirees and their families with financial assistance that may be 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) is a 501(c)(3) non-profit organization led by Delta retirees to provide financial assistance for retirees and their spouses who are experiencing financial difficulties due to significant health or medical issues.

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 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.

Medicare's *Extra Help Program*

Extra Help is a federal program that helps pay for some to most of the out-of-pocket costs of Medicare prescription drug coverage. It is also known as the Part D Low-Income Subsidy (LIS). Extra Help can:

- Pay for your [Part D premium](#)
- Lower the [costs](#) of your prescription drugs
- Let you switch Part D plans more often
- Eliminate your Part D [late enrollment penalty](#) if you have one

If your monthly income is up to \$1,843 in 2023 (or \$2,485 for couples) and your assets are below certain limits, you may be eligible for Extra Help. View this [eligibility chart](#) for more details. Even if your income or assets are above the eligibility limits, you could still be eligible for Extra Help because certain types of income and assets are not counted.

For additional information about other resources for members of the Delta Air Lines community, call a Personal Health Advocate at (877) 325-7265.

Prevent. Detect. Report! *Medicare Fraud*

Medicare fraud is a serious issue, costing Medicare an estimated \$60 billion each year, and ultimately impacting all of us. The most effective way to stop Medicare fraud is to prevent it in the first place. Remember these three key steps: **Prevent, Detect, Report!**

- **Prevent:** Open and read your Medicare statements.
- **Detect:** When reviewing documents, look for services, products, or equipment you didn't receive, double charges, or items your doctor didn't order.
- **Report:** If you believe you have experienced healthcare fraud, errors, or abuse, report it!

To learn more about Medicare fraud prevention or report a concern, visit the [Senior Medicare Patrol](#) website.



Your ITDR Benefits – *On the GO!*

Easy access to all your ITDR plans

Like the comfort of logging in online but not having to remember all the passwords? Great news! ITDR has “Single Sign-On” or SSO.

Log into your Member portal by visiting itdr.com or scanning the QR code for immediate access to each of the other insurance plan portals you have registered for. **No need to remember multiple passwords** for future logins!

Try it today! It's an easy way to keep an eye on your benefits.



Search

877-325-7265

CHAT WITH US

LOGIN



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