

After-Words

For The Delta Retiree Community

SPRING/SUMMER
2024

Strong Start to 2024

A message from your Trust Chairman



TED TOWNE
ITDR BOARD
CHAIRMAN

Our Delta family of Trust Plan members has now grown to **over 26,000!** I'm pleased to share that in January, we welcomed back more than 99% of our 2023 Members, as well as welcomed 702 **new** Medical Plan Members who joined us from another plan.

We were excited to offer savings on each of our Medicare Advantage Plans with the Standard plan option at **\$0 premium**, and many new members also took advantage of our strong Dental and Vision plans. The Prescription Drug plan moved to Anthem for 2024 and we've heard that savings are being experienced by many of our members.

We are aware that there have been some service concerns related to the CarelonRx mail-order program, and that some members have experienced long hold times and prescription delays. We have been monitoring this closely, and Anthem has been working hard to remedy the system issues that caused these concerns.

Our projects for the upcoming year include work to improve our [itdr.com](https://www.itdr.com) website, making it a great spot for future members to learn more, and for current members to find new information about using their benefits and easy access to service and support. Please watch [our website](#) for more to come!

Thank you to those who have been following us on [Facebook](#). It's a great way these days to keep in touch with our Delta retiree community.

Our motto is "Delta Family Values – Quality and Service." Your Board, as Delta retirees themselves, understands the importance of stability. We work hard all year negotiating on behalf of our members to ensure 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 2024. To share your ideas for future newsletter topics, or to provide other feedback with us, contact your Trust Board at trustmailbox@itdr.com.

Tell your Delta family and friends who are, or are approaching, 65 that **all prior Delta employees, regardless of length of service, and their spouse, survivor, or former spouse are eligible for our exclusive plans.**

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

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Education is a Lifelong Journey

Staying active in your retirement includes social, cognitive, and physical avenues. Did you know that **all 50 states offer [free \(or inexpensive\) college classes](#)** for seniors?

Whether it's to complete a degree, gain new knowledge, or just for fun, consider expanding your horizons!

Some states offer FREE classes, and others offer discounts. Many free options are [also available online](#). In several states, such as Georgia, this is even mentioned in the constitution, where individuals age 62 and older are given access to free courses within the 26 public colleges and universities in the state's university system.

Generally, classes become available after registration for paying students ends, on a "space-available" basis. While tuition is waived or discounted, you may encounter fees to apply or register or to access course material, use labs, or other resources tied to a particular class.

School takes on a new flavor when it's on your terms!



Caregiving Can Be Hard. Take Care of Yourself, Too.

Putting your needs second to care for another is a selfless act of love, and a role that many of us will find ourselves in later in life.

It's normal to feel alone, frustrated, sad, and scared. At times you may feel guilty or resentful. The person you're caring for may not know you anymore. He or she may be too ill to talk or follow simple requests. Watching loved ones change can be painful, and caregiving makes it hard to juggle other parts of your own life and self-care.

As a caregiver, it's easy to let your own physical and mental well-being suffer. Feeling stressed and overwhelmed layers on additional stress and strain.

As an ITDR medical plan member, your benefits include access to free resources that can help:

- **Health Advocate:** Call **877-325-7265**, Option 3, to reach a personal advocate who will be dedicated to helping you find local resources and respite care, understand medical conditions and treatments, and get help finding specialists, transportation, and other needed support. Visit [Health Advocate](#) to learn more.
- **LiveHealth Online through Anthem:** Get help with common conditions like cold and flu and simple infections, or online counseling appointments for support with depression and anxiety. Virtual care via video visits is available at **no out-of-pocket charge to you** from your smartphone, laptop, tablet, or other devices with video capability through your Anthem member portal at www.anthem.com/login, or download the Anthem Sydney Health App.



These resources are available to you 24/7. Help your loved ones by taking a step for yourself, today.

Retirement – It’s Here. *Now what?*

Most of us dream of that day: retired, enjoying family and friends and hobbies, traveling the world, and having time on our side. Real-life challenges and changes during your working years may have affected your options for some of these. Additionally, many of us don’t realize how much working has added a feeling of purpose and meaning, as well as needed structure and social interaction to our lives.

Retirement doesn’t have to be all or nothing. Many choose to return to work part-time or engage in a committed volunteer opportunity. You may need to push yourself out of your comfort zone to meet others and reset your routines.

Adjusting to retirement is a major life change. **Tips** to ease the transition include organizing your finances and finding new social and activity outlets. Creating a new fitness routine can add the opportunity to meet new friends and help you stay in shape. ITDR medical plan members have access to SilverSneakers at **no additional charge**. We encourage you to learn more about [SilverSneakers](#) and get moving!

Have a Delta Friend or Spouse Nearing 65?

ITDR’s exclusive medical plan options and benefits are available to all former Delta employees and their spouses, survivors, and former spouses. Premiums start as low as \$0 per month, and extra benefits include foreign travel coverage and travel assistance. Encourage them to attend one of ITDR’s monthly [Medicare Basics Webinars](#) as they plan for Medicare!



Your Annual Eye Exam – *Why it Matters*

The American Academy of Ophthalmology recommends that adults over the age of 65 have an annual eye exam that includes dilating their eyes. This gives the doctor a better look at the retina and optic nerve so they can identify any potential problems and intervene early.

Early detection of eye conditions that are common among older adults, especially if you have other conditions such as diabetes or high blood pressure, **can make the difference in maintaining your vision:**

- **Glaucoma:** A disease that damages the optic nerve. It can lead to serious vision loss, but early intervention often helps prevent blindness.
- **Diabetic retinopathy:** A condition related to diabetes, causing damage to the blood vessels in the back of the eye. Diabetic retinopathy is the leading cause of blindness in adults.
- **Macular degeneration:** This age-related vision problem affects the light-sensitive tissue in the eye, leading to blindness.
- **Retinal tearing:** Seniors have a higher risk of small lacerations in the inner lining of the eye that can lead to dangerous retinal detachment, black spots, or floaters.
- **Cataracts:** Clouding of the eye's lens. Cataracts can usually be corrected with surgery.

Although Medicare typically doesn't pay for routine eye exams for corrective lenses, or the lenses themselves, Medicare Part B does cover some vision exams, and your [ITDR EyeMed vision plan](#) offers great vision benefits.

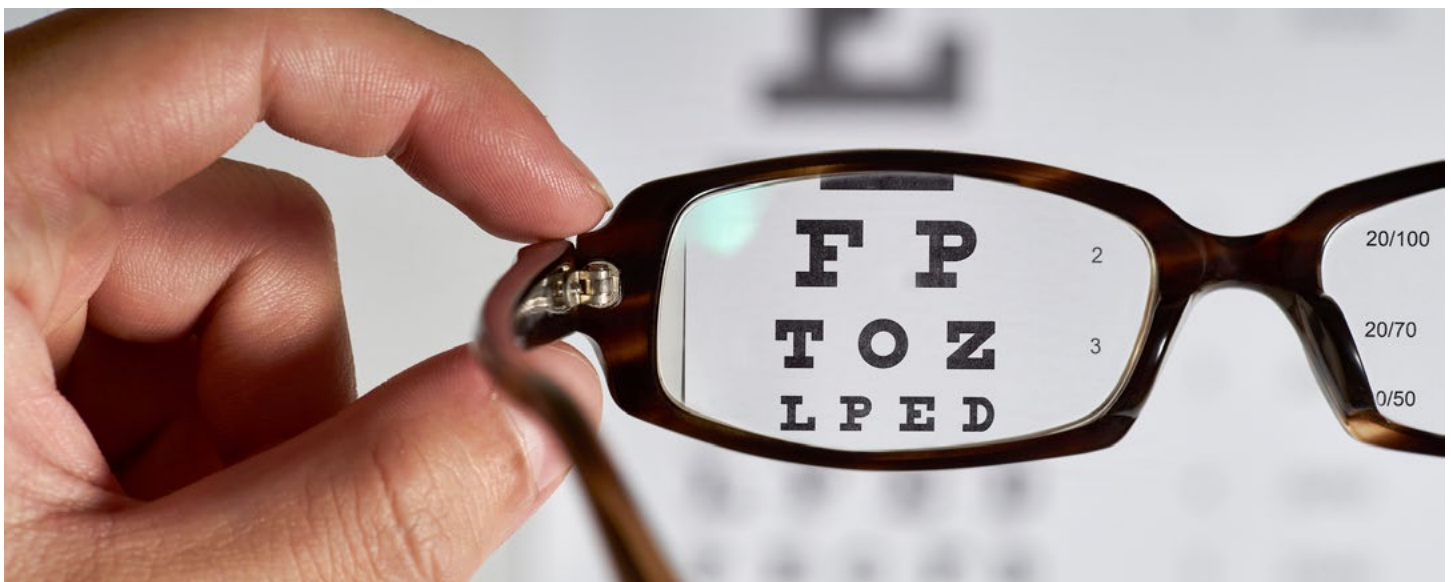
Using your EyeMed benefits couldn't be easier.

- **Review** your benefits [here](#).
- **Visit** [eyemed.com](#) or download the EyeMed app to choose from broad options from large stores to independent vision care providers.



- **Schedule** online at [eyemed.com](#) or call **866-800-5457** for an appointment.
- **Visit** your vision provider and let them know you're with EyeMed. They will access your benefits in their system. There is no need for an ID card and no claims to file.

Take the first step today, it's hassle-free!



Scams and Fraud *Are All Around Us*

Scammers tend to target older adults because they believe we are less likely to report suspected fraud. These bad actors are savvy and convincing, and they can catch you off guard. Caregivers can also be the victims of scams.

The warnings are all around us but it's worth pausing to remember:

- **Don't ever give out sensitive personal information** like your Social Security Number (SSN), bank account or credit card information, PIN, or password over the phone or in response to an email, social media post, or text message.
- **Check your credit card and [Medicare](#) statements carefully**, monthly, for any charge you did not authorize or claim you don't recognize
- **The government, your bank, and your creditors will NOT call or text you and ask for personal information.** Close the email or text, hang up the phone, and contact that entity directly yourself if you question if a communication is legitimate.
- **If a caller or entity appears to be pressuring you to act immediately, don't panic.** Slow down and think about what the person is saying. If you suspect it's a scam, end the interaction and talk it over with someone you trust before doing anything.

If you think you've been taken advantage of, **do not be embarrassed. Get help right away.** If you think that you or someone in your life has been the target of a scam, contact the [National Elder Fraud Hotline](#) at **833-372-8311**.



Are You Familiar with *Personal Health Advocates?*

Health Advocate is an ITDR plan member's 24/7 resource for all things healthcare. Health Advocates can help you with, for example:

- A medical or dental bill – erroneous charges, duplicates, etc.
- Explaining your Trust Plan and Medicare's benefits
- Finding a new doctor, specialist, or second opinion
- Understanding a diagnosis, medical tests, treatments, and medications
- Elder care resources

Personal Health Advocates are available to ITDR plan members at no cost, any time, at **877-325-7265**, Option 3.

WHAT ITDR MEMBERS LIKE YOU SHARED ABOUT USING HEALTH ADVOCATE IN 2023:

- *You were very kind in helping me figure out the coverage and the cost.*
- *The advocate was extremely helpful. They worked tirelessly to find information for me.*
- *You put my mind at ease with the information. I appreciated your help.*
- *You were tenacious in helping me with a very difficult billing matter.*
- *You covered everything. Thank you for your knowledge and your time. I love it.*
- *Thank you for your help. This sure was helpful.*