

Frequently Asked Questions

› If I am already enrolled in a plan, will I receive new medical ID cards for 2025?

Insurance Trust Plan members will receive new ID cards for the 2025 plan year. Medicare Supplement retirees will receive new medical and prescription drug cards. Medicare Advantage members will receive a single card for both medical and pharmacy coverage.

› Who is eligible to enroll in the Insurance Trust?

If you are age 65 or older and a:

- retiree
- pensioner
- former employee
- spouse
- former spouse
- or survivor of a retiree

of Delta Air Lines, Inc., a Delta Subsidiary, or any entity (and its subsidiaries) acquired by, or merged with Delta, you are eligible to take advantage of our exclusive insurance products

› Can I elect Medical and Prescription Drug coverage separately?

No. Medical and Prescription drug coverage are included together as a package, unless you are covered by the VA or TRICARE.

If you are currently receiving your prescription benefits through the VA or TRICARE, you may be eligible to waive the

Insurance Trust Plan's Prescription Drug coverage. Please call the Retiree Service Center at **(877) 325-7265** for details.

› What plans do you offer?

We offer five Medicare plans from Anthem Blue Cross and Blue Shield. Enrollment in the Trust's Prescription Drug Plan from Anthem is automatic (unless you have VA/TRICARE benefits) when you join a Medicare Plan. In addition, we offer dental and vision.

› When should I enroll in coverage?

You can enroll as early as three months before the month in which you turn 65. Enrolling 45 to 60 days prior to your birthday month allows enough time to set you up for coverage and for you to receive ID cards for your plan(s).

If you already turned 65 and previously selected another Medicare plan, and have never been enrolled in a plan with the Insurance Trust, you may enroll during the Annual Enrollment Period.

If you're eligible for Medicare but continue to work for Delta, you should enroll before your retirement date. You must enroll no later than the month your employer group health coverage ends or within eight months of separating from your employer, whichever is sooner.

Please call the ITDR Retiree Service Center (877) 325-7265 with questions.

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> What if I already have my insurance through the Insurance Trust? Do I need to re-enroll?

If you currently have insurance through the Insurance Trust and you want to keep your current selections, **then you do not need to take any action**. Your benefit choices will roll over to 2025 with 2025 premiums.

ITDR Medicare Advantage Plan members in the 2024 Enhanced or Enhanced Plus plan options will move to the 2025 Enhanced Plan, unless a different plan election is made.

> What if my spouse and I are both former Delta employees?

If you and your spouse are both retirees of Delta, you can enroll in coverage separately or as a dependent under your spouse's policy. If you decide to enroll separately, you will each need to complete an online or printed enrollment form. You do not need to elect the same coverages.

> What if I am a surviving spouse of a former Delta employee?

If you are a survivor of a Delta retiree and have existing coverage, be sure to enter the Delta PPR number of the deceased Delta retiree. Please note that you will be viewed as a retiree when enrolling or changing coverage from the Insurance Trust.

> What can I do with my Health Savings Account (HSA)?

Health Savings Accounts (HSAs) are accounts for individuals with high-deductible health plans. Funds contributed to an HSA are not taxed, as long as they are used to pay for qualified medical expenses.

When you enroll in Medicare Part A or Part B, you can no longer contribute pre-tax dollars to your HSA. However, you may continue to withdraw money after you enroll in Medicare to pay for health costs like deductibles, copayments, and coinsurance. You can even use your HSA money to pay premiums for health insurance you purchase through the Insurance Trust.

The Insurance Trust cannot provide tax advice. Members are encouraged to consult their tax advisor.

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› What happens after I enroll?

After you submit your online or printed enrollment form, you will receive a confirmation of coverage. Once verification of your enrollment has been completed, a welcome packet will be mailed to your primary mailing address. You should receive the packet within 10 to 14 business days.

If you are turning 65 and enroll for coverage more than 45 days prior to the month you turn 65, your packet will be mailed out closer to your effective date of coverage.

› What if I had insurance from the Insurance Trust, but I dropped my coverage? Can I re-enroll?

If you have had medical, dental, or vision coverage in the past, and it terminated, you will only be permitted to re-enroll in that coverage plan if you experience special circumstances, such as losing coverage from another group plan.

You may also be eligible to re-enroll if your spouse independently becomes eligible and enrolls.

› Are there different rules for spouses or former spouses interested in enrolling?

Spouses or former spouses age 65+ are eligible to enroll in Medicare and the Insurance Trust Benefit Plans regardless of the Delta employee or retiree's age or enrollment status.

› If I reside or travel outside the United States, am I eligible to participate in the Trust plan?

Like Medicare, the Trust Plan does not cover people living outside the U.S. and its' territories, however the Trust's Medical Plans provide foreign travel emergency care for U.S. residents traveling outside the U.S. for less than six months, as well as Travel Assistance Services.

› If I decide not to enroll in this plan now, may I enroll later?

Yes, however you can only enroll during Annual Enrollment or if you or your spouse experiences a change causing you to lose other group coverage. You may also be eligible to add coverage outside of Annual Enrollment if you experience a life event.

› Are there penalties for late enrollment?

The Trust Plan does not impose a penalty for late enrollment. However Medicare will assess a late enrollment penalty (LEP) if you fail to enroll during your initial Medicare enrollment period and had no other credible coverage. You may incur an increase in premiums. Contact a Personal Health Advocate with questions at **(877) 325-7265**.

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› Are pre-existing conditions covered under ITDR's plans?

Yes. All treatment covered by ITDR's Medical, Dental, and Vision plans is covered with no limitations for pre-existing conditions.

› Is proof of good health or medical underwriting required to enroll in or change between ITDR's Medicare plan options?

No. As a group insurance plan, ITDR offers members the ability to choose between all Medicare Advantage and Medicare Supplemental plan options each year—with no proof of health required.

› Can I change my Medical, Dental or Vision Plan elections during the year?

Medical, dental, or vision plan elections are made on a calendar year basis. You can change your choice of Medical, Dental or Vision plan options during Annual Enrollment. You may be eligible to change your coverage elections if you or your spouse experience a change causing you to gain or lose other group coverage.

› Will my insurance premiums increase based on my age?

No, the Insurance Trust plans are group plans designed to keep your overall cost down. Age does not affect the cost you pay for coverage.

› Do my insurance premiums include my Medicare Part B premium?

No, you must still pay your Medicare Part B premium, as determined by Centers for Medicare and Medicaid Services (CMS).

› Can I designate an individual, or individuals, the right to access my health information?

Yes, you may authorize whomever you choose to be your designated individual. Find the phone numbers beginning on [page 24](#) in the Contacts section of this booklet to notify the medical, prescription drug, dental, and vision insurance companies. Due to the legal requirements surrounding confidentiality, each must be handled separately. Contact a Personal Health Advocate with questions or for assistance at [\(877\) 325-7265](tel:877-325-7265).