

After-Words

For The Delta Retiree Community

SPRING/SUMMER
2026

Moving Forward Together

A message from your Trust Chairperson



**BONNIE
HIRSCHBERG**
ITDR BOARD
CHAIRPERSON

We're now over 26,000 strong, with nearly 98% of members returning for 2026 and 680 new Medical Plan members who joined us from other plans since January. Thank you for your continued trust in ITDR.

Stability remains a priority for ITDR. This is why we are pleased that **our insurance carrier partners stayed the same** for 2026. While premiums have increased, the adjustments reflect nationwide pressures on Medicare plans, including rising medical costs, regulatory changes, and higher use of new high-cost procedures and medications.

ITDR's Dental and Vision premiums remained the same for 2026, with no changes to added benefits and services like SilverSneakers, Travel Assistance, and Health Advocate. We also introduced two new voluntary MetLife options—Pet Insurance and Identity & Fraud Protection—to give members more ways to safeguard their pets, finances, and peace of mind.

ITDR's Retiree Service Center administrator, Aptia, recently launched a new billing system designed to improve access and expand services for ITDR members, including clearer invoices, easier access to billing history, and helpful notifications such as payment confirmations and reminders. To use the updated system, **you must [Set Up Your ITDR Online Member Account](#)**.

We recognize this transition has presented challenges—with billing delays, login difficulties, and, at times, long hold times. We truly appreciate your patience and continued trust in ITDR as Aptia works to address these issues timely, and your Board is working aggressively to ensure Aptia delivers the high level of service you expect. Updates will be shared as the issues are resolved.

At ITDR, our motto is "**Delta Family Values - Quality and Service.**" Your Board remains focused on stability, affordability, and preserving the strength of benefits designed specifically for Delta retirees. We continually work to enhance our website, tools, and communications to better support you.

Share Your Story

Follow us on [Facebook](#), [Instagram](#), [LinkedIn](#), and [YouTube](#). We also invite you to share your story and experiences on our website—you may even be featured!

Please remind your Delta family and friends who are, or are nearing, age 65 that **all former Delta, subsidiary, and acquisition employees—and their spouses, survivors, or former spouses—qualify for our exclusive plans.** Please feel free to share.

Thank you for your membership and for reviewing our semi-annual newsletter.

Bonnie Hirschberg

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New for 2026:

Pet Insurance and Identity & Fraud Protection

As part of ITDR's ongoing commitment to supporting what matters most to our retirees, members now have access to additional optional benefits—from protecting the furry family members in your home to safeguarding your financial and digital security.

MetLife Pet Insurance

As part of ITDR's expanded optional benefits, MetLife Pet Insurance helps you prepare for the unexpected with coverage and discounts that make caring for your pets more affordable.

Highlights include:

- Discounts up to **30%**
- Choose the level of coverage that best fits your pets' needs with **50%, 70%, 80%, and 90%** reimbursement options for illness or injury, including exam fees
- Optional preventive care coverage for routine wellness
- Flexibility to visit **any licensed veterinarian in the U.S.**

Coverage availability and discounts may vary by state, and certain limitations apply when combining discounts.



MetLife + Aura Identity & Fraud Protection

To help members protect themselves as online activity grows, ITDR now offers access to an all-in-one identity and fraud protection solution through MetLife + Aura.

Key features include:

- **Identity Theft & Financial Fraud Protection** for personal, financial, and credit information
- **Scam & Cybercrime Prevention** with monitoring tools that detect unusual activity
- **Smart Family Safety** tools such as secure family sharing and digital guidance
- **Resolution & Reimbursement** services with 24/7 U.S. based support and dedicated fraud specialists



2026 ITDR Member Stories

Helping an ITDR Family Navigate Home Care Needs

Health Advocate is dedicated to supporting members and their families as they navigate healthcare resources during challenging times, as exemplified by this true ITDR member experience:

An ITDR member contacted Health Advocate for help securing home care for their spouse who experienced a medical event that affected their daily activities. An experienced Registered Nurse at Health Advocate explained what Medicare would cover, researched local providers, and guided the family to the right resources. The Advocate also helped coordinate all Medicare covered services and ensured everything was scheduled smoothly.

Durable Medical Equipment: Finding the Right Provider

Health Advocate support saved a member significant time and frustration and ensured they were connected with a suitable provider who could meet every requirement, including Medicare coverage.

An ITDR member who needed a custom piece of Durable Medical Equipment (DME) contacted Health Advocate after learning the only nearby supplier did not participate in Medicare and would not submit claims. A Health Advocate Registered Nurse conducted a thorough search for Medicare participating providers with access to the equipment, created a vetted short list, and coordinated directly with one of the providers to schedule the appointment. The Health Advocate then followed up to ensure the device was shipped and successfully received.

Your Personal Health Advocate: *Making Healthcare Easier*

As a member of the Insurance Trust Medical Plan, you have **24/7 access** to a *Personal Health Advocate*—a dedicated **Registered Nurse** or an **administrative specialist**, depending on your needs—who looks out for your best interests and helps you navigate all aspects of your healthcare **until your issue is fully resolved.**

Your Health Advocate can help you with:

- Understanding your Trust Plan and Medicare benefits
- Getting guidance on tests, treatments, or medications
- Finding primary care and specialty providers
- Securing second opinions
- Coordinating home care
- Reviewing claims and helping with appeals
- Correcting billing mistakes, such as duplicate or erroneous charges



Health Advocate Is Always There When You Need Support

These stories reflect Health Advocate's mission: **to support our members, simplify healthcare, and provide guidance when it matters most.** Your Personal Health Advocate is available 24/7 at **1-877-325-7265, Option 3.**

Make Preventive Care

Part of Your Annual Routine

Now is a great time to check off your preventive care to-dos for the year. Preventive care catches issues early and keeps you on track with routine checkups.

Have you checked these off yet?

- Scheduled your Annual Wellness Visit
- Used your \$120 preventive allowance
- Booked your dental cleaning
- Scheduled your annual eye exam

Schedule your Annual Wellness Visit, eye exam, dental cleaning, and make use of your hearing benefits to set yourself up for a healthy year.

MEDICAL: Your Medicare Preventive Visits

Your ITDR medical plan includes **\$0 copay preventive care** with two key provider visits covered at no cost—no copay, deductible, or coinsurance:

- 1. Welcome to Medicare Preventive Visit** is available within your first 12 months of Part B and includes a review of your health history, basic measurements, vaccination guidance, and screening referrals.
- 2. Annual Wellness Visit** is available once every 12 months after your first year on Part B where the provider will update your prevention plan, review risk factors, and set recommended screenings.

Additionally, every ITDR medical plan also includes an EXTRA Benefit—a \$120 allowance for preventive services not covered by Medicare, such as additional screenings, physical exams, or tests your provider recommends.

VISION: Your Annual Exam

Routine eye exams help detect glaucoma, cataracts, macular degeneration, and diabetic retinopathy early. Your ITDR vision plan covers **one comprehensive exam each year**, plus an annual allowance for frames, lenses, or contacts through EyeMed's Insight Network.

DENTAL: Start the Year with a Cleaning

Regular preventive dental visits play a vital role in your overall health by reducing the risk of illnesses linked to oral disease, such as heart disease, diabetes, and stroke. ITDR members enrolled in a dental plan receive:

Delta Dental PPO

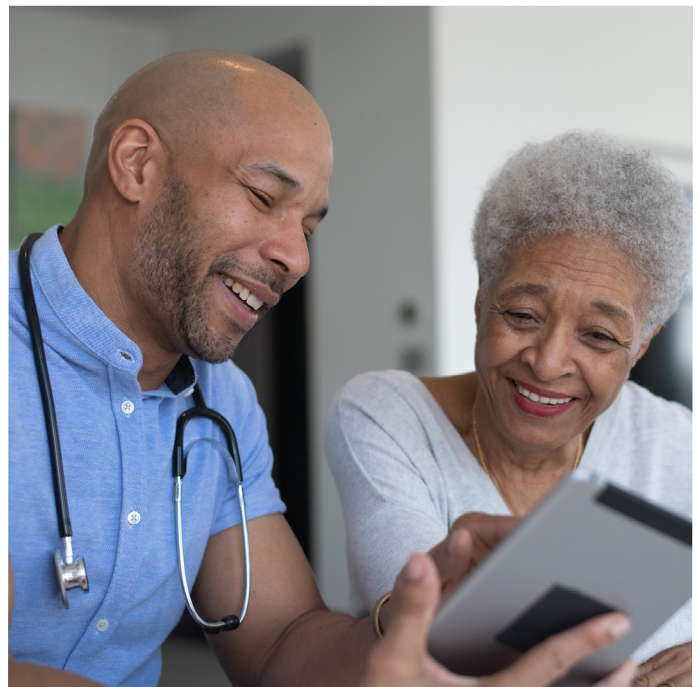
- Two oral exams in a calendar year and four cleanings within a 12-month period, at the timing of your choice
- 100% coverage for exams, cleanings, X rays, and sealants at PPO dentists

DeltaCare USA HMO

- Most preventive services at no copay
- No deductible or annual maximum

HEARING: Discounts and Hearing Aid Benefits

All Trust members have access to hearing discount programs, and Medicare Advantage members receive an annual hearing aid benefit through TruHearing. Click [here](#) for full details.



Need Financial Assistance?

Your Delta Family is Here for You

The ITDR community supports one another through charitable organizations that rely on donations from generous Delta employees and retirees to provide help during times of hardship.



DALRC Retiree Assistance Program, Inc.



DALRC Retiree Assistance Program, Inc. (RAP)

A 501(c)(3) nonprofit led by Delta retirees, RAP, provides financial aid to retirees and their spouses facing hardship due to serious health or medical issues. If you or a retiree you know is experiencing a financial hardship due to a health issue, visit www.retireeap.org, email info@dalrc.org, or call **(678) 782-7577**.

Delta Employee & Retiree Care Fund

A 501(c)(3) nonprofit led by Delta people, the Care Fund supports Delta employees, retirees, and survivors facing severe financial hardship due to unexpected crises, including disasters or catastrophic events.

To apply or to donate, visit the **Delta Air Lines Retirees and Alumni** site at DeltaRetirees.com. Once on the homepage, go to **Quick Contacts** on the right and select **"Delta Care and Scholarship Fund."**

Medicare's Extra Help Program

Extra Help (also known as the **Low Income Subsidy, LIS**) is a federal program that helps cover out of pocket costs for Medicare Part D prescription coverage. Extra Help can:

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

If your **2026 monthly income is \$2,015 or less (\$2,725 for couples)** and your assets fall within certain limits, you may qualify for Extra Help. Review the [eligibility chart](#) for details. Even if your income or assets are higher, you may still qualify because some amounts aren't counted.

For more information about other resources for members of the Delta Air Lines community, call a **Personal Health Advocate** at **(877) 325-7265, Option 3**.

Find Purpose

and Stay Engaged in Retirement

Retirement opens the door to something many people haven't had in decades: time. While that freedom can feel exciting, it can also raise the question, "What now?" Establishing routines that support purpose, growth, and emotional well-being can make this new chapter deeply rewarding.

Simple routines—like a morning walk, reading time, or regular check-ins with family or friends—can add structure, connection, and a sense of accomplishment. Staying socially connected also helps, whether through lunch with a neighbor, volunteering, joining a club, or catching up virtually. Retirement is a great time to explore hobbies, old and new, such as gardening, woodworking, writing, painting, or taking classes through community centers, libraries, or online platforms.



And as changes like downsizing or shifting family roles arise, taking things one step at a time and seeking support can make transitions feel more manageable.

Retirement isn't just an ending—it's a beginning, and with meaningful routines, connection, and continued learning, ITDR encourages shaping this chapter into one filled with purpose and joy.



Proud to Support the Delta Family at Hops in the Hangar 2026

— Past, Present, and Future

ITDR was honored to sponsor **Hops in the Hangar 2026** this February at the Delta Flight Museum in Atlanta — a fantastic evening celebrating aviation, history, and the people who keep the Delta spirit alive.

As a nonprofit created **by Delta retirees, for Delta retirees**, ITDR remains committed to supporting the Delta family long after a career concludes. Events like this remind us that the Delta story is rooted in **community**. We enjoyed reconnecting with retirees, meeting current employees, and talking with those beginning to plan for retirement. The connections, loyalty, and shared history endure — and so does our service.

Thank you to everyone who stopped by to say hello. We're grateful for the opportunity to connect and look forward to continuing this tradition for years to come.

Delta Clipped Wings Luncheon:

Honoring Delta's History, Community, and Camaraderie

ITDR was delighted to join **Delta Clipped Wings (DCW)** at their recent luncheon in Atlanta, where 198 attendees gathered for an afternoon of connection, history, and celebration.

Delta Clipped Wings is a remarkable organization of retired and active Delta Flight Attendants, united by shared memories and a passion for service. Since 1957, DCW has proudly upheld its charitable mission—supporting the **Atlanta Humane Society's American Heroes Adoption Program, CURE Childhood Cancer, and The Breast Cancer Research Foundation.**

A special thank you to DCW for welcoming ITDR and for continuing to preserve and celebrate the legacy of Delta Flight Attendants.



Featured in the photo are several Flight Attendants hired in **1963**, whose enduring camaraderie and Delta spirit continue to inspire us all.

Important:

Set Up Your ITDR Online Member Account

Your ITDR member portal and billing system was updated on February 4, 2026. **All members must re-register and create a new online account to access the updated My Benefits system.**

The updated billing platform offers easier access to billing and payment history, clearer invoice and payment details, and optional notifications such as payment confirmations and late payment reminders.



Set Up Your Online Account Today!

- Visit www.itdr.com and click the red “Login” button
- At the My Benefits login screen, select **Register an Account**
- Your new login will use your email address as your username, and you will create a new password.

You must have your **Member Certificate Number** available. Click [Step by step instructions](#) for help locating your number and to complete your registration. This information was also mailed to you.

If you need assistance registering or navigating the new billing portal, please contact the ITDR Retiree Service Center at **1 877 325 7265**, Monday through Friday, 8:30 a.m. ET to 9:00 p.m. ET.