INSURANCE TRUST for Delta Retirees

Delta Family Values – Quality and Service

Your Insurance Trust for Delta Retirees

2027 Group Medicare Plan Options

A unique feature of your Group Insurance Plan with ITDR is the opportunity to change plan options each year, and proof of health is never required. One size does not fit all, but ITDR works hard to **Make Medicare EASY**. Assess your needs each year, **call us for a personal conversation to discuss your options** if you'd like, and then pick what's best for you!

The Basics

ITDR offers:

- TWO Medicare Supplemental Plan options, and
- THREE Medicare Advantage Plan options, with **premiums as low as $0.**

ITDR's Group Medicare Supplemental Plans and Medicare Advantage Plans

ITDR's Medicare Plan options, all offered through Anthem Blue Cross and Blue Shield, **have many similarities**, and **a few key differences**.

- **All five plans** include Prescription Drugs and have the same Formulary (covered drug list), which includes over 99% of Medicare's Approved Drugs used by Delta retirees.
- **All five plans** include global Travel Assistance, SilverSneakers®, and Online Telehealth Care with a $0 appointment cost, as well as access to a Personal Health Advocate.

Medicare's Part A and Part B benefits and $0 copay Preventive Care benefits are the same regardless of whether you are in a Supplemental or a Medicare Advantage Plan.

ITDR Retiree Service Center

(877) 325-7265,
8:30 a.m. to 9 p.m. ET,
Monday through Friday

www.itdr.com

Depending on your Supplemental or Medicare Advantage plan choice, **there are some differences** in how you **access** your Medicare Part A and Part B benefits and your healthcare providers.

	ITDR's Medicare Supplemental Plans (Standard and Enhanced Options)	ITDR's Medicare Advantage Plans (Standard, Enhanced, and Prime Options)
Accessing Your Medicare Benefits	**Traditional Medicare provides your Medicare Part A and Part B benefits.** Your Anthem Plan helps fill some or all of Medicare's gaps. **Use your Medicare and Anthem cards at the doctor's office.** They'll file the claim with Medicare, which then sends it to Anthem.	**Anthem provides your Medicare Part A and Part B benefits.** Your Anthem Plan also helps fill some or all of Medicare's gaps. **Use only your Anthem Plan card at the doctor's office.** They'll file your claim for Parts A and B and your additional coverage with Anthem.
Provider Networks	See any healthcare provider who accepts Medicare.	Your provider does not have to be in Anthem's network, but must accept the Anthem Medicare Advantage plan and agree to file claims with Anthem.
Prior Authorization for Healthcare	Prior authorization requirements are limited to those applied by Medicare.	The plan may require approval before you can receive certain tests, procedures, or treatments. Authorizations are managed directly by your doctor's office.

Which Plan May Be *Right For Me?*

Whether you choose an ITDR Medicare Advantage Plan or an ITDR Medicare Supplemental Plan, your choice should align with **how you prefer to pay for your healthcare**. You can choose:

- **Lower** monthly premiums (as low as $0), with **higher** out-of-pocket costs and copays or coinsurance when you see a doctor or receive other medical care. This may help you spread your healthcare costs over the year or may be beneficial if you typically need minimal care.

OR

- **Higher** monthly premiums, with **lower** (or even no) out-of-pocket costs when you see a doctor or receive other medical care. This can offer predictable monthly expenses and may reduce or eliminate claims paperwork.

Not Your Neighbor's Medicare Advantage Plan!

As a Group Insurance Plan, ITDR's three Medicare Advantage options have features that others with individual insurance plans can't access:

- **No travel restrictions**: your plan goes with you and provides the same benefits in all 50 states and US territories.
- **You aren't locked in!** Switch back and forth from ITDR's Medicare Advantage to Medicare Supplemental plans at Annual Enrollment each year, with no proof of health.
- **Use any healthcare provider—in- or out-of-network—**who accepts Medicare and files claims with Anthem's Medicare Advantage Plan.
- **An option with no out-of-pocket cost** after you pay your premium (*exception: emergency room copay*). Fixed monthly medical cost, no paperwork!
- **Additional benefits like** foreign travel emergency coverage & Travel Assistance, including medical evacuation, as well as a Personal Health Advocate.

Your 2027
ITDR Group Medicare Plan Choices

Medicare Advantage Plan Options

Our three Medicare Advantage plans offer different price points and structures.

	Standard Plan	Enhanced Plan	Prime Plan
2027 ITDR Monthly Premium	$0 per member	$204.66 per member	$467.55 per member
Calendar Year Medical Plan Deductible	$1,000	$0	$0
Maximum Medical Plan Annual Out of Pocket	$4,200	$2,000	$500 (only applies to Emergency Room copay)

Member Cost-share Examples:

If you have a medical plan deductible, it applies first when you get care. After your deductible, you may pay copays or coinsurance until you reach your annual out-of-pocket maximum. Examples include:

	Standard Plan	Enhanced Plan	Prime Plan
Primary Doctor Visit	$10 Copay	$10 Copay	$0 Copay
Specialist Doctor Visit	$45 Copay	$25 Copay	$0 Copay
Urgent Care	$65 Copay	$30 Copay	$0 Copay
Outpatient Surgical	$100 Copay	$100 Copay	$0 Copay

Medicare Supplemental Plan Options

ITDR's Supplemental plan options provide maximum flexibility accessing care with any provider who accepts Medicare. There's even the Enhanced Plan with no out-of-pocket medical costs after the premium!

	Standard Plan	Enhanced Plan
2027 ITDR Monthly Premium	$355.18 per member	$505.90 per member
Calendar Year Medical Plan Deductible	$300	$0
Maximum Medical Plan Annual Out of Pocket	$1,500	$0

Member Cost-share Examples:

When accessing care, your deductible (if you have one) applies first, and then you may pay coinsurance toward your annual out-of-pocket maximum. Common examples include:

	Standard Plan	Enhanced Plan
Primary Doctor Visit	10% coinsurance	$0
Specialist Doctor Visit	10% coinsurance	$0
Urgent Care	10% coinsurance	$0
Outpatient Surgical	10% coinsurance	$0

See the Summary of Benefits in your 2027 Benefits & Resources Guide for details about each plan's medical coverage and the prescription drug coverage included with all of ITDR's plans.

2027 Options for *Premium Savings*

As an ITDR Group Plan Member, you may change your plan option each Annual Enrollment, including back and forth between Supplemental and Medicare Advantage, with no proof of health. Looking for premium savings? Consider these options. Full plan details may be found in your 2027 Benefit Guide.

Your Current Supplemental Plan Option	Most Similar Medicare Advantage Plan Option	Monthly Savings with Plan Change (per Member)
Standard Supplemental	Enhanced Medicare Advantage	**$150.52**
Enhanced Supplemental	Prime Medicare Advantage	**$38.35**

All of ITDR's plans include Prescription Drug Coverage.

Considering ITDR's Medicare *Advantage Plan Options?*

Look up your provider in Anthem's network

Check Anthem's network of doctors, pharmacies, facilities, and other healthcare providers in your area to see if your provider participates. Have the provider's information readily available, including names, addresses, and phone numbers.

Search Anthem's Find Care online tool: Visit www.anthem.com

- Click the green **Find Care** button
- Enter **YGZ** in the "Use Member ID for Basic Search" section and click the **Continue** button

For Assistance by Phone, or If Your Doctor Is Not in Anthem's Network: Call Anthem's First Impressions Team at (844) 889-6356, 8:00 a.m. to 9:00 p.m. ET, Monday through Friday, and tell them you are considering an ITDR Medicare Advantage Plan. The First Impressions Team will verify providers and provide support to contact providers that are not currently in the Anthem network to see if they'll participate and file claims with the plan. Keep in mind, with ITDR's Medicare Advantage plans, benefits are the same in- and out-of-network.

Want to talk it through? ITDR's Service Center is here to help!

Medicare can be confusing, but you're not alone. We're here to help with the questions many retirees have! Give us a call to discuss these topics and more:

- How Medicare Advantage and Medicare Supplemental plans differ
- ITDR's different plan options
- How ITDR's plans work when you go to the doctor
- How to look up your doctors in the Medicare Advantage network

We would love to talk with you! Call us and talk to a live person in our **US-based ITDR Service Center:**

(877) 325-7265, 8:30 a.m. to 9 p.m. ET, Monday through Friday

www.itdr.com