Frequently *Asked Questions*

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

If I am already enrolled in an ITDR plan, will I receive new medical ID cards for 2027?

- **Medicare Supplemental Plan Members** will continue to use their current ID cards for both medical and prescription drug services in 2027.
- **Medicare Advantage Standard, Enhanced, and Prime Plan Members** will receive a new ID card for 2027.
- **Any members who change plans for 2027** will receive a new ID card.

Who is eligible to enroll in ITDR's Plans?

If you are age 65 or older, enrolled in Medicare Parts A and B, and a:

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

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

What plans do you offer?

We offer five Group Medicare Plans from Anthem Blue Cross and Blue Shield. Enrollment in ITDR'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. If you already turned 65 and previously selected another Medicare plan, and have never been enrolled in a plan with the ITDR, you may enroll during the Annual Enrollment Period.

If you're eligible for Medicare but continue to work full-time and have group health insurance, 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.

What if I already have my insurance through ITDR? Do I need to re-enroll?

If you currently have insurance through ITDR and you want to keep your current selections, **then you do not need to take any action**. Your benefit choices will roll over to 2027 with 2027 premiums.

What if my spouse and I are both Delta retirees?

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

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separately, you will each need to complete an online enrollment form. You do not need to elect the same coverages.

What if I am a surviving spouse of a Delta retiree?

If you are a survivor of a Delta family employee 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 ITDR.

Is my domestic partner eligible for coverage?

No. As the Insurance Trust for Delta Retirees operates as a Voluntary Employees' Beneficiary Association (VEBA) trust, domestic partners are not able to be considered as eligible for coverage due to federal tax law and IRS regulations. Coverage is limited to eligible spouses.

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, you can no longer contribute pretax to your HSA. You may withdraw money to pay for ITDR Plan and Medicare premiums, deductibles, copays and coinsurance.

ITDR cannot provide tax advice. Members are encouraged to consult their tax advisor.

What happens after I enroll?

After you complete your enrollment online or by phone, 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 with ITDR, 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, or the termination of another plan you are in.

You may also be eligible to re-enroll if your spouse independently becomes eligible and enrolls or you return to the U.S. after moving abroad, and again become eligible for Medicare.

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 ITDR Benefit Plans regardless of the Delta employee or retiree's age or enrollment status.

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

Like Medicare, the ITDR Plan does not cover people living outside the U.S. and its' territories, however ITDR'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 you change residence but return to the U.S. with Medicare eligibility, you may re-enroll.

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.

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.

Are there penalties for late enrollment?

The ITDR Plan does not impose a penalty for late enrollment. However, Medicare may assess a late enrollment penalty (LEP) if you fail to enroll during your initial Medicare enrollment period and had no other creditable coverage. You may incur an increase in premiums. Contact a Personal Health Advocate with questions at **(877) 325-7265, Option 3**.

Will my insurance premiums increase based on my age?

No, the ITDR 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 the 2027 Benefits & Resources Guide 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, Option 3**.