

## DALRC Medical Plans for Delta Retirees

### FAQ's

Q. May a spouse of a post-65 elect a DALRC plan if the employee post-65 does NOT elect DALRC plan?

A. Yes. It is not necessary for both members of a household to join the medical plan at the same time. If one chooses not to enroll in the medical and prescription drug plans, they will continue to have the option to enroll at a later date if they are over 65, however, the \$50 subsidy may not be in effect depending on when/if the participant enrolls at a later date

Q. Can one member of the household enroll in the Dental Plan without the other member of the household joining the plan?

A. No, the retiree or survivor must elect dental and/or vision in order for the spouse to elect that coverage.

Q. What if I am having dental work in progress under the MetLife plan such as a crown?

A. Individuals who begin a procedure that has multiple visits like a crown would be covered under the old plan. The patient has 90 days to wrap up work in progress that began before 1/1/2007.

Q. If I am not enrolled in Medicare, can I join the DALRC Plan?

A. Yes. You can join the DALRC Plan however the plan will only pay the 20% not normally covered by Medicare since it is a plan that is designed to work in coordination with Medicare

Q. Can I contact the 800 number at Delta for help in answering question about the new DALRC Medical Plans?

A.. No. 1-800MYDELTA is not responsible for information regarding the over 65 program, "DALRC Medical Plans for Delta Retirees". You will need to contact Marsh for assistance with all over 65 programs. Marsh number (800) 923-4461

Q. What will happen if Delta should merge or be bought out by another airline? Will our benefits continue to be in place and the same levels of protections and subsidies continue?

A. Yes. The agreement reached by the 1114 Non Pilot committee is binding on Delta and any successor in the event of a merger or acquisition.

Q. I retired from Delta having worked with Delta and Western together for 11 years before my retirement. I have never elected to participate in the Delta insurance program to date however, I like the benefits of the new DALRC Program and now would like to participate in the over 65 program, Can I now join the plan if I am over 65 and receive the \$50 subsidy?

A. Yes. You are eligible to participate in the DALRC Plan if you retired from Delta and draw a pension from Delta and are over the age of 65 and you will also qualify for the subsidy.

Q. Can I use Pension Deduction for my payments for the DALRC Medical Plans?

A. No. Deduction from your pension is not an option but you may elect to use the Electronic Transfer Form (ETF) from your checking account by filling out the form that will be included in your confirmation documents you will receive following your enrollment. The ETF form will have information specific to you on it and you will need to sign it and return it to Marsh in order for them to have the proper authorization to take the money from your checking account or whatever account you have designated as the account you would like to be used to pay for your insurance.

Q. I am over 65 and have received a notification in the mail that my current HMO Provider will allow me to continue to participate in my current HMO Program even though it will no longer be sponsored by Delta. Can I still get the subsidy that was negotiated by the 1114 committee for this HMO Program?

A. No. The only programs that are eligible for the Subsidy from Delta are the DALRC Medical Plan and if you are a pilot, the DPMP Plan.

Q. Is the Veterans Administration Benefits considered a qualified plan for receiving the subsidy?

A. No. The only plans eligible to qualify for the subsidy from Delta are the DALRC Medical Plan and the DPMP program for pilots.

Q. I will be 65 in May of 2007 and in January of 2007 I plan on enrolling in the DFCMP Dental Plan with a yearly max of 2500; then in May I will sign up with Cigna with a 1500 max. Do I receive a total for 2007 of \$4,000 in dental coverage or will my benefits be prorated?

A. These are two separate plans; each plan will provide the benefit specific to their plan design and you will be eligible to receive whatever benefits are available depending on the plan you choose as long as you are enrolled in the plan at the time of service.

Q. I retired under the PensionPlus Program, and will not be 59 until 2010 so I will not be eligible for the \$50 subsidy but my spouse is 66. Does my spouse qualify for the subsidy even though I do not?

A. Yes. The Retiree and the spouse are viewed as individual participants and the age of each participant will determine their eligibility in the over 65 plan as well as their eligibility to receive the subsidy.

Q. I am over 65 and married my wife after I retired from Delta. I am eligible for the subsidy and I would like to know if my wife is eligible for coverage through the DALRC Medical Plan and will she qualify for the subsidy if she is over 65?

A. Yes. Your wife will be eligible for coverage in the DALRC Medical Plan and the subsidy as long as you notified Delta within 30 days of your marriage that she was your spouse and eligible for benefits.

For Further Information:

1114 Committee

<http://www.delta1114.org>

## **DALRC Retiree Service Center**

**Marsh(DALRC) Call Center Phone Number  
(800) 923-4461  
Operational Monday-Friday 7:30am-8:00pm CST**

DALRC

<http://www.dalrc.org>