

DALRC Additional Questions and Answers

Q. Can I address my under 65 questions to the Marsh people in the DALRC Retiree Service Center?

A. No, Marsh and the DALRC Retiree Service Center is for 65+ retiree issues only.

Q. Can one member of the household enroll in the Dental and Vision Plans without the other member of the household participating in that plan?

A. Originally, No...but after further discussions with Cigna and Superior Vision , they have agreed to allow individual selection of the benefit options available in both the Dental and Vision Plan. This means that the **retiree does not need to elect either of these benefits for the spouse to be covered as long as the spouse elects that benefit** and vice versa. Each plan participant can elect to take or decline each option individually. (Example: retiree enrolls in Dental and Spouse does not, Spouse enrolls in Vision and Retiree does not. They each had the option to enroll in each plan offered regardless of whether the other member in their household enrolled in the plan). It is only necessary to indicate this on the personal enrollment form and return it in the envelope provided. If only one member of the household takes the coverage they will choose the "Retiree" option regardless if it is the retiree or the spouse who selects the coverage, and they will pay the Retiree rate.

Q. I have been told that the Non Pilot retirees have a different rate for Cigna Dental coverage under the over 65 program "DALRC Medical Plan for Delta Retirees" than the Pilots in the same plan, Is this correct? If so...why do the two groups have different rates?

A. Yes there are different rates for Non Pilots and Pilots for their Dental coverage **when selecting the PPO option**. The other two options in the Dental coverage are priced at the same rate for both the Non Pilots and the Pilots. The correct rate for the Dental PPO Plan for Pilots is \$40.71 Retiree and \$82.19 Retiree + Spouse.

Due to the high cost of this plan, you might want to consider checking into the Cobra Continuation Coverage available for the MetLife Dental Plan through Delta. Our Consultants tried very hard to negotiate a better rate for the Pilot group but were unsuccessful. The increased rate was based on the Pilot's prior plan "loss experience" which was 62% higher than the Non Pilot group's loss experience for the same period. Since the Non Pilot Committee had already negotiated a rate for the Non Pilot group prior to the Pilots joining the plan the rates were never negotiated as one group.

Q. Will I receive a membership card for each of the plans in the over 65 program I sign up for?

A. Yes, each plan participant will receive a membership card following the completion of the enrollment forms and confirmation of your enrollment in the benefit. Each plan

participant will also receive additional information on their respective plans from the Providers when they receive their membership cards.

Q. Will all my literature regarding the different DALRC Plans come from Marsh in the packet they have mailed to all age 65+ retirees?

A. No, You will also be receiving an additional information packet from MemberHealth and other vendors directly. These packets will provide additional information regarding the benefits you have recently enrolled in.

Q. I recently moved and am not sure Delta has my new address. Will I still receive my DALRC Benefits Package in time to enroll?

A. It is important to make sure Marsh has your correct information regarding your contact information especially if you have recently moved. If you recently had a change of address, please contact the DALRC Retiree Service Center immediately and provide your new address at 1-800-923-4461.

Q. I am 66 and currently paying 22% for my retiree health insurance. How will Delta know to stop taking the money out of my pension check since I will now be enrolled in the DALRC Medical Plan for Delta Retirees?

A. Pension deductions through Delta will cease for members age 65 and older for your health benefits coverage premium on December 31, 2006. If you would like to have premiums taken directly from your checking or savings account, you need to complete the Electronic Funds Transfer Form (ETF) that will be included in the bill you receive in January and return it to Marsh. Depending on when it is received, you will then have the payment automatically deducted from the account you have selected to pay the benefit from in the future with no further action required by you in the future.

Q. I am currently taking the Group Life Insurance, Spouse Life coverage and the Accident Insurance. Will I continue to have those benefits payments deducted from my pension check like they are currently doing or will I pay for those benefits through Marsh?

A. If you would like to continue participating in the additional insurance options Delta offers, Delta will continue to deduct those payments from your pension check if that is how you are currently paying for the programs unless you elect to pay for these options through another method that Delta offers. However you choose to pay for these additional benefits through Delta, they will not be eligible for payment through Marsh.

Q. I have not received my packet from the DALRC Medical Plan for Delta Retirees. What happens if I don't get my enrollment forms returned before the December 8, 2006 deadline? Will I not be able to participate in the plan for 2007?

A. You will still be able to participate in the plan. We realize that some people will be late receiving their enrollment packets because Delta was late in providing the names for some

eligible participants in the DALRC Plan to Marsh which slowed down the process of mailing out the enrollment packets. The December 8th deadline was the cutoff date for getting the enrollment information to Marsh including your Medicare number in order to receive the Prescription Drug Card before January 1, 2007. The DALRC Medical Plan will continue to take enrollment applications after that date; however, we cannot promise you a Prescription Drug card by January 1, 2007 if you enroll after December 08, 2006. If you enroll after December 8th and you need to have a prescription filled after January 1, 2007 but before your card arrives, you would need to file a paper claim with MemberHealth RX for you reimbursement.

Q. I have not received a packet from Marsh with my enrollment information for the DALRC Retiree Medical Plan for Delta Retirees, so what should I do?

A. You need to contact Marsh (1-800 923-4461) and let them know that you have not received your enrollment package. They will be able to tell you if your name is in the computer as eligible to receive the enrollment package. If they determine your name is not in the data base, they will take your name and necessary information and follow up with Delta to make sure they have your correct information in order to send you a packet.

Q. I am a Pilot on long term disability, over the age of 65, do I qualify for the DALRC Medical Plan?

A. We are confirming this with Delta, but our understanding is yes, the definition of a "Retired Pilot" in the Delta term sheet covering pilot benefits is (a) a pilot that has retired from Delta on or before June 01, 2006 or a Western Pilot retired prior to April 01, 1987, or (b) pilots employed or formerly employed by Delta who on June 01, 2006 will be at least 60 years old, not on the pilot seniority list and eligible for health and welfare benefits. Survivors of retired pilots are also included in the eligibility for entrance into the program.

Q. I am under the age of 65 but I am on Medicare, do I qualify for the DALRC Medical Plan?

A. No, you must be both age 65 or older AND eligible for Medicare in order to qualify to enroll in the DALRC Medical Plan.

Q. I received an enrollment packet from DALRC but I am not 65 but my wife is over 65 and she did not get one.

A. More than likely, the packet you received was for your wife. Delta provided the contact information using the retiree address information therefore, the packets were mailed to the retiree even though the eligible participant was in some cases, the wife, not the retiree.

Q. I received a packet for my spouse that has been deceased for 10 years. What do I do?

A. You need to contact Marsh and advise them of the error and also contact Delta and make sure they have the correct information regarding your marital status and the status of your spouse.

Q. I will turn 65 in September of 2007. How will Marsh know that I will be eligible for the DALRC Plan when the time comes for me to join this plan?

A. Between 60 and 90 days of your 65th birthday, Delta will provide Marsh with your contact information and a package will be sent to you to let you know that you are now going to be eligible to join the DALRC Plan.

Q. I am a retired Non Pilot retiree and I am married to a retired Pilot, can we both get a subsidy from Delta for our insurance which would total a \$115 subsidy since I am eligible to receive a \$50 subsidy and my husband is eligible under the pilot program to receive \$65?

A. No, even though you both are retired Delta employees, only one subsidy per participant is permitted. You will be automatically assigned the higher subsidy of \$65 in the computer for your plan participation.

Q. I am planning on moving in March, how will Marsh know what my new address is. Should I notify them or will Delta notify them of my new address?

A. It will be your responsibility to notify Marsh of any change of status in your current profile. That includes your mailing address, your marital status and the death of a spouse. While the process has been designed so that Delta will provide any change in status information to Marsh, it is important to also provide that information to Marsh as soon as you can to make sure proper action is taken if necessary.

Q. I am a pilot over 65 and I understand that I may be getting a letter from Delta in early December advising me that I am eligible for "COBRA continuation coverage" for my health benefits, at 102% of the cost of providing those benefits. What should I do with that information?

A. You should carefully review it, along with the information about the benefits under the DALRC Medical Plan for Delta retirees and make the choice that you believe is best for you based upon the benefits provided, what they cover, their cost, and your personal situation.

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>