



Delta Air Lines, Inc.
Post Office Box 20706
Atlanta, GA 30320-6001

November 6, 2006

Dear Delta Retiree/Survivor:

As you may know, the bankruptcy court has now approved the consensual agreement between Delta and the Retiree Committees described in my October 5th letter to you, and we will implement the agreed upon changes to retiree healthcare benefits effective January 1, 2007. This letter will provide you with some information about the enrollment process that will be taking place for you and your eligible dependents. Due to a series of administrative changes to the Delta Family-Care Medical Plan (DFCMP) and Delta Pilots Medical Plan (DPMP), and the condensed timeframe for implementation, the 2007 Open Enrollment experience will be different from previous years. For this reason, I want to provide you with a preview of what you can expect over the next several weeks.

Several components of the retiree healthcare enrollment process will differ due to the structure that has resulted from the change in retiree healthcare benefits based on the agreement between Delta and the Pilot and Non-pilot Retiree Committees:

1. Eligible dependents (i.e., spouse or child of retiree) as well as survivors will pay a premium rate based on their actual age, not the age of the retiree as has been the case in the past. In the enrollment system, this means that you will see separate rates for each individual rather than combined rates for a couple or a family, for example.
2. As previously announced, retirees, spouses, and survivors age 65 or over will not have access to retiree medical or dental coverage through the DFCMP or the Davis vision coverage. Instead, participants over age 65 will receive separate enrollment information for a plan established and controlled by the Delta Air Lines Retiree Committee (DALRC). A subsidy from Delta will be available for eligible participants who choose the DALRC plan.
3. You and your dependents may be eligible to elect COBRA coverage from Delta due to changes in the percentage of cost you must pay or elimination of post-65 retiree medical or dental coverage through the DFCMP or the Davis vision coverage taking place on January 1, 2007.

Due to the above changes, any household that has enrolled eligible members who are age 65 or greater will receive two different enrollment packages offering medical and/or dental and/or vision benefits. This is because retirees, spouses and survivors age 65 and over will receive:

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- In early November, an enrollment package from the DALRC plan for medical, prescription drug, dental and vision coverage through an administrator named Marsh & McLennan Companies (Marsh), and
- In mid to late November, an enrollment package from Delta for their:
 - i. Optional insurance coverage
 - ii. Delta COBRA coverage (all participants age 65 or older will have this option)
 - iii. For pilots, the DPMP optionShould an age 65 or over retiree have eligible family members younger than age 65, then this package will also include enrollment material from Delta for their medical, dental and vision coverage.

Those who are pre-65 and have no eligible participant age 65 or older in their household will only receive the second mailing (the one from Delta) and it will include all applicable information about available optional insurance, medical, dental and vision coverage options as well as COBRA options if available.

Below is a more detailed listing of the key enrollment activities and expectations for each enrollment event.

DALRC Plan via Marsh (age 65 or older)

Activity	Date
Enrollment packages mailed to your home	11/10/2006
Marsh (1-800-923-4461) available to assist with your questions	11/10/2006
Open enrollment period start date	11/10/2006
Open enrollment period end date	12/04/2006
ID cards mailed to your home	prior to 12/31/2006
Insurance effective date	01/01/2007

All benefits offered by Delta

Activity	Date
Enrollment packages mailed to your home	week of 11/27/2006
1-800 MY DELTA call center available to assist with your questions	12/04/2006

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Open enrollment period start date	12/04/2006
Open enrollment period end date	12/15/2006
Insurance effective date	01/01/2007
ID cards mailed to your home	prior to 01/31/2007

Since you or an eligible dependent could receive an enrollment package from both Delta and Marsh, it is extremely important that you carefully review all information before making a healthcare enrollment decision for 2007. Keep in mind, 1-800 MY DELTA will *only* be able to assist you with questions relating to under age 65 healthcare benefit elections, COBRA rights, DPMP elections for pilots or optional insurance changes. You will need to contact Marsh at 1-800-923-4461 for all questions relating to the DALRC Plan (age 65 or older) since Delta does not administer or control that plan.

We are working very hard to ensure you will have all the necessary information available to make an informed decision. I appreciate your patience as we implement these changes to retiree healthcare for 2007.

Sincerely,



Robert L. Kight
Vice President – Compensation, Benefits & Services