

To Retired Pilots Who Have Submitted Inquiries to the Committee:

Thank you all for your inquiries. Some responses to your inquiries were posted on the Committee website and appear to have addressed a number of general questions. We regret that to some extent we have been unable to get back to all of you with responses. We wanted to direct your attention to the notice we have posted on the website, which is reproduced below. We believe Delta's Frequently Asked Questions postings are very helpful (please follow this link to view them:

http://deltapilot1114.org/index.php?option=com_content&task=view&id=100&Itemid=2 .

We also believe, after extensive discussions with Delta, that 800-MY DELTA is in the best position to work closely with you to fully answer your questions about your individual situations. Similarly, we believe Marsh McLennan is in the best position to work with you on issues related to the DALRC plan. (We are aware that the Delta number was experiencing long delays two weeks ago, but it should now be readily available.)

Notice to Retired Pilots Concerning Information on Enrolling in Delta Healthcare Plans

The 1114 Retired Pilots Committee has attempted to answer your questions about the settlement and to provide general information about coverage. However, the experts on enrolling retirees and discussing their options are at Delta or (for the DALRC plan for those over 65) at Marsh & McLennan. Because the Committee does not represent any individual retiree, it cannot give advice on individuals' retiree's situations. Each person's situation is different, even though the differences may not be apparent. For example, it is not unusual for two retirees of the same age who retired at the same time to have different options available for 2007 because of the coverage they elected for 2006.

To address your questions more efficiently, Delta has posted on its website frequently asked questions based on questions they have received at their call center and questions sent to the Committee. These include questions about COBRA and the Health Coverage Tax Credit ("HCTC"). You can access them at <http://www.dlretiree.info/index.htm>

If you have questions about your individual situation, please call Delta at 1-800-MY DELTA, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern time. Delta is aware that its call center was initially overwhelmed by the volume of calls, and has told us that delays are now minimal. Average wait times now less than a minute, and the average call takes about 12 minutes. The best times to call are Tuesday through Friday between 2:00 and 5:00 p.m. Eastern time.

When you call, please have available the enrollment materials Delta sent you. Also, before you call, please log on to the Delta enrollment website first. It may answer your questions. Even if it doesn't, if you can have the website open when you make your call it will speed up the process, since the Delta representative will be looking at the same screen you are. Also, please make sure to give all relevant information, particularly if your situation is a bit unusual. For example, make sure Delta knows if you are under 65 years of age but have Medicare because you are on long-term disability, so that Delta will know that Medicare is your primary payor and will charge you the lower out-of-area DPMP rate.

For questions about the alternative DALRC plan for those over age 65, please call Marsh & McLennan at . (1-800-923-4461).

Some of you will be eligible for the federal Health Coverage Tax Credit when the Pension Benefit Guaranty Corporation takes over the pilots' pension plan. This is a program administered by the Internal Revenue Service. In addition to Delta's FAQs about this program posted at <http://www.dlretiree.info/index.htm>, you can contact the IRS Health Coverage Tax Credit Customer Contact Center at 1-866-628-4282; you can also go online at www.irs.gov and enter the keyword "HCTC." There is also an informative kit you can download from the IRS website at:

http://www.irs.gov/pub/irs-utl/hctc_program_kit_07-05.pdf.

We believe accessing these sources of information will be the most helpful and efficient way for you to get answers to your questions.

POSTED WITH PERMISSION OF THE 1114 COMMITTEE