

DP3 VEBA Trust 2012 Healthcare Enrollment Questions and Answers

Medicare Eligible Retirees and Retirees Eligible for the HCTC Subsidy Program

Q & A for Medicare Eligible Retirees

Q. I was enrolled in the Aetna “Plan F” and the Prescription Drug program through Express Scripts in 2011 and want to remain in that same Plan for 2012, do I need to do anything or will my enrollment just roll over for 2012?

A. You can remain in the Aetna Plan F for 2012 however, we have changed vendors for the Prescription Drug program in 2012 and the Trust is now offering two prescription drug programs through Aetna for 2012; a High and Low plan. You will need to select the plan that best meets your needs and contact the Plan Administrator or send in another enrollment form confirming your selections for 2012.

Q. I was told that you have a Prescription drug plan for Medicare eligible retirees providing coverage through the “Donut Hole” for Brand drugs for a total cost of \$40 for a 30 day supply or \$80 for a 3 months’ supply. Is this correct?

A. That is correct, the DP3 Trust offers an excellent formulary and allows you to choose between 2 drug plans, A Low Plan with generic coverage through the Donut Hole and a High plan with Brand Coverage through the Donut Hole.

Q. I am over 65 and want to stay in my current plan through the DALRC. I like your Dental and Vision coverage better than theirs, so is it possible to take DALRC’s Medical and Prescription drug coverage and DP3’s Dental and Vision coverage? Does this impact the subsidy I get from Delta through their plan?

A. You have the ability to take only the Dental and Vision coverage through the DP3 VEBA Trust and it will not impact the subsidy you receive from Delta for the DALRC plan. The subsidy is only available for coverage of Medical and Prescription drug benefits; it is not available to be used toward your Dental and Vision coverage.

Q. I am still on the plan offered by Delta Air Lines for the Pilots on Medicare. I don’t think the plan pays that much at all and I am always getting bills that I have to pay for. Is there a better Medicare plan to be on than the DPMP Out of Area plan?

A. YES! Delta has not designed the DPMP plan to coordinate with Medicare and maximize the benefits where Medicare pays 80% and you pay 20%. Delta setup the DPMP OOA plan to be an 80/20 plan. So when Medicare pays their 80% cost, then Delta makes you pay the remaining 20% until you hit the \$2,500 out of pocket maximum. This plan does not pay anything until you reach the out of pocket maximum. There are many, many other Medicare choices out there and this plan is the last one you should choose!

Q. If you had to pick one benefit that was different between the DP3 Medicare Supplement Plan F and the DALRC Supplement Plan that most people overlook, what would it be?

A. There are many things that are different between these 2 plans, but if you had to pick one, it would be that the DALRC plan has a \$300 Part B deductible with a \$1,500 out of pocket maximum and the DP3 Plan F has no deductible and no out of pocket maximum. The DP3 plan in most cases might be more expensive, but you are potentially receiving \$1,500 more in benefits and your monthly costs are predictable.

Q. If you had to pick one benefit that was different between the DP3 Dental plans versus the DALRC and Delta Air Lines Dental plans, what is the one benefit that most people overlook or stands out?

A. Both the High and Low Dental plans offered by DP3 have no deductible to meet before the plan pays out. The DALRC and Delta Air Lines Dental plans have a \$60 Individual/\$240 Family deductible that has to be met before the plan pays out.

Q. If you had to pick one benefit that was different between the DP3 Vision plans versus the DALRC and Delta Air Lines Vision plans, what is the one benefit that most people overlook or stands out?

A. The insurance provider for the Vision coverage is VSP, the largest carrier in the United States with almost 60 million insured. But the unique benefit feature that the High Vision plan has is that it has a \$40 copay when purchasing progressive lenses as an option. This feature can save you hundreds of dollars alone if you need progressive lenses.

Q. Where can I get the plan designs and more information regarding insurance programs I am eligible for through the DP3 VEBA Trust?

A. You can go to www.coneinsurance.com website and click on the **member login** at the top right corner of the page and login for the first time with the **username: dp3** and **password: delta2012**. You will then need to create your own username and password. You will then be able to find information regarding the Non-Medicare and Medicare healthcare plans we are offering to Delta Retirees.

Q. What is the phone number of the Plan Administrator for the DP3 VEBA Trust if I am on Medicare?

A. The Plan Administrator for the DP3 VEBA Trust Medicare plans is **The Boon Group**. Their phone contact information is **1-866-868-9006**. If you have questions regarding healthcare plan designs, you can call **Aetna** at **1-800-307-4830** and **VSP Vision** at **1-800-877-7195** for questions about the vision plans being offered.

High level comparison of the DP3 VEBA Medicare Supplement Plan F compared to the DALRC plan and the Delta Air Lines DPMP OOA plan for the Medicare population

	DP3 VEBA Plan F - Aetna	DALRC The Hartford	Delta DPMP OOA United Healthcare
Deductible	\$0	\$300	\$200
Total Out of Pocket (OOP)	\$0	\$1,500*	\$2,500
Part A Deductible	\$0	\$0	\$0
Hospitalization	\$0	\$0	\$0
Blood	\$0	\$0	\$0
Skilled Nursing	\$0 Day 1-20 \$0 Day 21-100	\$0 Day 1-20 \$0 Day 21-100	\$0 Day 1-20 \$0 Day 21-100
Part B Deductible	\$0	\$162 (part of \$300 deductible)	\$162 (part of \$200 deductible)
Part B Excess Charges	\$0	\$0	100%
Foreign Travel Benefit	\$250 Deductible, then 100% up to \$50,000 Lifetime Maximum	\$250 Deductible, then 20% of expenses incurred to \$100,000 Lifetime Maximum	Unclear

*After Deductible satisfied, then 50% of the 20% coinsurance until OOP reaches \$1,500 , you pay Zero

Q & A for HCTC Eligible Healthcare programs for Retirees that are receiving a Pension Check from the PBGC, between the ages of 55-65

Q. Do I need to take any action in order to notify the HCTC that I have experienced a rate increase to my plan or will Marsh, the Plan Administrator notify the IRS/HCTC of the increase?

A. You do not need to take any action to notify the IRS/HCTC, Marsh will notify them of the change.

Q. I am going to add my wife to my plan this year, what do I need to do to let the IRS/HCTC and Marsh know of my plans?

A. You will need to complete an HCTC Registration Update form and send it to Marsh, Marsh will then notify HCTC of the change to your plan.

Q. When does the open enrollment period end for 2012 plan year?

A. The open enrollment window for those retirees electing to enroll in the plans offered through the DP3 VEBA Trust will end December 31, 2011.

Q. I am enrolled in the Premium plan in the HCTC under 65 program and don't want to make any changes for 2012. Do I need to do anything or will my enrollment just roll over to next year?

A. If you want to remain in the same plan and you have no changes to your healthcare options for 2012, you do not need to take any action. You will automatically be enrolled in the same benefit for 2012.

Q. I was enrolled in the HCTC Standard plan in 2011 and I noticed that the DP3 Trust no longer has the Standard plan bundled with Dental and Vision for 2012. Can I still have the same plan bundled in 2012?

A. No, you can enroll in the Standard plan however; you will need to elect the Dental and Vision coverage as separate options in 2012 and those two options will not be eligible for the HCTC subsidy since they are no longer "bundled".

Q. I now have insurance with my current employer and will be terminating my employment in June 2012 when my contract runs out. Can I enroll in the DP3 VEBA Trust at that time or do I have to wait until next year during open enrollment to enroll?

A. Delta Retirees are eligible to enroll in the DP3 VEBA Trust at anytime during the year when they experience a life event such as losing insurance coverage through another employer or spousal coverage.

Q. I am a pilot and not yet enrolled in the HCTC program. I still have my coverage through the Delta DPMP Insurance program. Can I change to the DP3 VEBA Trust program now and immediately take advantage of the 72.5% subsidy, without having to pay 100% of the cost of my healthcare for the first month?

A. There is a good chance that you can IF you get your paperwork to Marsh before November 15th. You will need to complete the (1) Healthcare Enrollment Form and the (2) HCTC Group Registration Form and send them to Marsh, the plan administrator for the Trust. If you do not get your paperwork in to Marsh before November 15th, you will be required to pay the first month's 100% payment for the cost of your healthcare and then later complete the Reimbursement Request Form also found on the Cone Insurance website and return it to the IRS at the address listed on the form, not to Marsh.

Q. I am going to stay on the DPMP COBRA plan because it is a better plan with a 90%/10% co-insurance instead of the 80%/20% offered by the DP3 Premium plan. Do you agree that I should stay on this plan?

A. You need to make your own decision when it comes to your healthcare needs, but co-insurance should not be the only criteria that you use to make your decision on. You should pay careful attention to the Total Out-of-Pocket (OOP max) maximum for each of these plans. The DP3 plan has an individual OOP max of \$1,000 vs. \$2,000 for the DPMP. The Family OOP max for the DP3 plan is \$2,000 vs. \$4,000 for the DPMP plan. Please see the chart below to see a comparison of the 2 plans.

Q. Where can I find the forms I need to enroll my wife in the newly reinstated "Qualified Family Member" program since I just turned 65 and am no longer eligible for the HCTC subsidy and she is under 65?

A. You can go to www.coneinsurance.com website login and click on the "Resources and Tools" bar across the top and it will take you to a link for all the IRS-HCTC information.

Q. Where can I get the plan designs and more information regarding insurance programs I am eligible for through the DP3 VEBA Trust?

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will then need to create your own username and password. You will then be able to find information regarding the Non-Medicare and Medicare healthcare plans we are offering to Delta Retirees.

Q. Where can I find the cost of the Under 65 HCTC program with and without the subsidy applied?

A. You can find the cost of the programs being offered through the Trust for the Under 65 program by calling Marsh, the Plan Administrator at 1-877-775-8323.

Q. What is the phone number of the Plan Administrator for the DP3 VEBA Trust if I am on not on Medicare yet and I am eligible for the HCTC?

A. The Plan Administrator for the DP3 VEBA Trust Non-Medicare/HCTC plans is Marsh. Their phone contact information is **1-877-775-8323**. If you have questions regarding healthcare plan designs, you can call Aetna at **1-800-345-9474** and VSP at **1-800-877-7195** for questions about the vision plans being offered.

A Comparison Chart of

the Benefits Available for Retirees Under the age of 65

<i>Benefit/Service</i>	<i><u>DP3 VEBA</u> <u>Premium Plan</u></i>	<i><u>Delta Air Lines</u> <u>DPMP Plan</u></i>
Annual Deductible		
<i>Individual</i>	\$250	\$150
<i>Family</i>	\$500	\$450
Co-Pay		
<i>Primary Care Physician</i>	\$10*	\$15
<i>Specialist</i>	\$10*	\$25
<i>Urgent Care Facility</i>	\$25*	\$50
<i>ER</i>	\$50*	\$100
<i>Co-Insurance</i>	80% / 20%	90% / 10%
<i>Preventative Care Services</i>	100%*deductible waived	90%** after deductible is met
Out of Pocket Max (includes deductible)		
<i>Individual</i>	\$1,000	\$2,000
<i>Family</i>	\$2,000	\$4,000
Prescription Drug		
<i>Frequency</i>	30 days Retail	30 days Retail
<i>Generics</i>	\$10	\$10
<i>Preferred Brand</i>	\$20	\$25
<i>Non Preferred Brand</i>	\$40	\$40

***Deductible Waived**

**** After deductible has been satisfied**