

## **DP3 VEBA/HCTC and Aetna ID Cards: Dec. 21, 2010**

### **Delta Statement Regarding Medical Plan Eligibility/Re-enrollment**

*Retired pre-merger Delta pilots (pre-65) who have enrolled in the DP3 VEBA medical plan and who wish to drop their 2011 Delta medical coverage effective January 1, 2011 may do so by contacting the Employee Service Center at 800-MYDELTA by December 30, 2011. Representatives have been advised to accept this request over the phone. Those who do not drop Delta coverage by then will be required to follow the standard Delta process in 2011 for dropping coverage.*

*Delta retirees have the ability to enroll in healthcare coverage during future annual enrollments provided they timely pay any required premiums. Also, the Delta plans allow for certain mid-year enrollment changes if a retiree experiences a qualifying life event.*

*Debbie Brown  
Delta Air Lines Legal*

**Note – The HCTC does not allow a member to be enrolled in more than one plan at a time.**

### **HCTC Enhancement Extension**

Congress has not yet acted on extending the ARRA, which includes enhancements to the HCTC. The HCTC enhancements are important to VEBA plan participants under age 65 as they increase the subsidy from 65% to 80% and expand eligibility for qualified family members for 24 months.

These important improvements need to be reauthorized with an effective date of January 1, 2011. Early on, the reauthorization was expected to be a part of the legislation found in the “Tax Relief Bill” (HR/SA 4853), but was more recently moved to HR 6517, the Omnibus Trade Act of 2010.

While we’re obviously disappointed the HCTC extensions have not been reauthorized, we’re hopeful Congress will pass them in the near future. Both the Democrats and the Republicans support the extension of the enhanced HCTC provisions, and we believe it’s just a matter of time – but this may mean a delay until early in 2011.

If the provisions are not reauthorized before the end of 2010, we expect that when Congress does approve the extension, it will be made retroactive to January 1, 2011. You may receive an invoice from the HCTC early in January (for your February coverage) at the 65% subsidy level, but then later receive a revised invoice indicating a different amount due at the 80% subsidy level. The most likely situation is that a 15% credit will be applied to your invoice in February (for your March coverage).

The main takeaway is that when/if the bill is passed, we expect it will retroactive to the first of the year in 2011, and from that point it will become more of an accounting issue that will be trued up on a later invoice.

### **How to Print Temporary Aetna ID cards**

1. Go to <http://www.aetna.com/>
2. Click on “Member Services” (lower left)
3. Click on “Register” in Member Secure Log in box (upper left)
4. Select “ I am Subscriber” and click next
5. Sign in using your SSN and follow the remainder of the prompts to set up your own username and password
6. Click “ID Cards” on lower left side of your “Home” page
7. Click “Medical Temporary Identification”