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Important Update Regarding Your 2010 VEBA Credit

You are receiving this notice because we have recently discovered that your on-line 2010 open enrollment pages did not display your Northwest VEBA credit. Please read this carefully.

Due to an administrative error, the on-line Open Enrollment tool in Benefits Direct did not display your VEBA credit during the original enrollment period that ended November 17, 2009.

- **This is being corrected in the on-line enrollment system and will be updated by November 18, 2009.**
- **The end of your Open Enrollment period has been extended to 11:59 pm EST on December 2, 2009.**

As you may be aware, the VEBA credit is applied against your retiree medical premium. Please note that the percent used to determine the VEBA credit for 2010 is the same as it was for 2009.

WHAT TO DO DURING YOUR EXTENDED OPEN ENROLLMENT:

- The percentage used to determine the dollar amount of your VEBA credit has not changed from what it was for 2009. The enrollment tool will be corrected to display the dollar amount of your VEBA credit and your resulting cost per month.
- If you already made coverage elections for 2010 or enrolled in the No Coverage Option for medical benefits, please revisit the on-line enrollment tool in Benefits Direct before midnight on December 2, 2009 to view your VEBA credit and corrected cost per month. We want you to have all of the applicable information before you make a final decision about your 2010 medical benefit coverage. Click on "View Your Benefit Options" which is located under the Enrollment Toolbox section in the middle of the page.
- Elections can be changed by clicking on "Change Your Elections" on the open enrollment home page.
- If you make changes, be sure to hit the "Submit" button and view your confirmation statement which will also display the VEBA credit and your final cost per month if you have elected medical coverage for 2010.

If you have additional questions, please feel free to contact 1-800 MY DELTA (693-3582) during regular business hours, which are Monday through Friday from 8:00 am until 5:00 pm EST.

I apologize for this inconvenience and appreciate your patience.

Regards,

Christopher Collins
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