

WINNING TOGETHER FOR YOUR BENEFIT

2011 Open Enrollment Overview



OPEN ENROLLMENT COMMUNICATIONS

- *BENEFITS ENROLLMENT ON THE HORIZON* magazine
 - Mailed to home
- Online Webinars
 - Live participation and recorded presentation available
- myHealthcareView.com
 - UnitedHealthcare's Web site
- Open Enrollment Headquarters
 - Online information customized for the employee
 - On DeltaNet, look for "2011 Open Enrollment Information" button

BENEFITS ENROLLMENT IS ON THE HORIZON

BENEFITS ENROLLMENT



ON THE HORIZON



FOR ACTIVE AND INACTIVE NONCONTRACT
FLIGHT ATTENDANTS & GROUND EMPLOYEES

YOUR 2011 BENEFITS

INSIDE:

WHAT'S NEW: IN STEP WITH HEALTHCARE REFORM

COSTS: SMART CHOICES MANAGE RISING
HEALTHCARE COSTS

WORTH A SECOND LOOK: NEW FEATURES OF OUR
INSURANCE PRODUCTS

SHOP SMART: USE ONLINE PLANNING TOOLS TO MAKE
CHOICES THAT WORK FOR YOU AND YOUR FAMILY

THE ABCs OF OPEN ENROLLMENT: REVIEW. COMPARE.
ENROLL. CONFIRM.



WINNING TOGETHER
FOR YOUR BENEFIT

09/2010

BENEFITS ENROLLMENT



ON THE HORIZON



FOR REPRESENTED ACTIVE AND INACTIVE EMPLOYEES
IN ACS, CGO, RES, TOP AND OFFICE/CLERICAL

YOUR 2011 BENEFITS

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WHAT'S NEW: IN STEP WITH HEALTHCARE REFORM

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FOR YOUR BENEFIT

09/2010

Accessing 2011 Open Enrollment Information

During the Open Enrollment window, benefits information for 2011 will be accessible via DeltaNet. Employees will simply click on the button shown below on the DeltaNet page to access Open Enrollment Headquarters.

Corporate

Search: [Advanced Search / Browse](#)

Login

Delta Passport ID:

Delta Passport Password:

[Unable to login?](#)

SUBMIT

Spotlight

Habitat for Humanity - Sign up for the multicity fall build

Help Stop Airport Fee Increases

- ### Shortcuts
- Delta Community Credit Union
 - DEERS
 - Employee Assistance Program
 - Employee Connection
Access HR policy and procedure info
 - Employee Pay
 - LMS - Learning Management System
 - PASSWORD Account Self Service
 - Self-Service
Access my HR Data
 - Substance Testing Programs
 - Weather

- ### Other DeltaNet Sites
- Forms
 - Manuals

DNN - DELTA NEWS NETWORK

New Delta iPhone app enhances customer experience



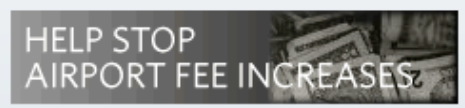
Delta has launched its first Apple iPhone, iPad, and iPod touch travel application, or "app," with on-the-go features and tools that customers can use to check in and view their flight status...

[Read more on the full news page](#)

NEWSLINE

- Kiko Harvey honored as Asian-American leader**
- Air France introduces A380 on Paris-Tokyo route**
- Comair announces next steps in ongoing transformation**
- IT merges helpline phone numbers into 4-HELP**
- Leaders get dunked in Memphis for a good cause**
- Student verification process starts Wednesday**

Delta Stock Price	10.68	+0.22
<i>Provided by Yahoo! Finance</i>		
NYMEX Crude	73.98	2.06
<i>Provided by Bloomberg.com</i>		



2011 OPEN ENROLLMENT INFORMATION

MORE

Recent Feature Stories

- New Delta iPhone app enhances customer experience
 - Delta introduces full-service cafe, bar in JFK Sky Clubs
 - Raleigh-Durham will see increased service this fall
- MORE**

Executive Memos

- IAM files for union election for Stores
07/30/2010 04:51 PM
 - Immediate Attention: Reiteration of Security Procedures for Non-Revenue Travel
07/26/2010 04:38 PM
 - Hank Memo: June Quarter Results - Our Best Financial Performance in a Decade
07/19/2010 06:55 AM
- MORE**

The Widget Answers

Q: How do you add special requests for nonrevenue space-available standby passengers, including buddy pass riders? For example, what if my buddy pass needs a special meal or has a wheelchair request?
08/26/2010 03:26 PM

MORE

Ask the Widget

Your question here.

City Your name (optional)

SUBMIT

OPEN ENROLLMENT ONE-STOP LOCATION

Open Enrollment Headquarters

From this self-service home page, employees will be able to click on a link to access information, or a button to take action.



Self-Service

Self-Service Home Employee Self-Service

Self-Service Menu

Employee Self-Service (ESS)

Manager Self-Service (MSS)

Benefits Direct

Performance Management

Talent Acquisition

My Delta Rewards

Other HR Tools & Applications

Open Enrollment Headquarters

SEP 20
Review Information

OCT 20
Enrollment STARTS

NOV 18
Enrollment ENDS

Benefits Enrollment on the Horizon

What's new for 2011, premium rate information, benefit enrollment process, and online navigation paths.

Benefits Handbook (SPD)

Details about benefit options, coverage levels, and plan costs. *(Adobe Acrobat Reader required)*

Planning Tools

Planning tools to assist you in deciding which plan option best fits your needs.

Insurance Premiums

Insurance premiums by benefit option.

Open Enrollment Resources

A list of other resources, prescription drug lists and various brochures.

Healthcare Providers

See a list of Delta's Healthcare Providers.

Message Alert Center

PROTECT YOUR PERSONAL INFORMATION
When using a shared computer, remember to logout when finished.

NEED ADDITIONAL ASSISTANCE?
Monday through Friday, 8 a.m. to 5 p.m. Eastern Time contact the Delta Employee Service Center at 1-800-6933582), or if calling Outside the United States dial 404-677-8000. Enter * then authenticate your identity with your 9-digit Passport ID/Delta employee Number and travel Eligibility date.

REMEMBER
2011 Open Enrollment ends at 11:59 p.m. Eastern Time on November 18.

ENROLL NOW
(Not active until OCT 20)

LOGOUT
Logout when finished

ON THE HORIZON

Open Enrollment Resources

From the Self-Service home page, employees will be able to access Open Enrollment Resources customized to their employee group. Employees will click on a link to access specific resource plan information by category.

OPEN ENROLLMENT RESOURCES

Click on a link to access the information.

Enrollment

- [Benefits Enrollment FAQs for Active and Inactive Pilots](#)
- [Open Enrollment Meeting Schedule](#)
- [View a recorded Open Enrollment Meeting Webinar](#)
- [Open Enrollment Meeting Presentation](#)

HRA Medical Option

- [HRA Summary and FAQ](#)

HSA Medical Option

- [HSA Summary and FAQ](#)
- [OptumHealth Bank HSA Investment Capabilities](#)
- [OptumHealth Bank HSA Fee Schedule](#)
- [Open an HSA with OptumHealth Bank](#)

Prescription Drugs

- [Prescription Drug Brochure](#)
- [Prescription Drug List - Gold, Silver, Diamond, Ruby](#)
- [Prescription Drug List - Delta Pilots Medical Plan](#)
- [Prescription Drug List - PPO Option A](#)
- [Prescription Drug List - PPO Option B](#)
- [Prescription Drug List - DPMP Option N](#)

Dental Options

- [Comprehensive Dental Option Summary](#)
- [Preventive Dental Option Summary](#)
- [DeCare Dental Option Summary and FAQ](#)
- [Dental Option B Summary](#)
- [Dental Option N Summary](#)
- [DPMP/FDMO Dental Options](#)

Vision Option

- [Vision Care Benefit Summary](#)

Other

- [Preventive Care Brochure](#)
- [Clinical Programs Brochure](#)
- [myHealthcareView.com Brochure](#)

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ON THE HORIZON

Benefits Handbook (SPD)

From the Self-Service home page, employees will be able to access SPDs which are relevant to the employee by clicking on a link shown below.

BENEFITS HANDBOOK (SPD)

Click on a link to access the information.

The Benefits Handbook, or Summary Plan Description (SPD) contains details about your benefit options, coverage levels, and plan costs.

- [Healthcare Benefits Handbook](#)
- [Pilots Life Insurance and Survivor Benefits Handbook](#)
- [Pilots Disability Benefits Handbook](#)
- [Pre-merger Northwest Airlines Long-Term Disability \(LTD\) Plan for Pilot Employees Benefits Handbook](#)

WINNING TOGETHER
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2011 HEALTHCARE PREMIUMS

2011 Healthcare Premiums

From the Self-Service home page, employees will be able to access Insurance premiums as shown below in this example.

WHO THIS APPLIES TO:

The premiums found in this document apply to all active and inactive non-contract flight attendants and ground employees during the 2011 healthcare plan year. For additional assistance contact the Employee Service Center (ESC) at 1-800 MY DELTA (1-800-693-3582), Monday through Friday, 8 a.m. to 5 p.m. Eastern Time.

ACTIVE EMPLOYEE PREMIUMS

Active employee premiums apply when you are currently on active status and in some cases, inactive status. For verification of when these premiums apply during inactive status, please contact the Employee Service Center.

Medical Options				
Plan	Employee	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
Gold HRA	\$75.00	\$163.00	\$127.00	\$214.00
Silver HRA	\$29.00	\$61.00	\$48.00	\$79.00
Diamond HSA	\$46.00	\$98.00	\$77.00	\$128.00
Ruby HSA	\$29.00	\$61.00	\$48.00	\$79.00
Gold OOA HRA	\$85.00	\$179.00	\$141.00	\$238.00
PPO Option A	\$94.78	\$208.52	\$164.17	\$277.91

Dental Options				
Plan	Employee	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
Preventive	\$3.00	\$6.00	\$9.00	\$12.00
Comprehensive	\$10.00	\$21.00	\$23.00	\$33.00
DeCare Dental	\$10.00	\$21.00	\$23.00	\$33.00

Vision Option				
Plan	Employee	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
Davis Vision	\$6.38	\$11.48	\$12.12	\$19.13

For those employees in Hawaii, your options may include Health Plan Hawaii and the options listed above. Employees in Puerto Rico are limited to Humana Health Plan of Puerto Rico and an Out-of-Area (OOA) option. Please contact the Employee Service Center for these premiums.

ON THE HORIZON

Planning Tools

From the Self-Service home page, employees will be able to access Planning Tools which will assist them in deciding which plan option best fits their needs.

PLANNING TOOL

Health Plan Evaluator	Flexible Spending Account (FSA) & Health Savings Account (HSA) Calculator	Calculate your Life Insurance Needs	Medical Treatment Cost Estimator
<p>The Health Plan Evaluator, available to active employees on Benefits Direct beginning October 20, 2010, will include relevant data to assist employees in making 2011 benefit decisions by providing claims data from June 1, 2009 through May 31, 2010, if available from the carrier. For pre-merger Northwest employees, BCBS and Medco will provide claims data through 2009, while UHC will provide claims data for 2010 which includes prescription drug expenses. The information provided is specific to the individual accessing it. The Health Plan Evaluator has several different features as follows:</p> <ul style="list-style-type: none"> • Allows the participant to compare different features of the various plans for which they are eligible. This will assist in choosing which medical plan option best meets their needs. • The tool will pull in claims activity, if available, as noted above which may be a more accurate prediction of services needed in the upcoming year. • Employees also have the ability to enter their own assumptions about the level of care that may be needed. 	<p>This tool will also be available to active employees on October 20, 2010. For those eligible to participate in the Flexible Spending Account (FSA) and Health Savings Account (HSA) programs, the FSA/HSA calculators found on the Health Plan Evaluator will help the participant predict FSA and/or HSA contributions. These programs allow the participant to save for eligible medical expenses on a pre-tax basis, which may help reduce out-of-pocket expenses when you have qualified healthcare or dependent care expenses.</p>	<p>This tool will also be available on October 20, 2010. For those eligible to participate, the life insurance calculator found on the Health Plan Evaluator tool will help the participant arrive at an optimum life insurance coverage amount by considering the participant's current asset levels and the anticipated expenses the participant's survivors would face in the event of the participant's death.</p>	<p>The Medical Treatment Cost Estimator, available now, is accessible from myHealthcareView.com, and calculates the cost estimate for a specified medical treatment. Eligible participants can gain a better understanding of what they may spend on healthcare treatments. Treatment cost estimates are personalized based on the participant's plan, physician, facility type and Zip Code. The participant can use the information provided to discuss treatment options with their doctor. The tool also provides the participant with other helpful information, such as links to find physicians, laboratories, and pharmacies.</p>
<p>How To Access:</p> <ul style="list-style-type: none"> - Health Plan Evaluator - Flexible Spending Account (FSA) & Health Savings Account (HSA) Calculator - Life Insurance Calculator <ol style="list-style-type: none"> 1. Click here to go to Benefits Direct 2. Click on ENROLL Today! 3. Click on the desired Tool under Planning Tools 			<p>How to Access:</p> <ol style="list-style-type: none"> 1. Go to www.myHealthcareView.com 2. Log in using your username and password. 3. Then select Treatment Cost Estimator on the right side of the page.

OPEN ENROLLMENT COMMUNICATIONS

Use the open enrollment resources to get
the best value from your benefits!

2011 OPEN ENROLLMENT

- Open enrollment is October 20 through November 18
 - Elections become effective January 1, 2011
 - Same enrollment period for active, inactive, and retired employees
- Make your enrollment choices online at Benefits Direct
 - DeltaNet > Employee Info > Self-Service > Benefits Direct
- Benefits Direct Enrollment Tutorial
- Online Health Plan Evaluator available again this year beginning on October 20
 - Model your personal medical experience
 - 12 months of medical and prescription claims loaded (June 1, 2009 – May 31, 2010)
- Account-Based Medical Options and PPO Option A are open to all benefit eligible employees
- PPO Option B, DPMP and FDMO will continue to offered to eligible represented employees

HEALTH CARE REFORM

Most changes do not take effect until 2014; however, a few are required for 2011

- New Age Limits for Dependent Children Coverage
 - Dependents up to age 26 are eligible for medical, dental, & vision coverage
 - For non-full time students, only eligible if the dependent does not have access to other employer based coverage
 - During Open Enrollment, online enrollment system will require employees to complete an attestation to verify no access to other employer-based coverage exists – subject to audit after the fact
- Lifetime Maximums will be eliminated

HEALTH CARE REFORM (continued)

- FSA/HSA changes for Over-the-Counter items
 - OTC medications such as aspirin and cough syrup, unless prescribed, are no longer considered eligible for a Healthcare FSA or HSA beginning January 1, 2011.
 - OTC items such as equipment, like crutches, supplies, like bandages, and diagnostics like blood sugar test kits, may continue to be reimbursed through an FSA or an HSA.
- FSA debit card will become a “Prescription FSA Debit Card” because it now will **only** be valid at the pharmacy when purchasing prescription medications
- Mental Health Parity – remove separate deductible in PPO Option B and DPMP Option N

2011 MEDICAL/DENTAL PREMIUM CHANGES

Increases driven mostly by affects of health care reform and general health care inflation but still will not rise as much as other employers are reporting

- Medical Premiums
 - Account-based options (Gold, Silver, Diamond, Ruby) increases will range from \$2 to \$16 per month
 - PPO Option A increases will range from \$6.36 to \$18.65 per month
 - PPO Option B for pre-merger Northwest flight attendants increases will range from \$6.79 to \$22.10 per month
 - PPO Option B for represented employees in ACS, CGO, RES, TOP, and Office/Clerical increases will range from \$4.70 to \$15.29 per month
 - DPMP/FDMO Option N increases will range from \$14 to \$45 per month

- Dental Premiums
 - No changes for Preventive, Comprehensive, DPMP/FDMO Option N dental
 - Dental Option B will increase less than \$2 a month

2011 ENHANCEMENT FOR ACCOUNT-BASED OPTIONS

Orthopedic Centers of Excellence Program

- Identified high-quality providers with better outcomes in total knee, total hip, and certain spine surgeries
- Better benefit level (90% vs 80% paid by Delta)
- Before a planned elective total knee or hip replacement, or spinal surgery members will be required to call a Treatment Decision Support registered nurse. Treatment Decision Support nurses are available through NurseLine.
- Initially available for those who seek care in Atlanta, Cincinnati, and Minneapolis-St. Paul, other cities will be added in 2012

ENHANCED CLINICAL PROGRAMS FOR ALL MEDICAL OPTIONS

- NowClinic
 - Online physician services at the low cost of \$10 for the first 10 minutes
 - Cost of service is paid by credit/debit card and is not applied to any benefit coverage
 - Prescriptions can be written
 - Effective August 2010 for employees in MN, and those traveling to MN
 - Additional states added throughout 2011
- Diabetes Prevention & Control Alliance
 - Partnership between UHC, CDC, The Y (formerly known as YMCA), and Walgreens
 - Program is aimed at preventing and/or controlling diabetes, pre-diabetes and obesity
 - Provide necessary education and coaching
 - Initially offered in Cincinnati, Columbus & Dayton, OH; Indianapolis, IN; Phoenix, AZ; and Minneapolis-St. Paul, MN
 - Additional states added throughout 2011-12

ENHANCED CLINICAL PROGRAMS FOR ALL MEDICAL OPTIONS

- eCleveland Clinic Second Opinion Program
 - Participants can receive a second opinion from the Cleveland Clinic
 - Voluntary, online process, no in-person visit
 - The Cleveland Clinic is the #1 ranked heart/heart surgical hospital by *US News & World Report - Best Hospitals*
- Evercare Advanced Illness Program
 - Members enrolled in the cancer support program may be identified to speak or meet with nurses who specialize in cancer treatment
 - Help them and their loved ones deal with an advanced illness

NEW OUT-OF-AREA OPTIONS

- Delta will add new options for
 - PPO Option B OOA
 - DPMP Option N OOA
 - FDMO Option N OOA
- Administered by UnitedHealthcare
- Offered only to eligible employees who live in areas where UnitedHealthcare does not have a strong network (i.e. Alaska and Madison, WI)
- Plan option that pays 80% of reasonable and customary charges after deductible
- Costs of services may be less if received from a UnitedHealthcare provider/facility
- Other network options will still be offered for those who may wish to receive network benefits
- Out-of-area options already exist for Account-Based Medical Options and DPMP

2011 DENTAL CHANGES

- CIGNA Dental Care dental option will no longer be offered
- New option available to all employees – DeCare
 - Provides coverage for preventive & restorative services
 - Offers a large network of participating providers
 - No non-network coverage
 - Must use a DeCare network provider, unless an emergency situation
 - Care is based on a patient-centered approach. Research indicates that by using these dentists, you will receive dental care based on your unique oral health history, condition and needs, rather than on a one-size-fits-all basis
 - Enhanced benefits
 - Higher annual maximum benefit
 - Premium is the same as the Comprehensive Dental Option

DENTAL OPTIONS COMPARISON

Plan Features	Comprehensive*	Preventive	DeCare**
Preventive/Diagnostic Care (exams, cleanings)	100%	100%	100%
Annual Deductible Per person Per family	\$60 \$240	No Deductible	\$60 \$240
Annual Maximum (all services but orthodontics)	\$2,000	\$200	\$2,500
Lifetime Orthodontic Maximum	\$2,000	Not Applicable	\$2,000
Plan Pays			
Basic Care (fillings, space maintainers)	70%	No Coverage	80%
Endodontics (root canals)	70%	No Coverage	80%
Periodontics (gum treatments)	70%	No Coverage	80%
Major Care (crowns)	50%	No Coverage	50%
Prosthetics/Prosthetic Repair (dentures, bridges)	50%	No Coverage	50%
Orthodontics	50%	No Coverage	50%
<p>* Network and non-network providers are covered. For network coverage, benefits are paid according to negotiated rates. For non-network coverage, benefits are paid according to reasonable & customary (R&C) charges.</p> <p>** Out-of-Network providers are not covered. Benefits are paid according to negotiated rates.</p>			

DENTAL OPTIONS COMPARISON

	Comprehensive	Preventive	DeCare
Monthly dental premiums			
Employee Only	\$10	\$3	\$10
Employee and Spouse	\$21	\$6	\$21
Employee and Child(ren)	\$23	\$9	\$23
Employee and Family	\$33	\$12	\$33

2011 ACCOUNT-BASED MEDICAL OPTIONS

In-Network Services		Gold HRA Medical Option	Silver HRA Medical Option	Diamond HSA Medical Option
Employee Contribution (Monthly Premium)	-EE Only -EE & Spouse -EE & Children -Family	\$75 \$163 \$127 \$214	\$29 \$61 \$48 \$79	\$46 \$98 \$77 \$128
Preventive Care		100%	100%	100%
Copays		None (discounted cost of entire network visit applies to deductible)	None (discounted cost of entire network visit applies to deductible)	None (discounted cost of entire network visit applies to deductible)
HRA (annual Delta provided amount; unused account balance rolls over year to year)	EE	\$500	\$250	Employee funded tax-free savings account. Unused dollars are saved for future use. Portable. Can be saved for retirement medical expenses. Earns tax-free interest and dividends.
	EE+SP or CH	\$1,000	\$500	
	FAM	\$1,500	\$750	
Deductible	EE	\$1,000 (HRA pays first \$500)	\$2,000 (HRA pays first \$250)	\$2,300
	EE+SP or CH	\$2,000 (HRA pays first \$1,000)	\$4,000 (HRA pays first \$500)	\$3,500
	FAM	\$3,000 (HRA pays first \$1,500)	\$6,000 (HRA pays first \$750)	\$4,500
Coinsurance (after Deductible is met)		Delta plan pays 80% You pay 20%	Delta plan pays 80% You pay 20%	Delta plan pays 100% You pay 0%
Coinsurance Maximum ¹	Employee Only	\$2,500	\$6,500	Maximum will be the applicable deductible that must be met. Then the plan pays 100% for covered services.
	Employee + Spouse	\$3,750	\$9,750	
	Employee + Child(ren)	\$3,750	\$9,750	
	Family	\$5,000	\$13,000	
Pharmacy (min/max – retail)	Tier 1 Tier 2 Tier 3 Tier 4 Out-of-Pocket max	\$10 25% (\$30/\$75) 25% (\$50/\$125) 25% (\$100/\$200) Ind \$1,250/ Fam \$2,500	\$10 25% (\$30/\$75) 25% (\$50/\$125) 25% (\$100/\$200) Ind \$1,250/ Fam \$2,500	Combined with medical benefit. Full cost of prescriptions applied to deductible; then Delta plan pays 100%.

2011 GOLD HRA/DIAMOND HSA/PPO OPTION A COMPARISON

In-Network Services		Gold HRA Medical Option	Diamond HSA Medical Option	PPO Option A
Employee Contribution (Monthly Premium)	-EE Only -EE & Spouse -EE & Children -Family	\$75 \$163 \$127 \$214	\$46 \$98 \$77 \$128	\$94.78 \$208.52 \$164.17 \$277.91
Preventive Care		100%	100%	100%
Copays		None (discounted cost of network visit applies to deductible)	None (discounted cost of network visit applies to deductible)	None (exception: ER Visit: \$100) (discounted cost of network visit applies to deductible)
HRA (annual Delta provided amount; unused account balance rolls over year to year)	EE	\$500	Employee funded tax-free savings account. Unused dollars are saved for future use. Portable. Can be saved for retirement medical expenses. Earns tax-free interest and dividends.	None
	EE+SP or CH	\$1,000		None
	FAM	\$1,500		None
Deductible	EE	\$1,000 (HRA pays first \$500)	\$2,300	\$350
	EE+SP or CH	\$2,000 (HRA pays first \$1,000)	\$3,500	\$700
	FAM	\$3,000 (HRA pays first \$1,500)	\$4,500	\$700
Coinsurance (after Deductible is met)		Delta plan pays 80% You pay 20%	Delta plan pays 100% You pay 0%	Delta plan pays 80% You pay 20%
Coinsurance Maximum ¹	Employee Only	\$2,500	Maximum will be the applicable deductible that must be met. Then the plan pays 100% for covered services.	\$2,000
	Employee + Spouse	\$3,750		\$4,000
	Employee + Child(ren)	\$3,750		\$4,000
	Family	\$5,000		\$4,000
Pharmacy (min/max – retail)	Tier 1 Tier 2 Tier 3 Tier 4 Out-of-Pocket max	\$10 25% (\$30/\$75) 25% (\$50/\$125) 25% (\$100/\$200) Ind \$1,250/ Fam \$2,500	Combined with medical benefit. Full cost of prescriptions applied to deductible; then Delta plan pays 100%.	\$15 \$30 \$45 n/a Ind \$1,250/ Fam \$2,500

2011 GOLD HRA/DIAMOND HSA/PPO OPTION B COMPARISON

In-Network Services		Gold HRA Medical Option	Diamond HSA Medical Option	PPO Option B	
				AFA	IAM
Employee Contribution (Monthly Premium)	-EE Only	\$75	\$46	\$103.80	\$63.43
	-EE & Spouse	\$163	\$98	\$224.06	136.96
	-EE & Children	\$127	\$77	\$177.14	\$108.27
	-Family	\$214	\$128	\$337.77	\$206.48
Preventive Care		100%	100%	90%	
Copays		None (discounted cost of network visit applies to deductible)	None (discounted cost of network visit applies to deductible)	None (exception: ER Visit: \$100) (discounted cost of network visit applies to deductible)	
HRA (annual Delta provided amount; unused account balance rolls over year to year)	EE	\$500	Employee funded tax-free savings account. Unused dollars are saved for future use. Portable. Can be saved for retirement medical expenses. Earns tax-free interest and dividends.	None	
	EE+SP or CH	\$1,000		None	
	FAM	\$1,500		None	
Deductible	EE	\$1,000 (HRA pays first \$500)	\$2,300	\$350	
	EE+SP or CH	\$2,000 (HRA pays first \$1,000)	\$3,500	\$700	
	FAM	\$3,000 (HRA pays first \$1,500)	\$4,500	\$700	
Coinsurance (after Deductible is met)		Delta plan pays 80% You pay 20%	Delta plan pays 100% You pay 0%	Delta plan pays 80% You pay 20%	
Coinsurance Maximum ¹	Employee Only	\$2,500	Maximum will be the applicable deductible that must be met. Then the plan pays 100% for covered services.	\$2,000	
	Employee + Spouse	\$3,750		\$4,000	
	Employee + Child(ren)	\$3,750		\$4,000	
	Family	\$5,000		\$4,000	
Pharmacy (min/max – retail)	Tier 1	\$10	Combined with medical benefit. Full cost of prescriptions applied to deductible; then Delta plan pays 100%.	\$15	
	Tier 2	25% (\$30/\$75)		\$30	
	Tier 3	25% (\$50/\$125)		\$45	
	Tier 4	25% (\$100/\$200)		50% (\$30 min/no max)	
	Out-of-Pocket max	Ind \$1,250/ Fam \$2,500		Ind \$1,000	

DEFINITIONS

Health Reimbursement Account (HRA)	Benefit dollars are provided each year by Delta and these dollars are used first to pay your medical expenses. The Health Reimbursement Account (HRA) covers 100 percent of your covered medical and mental health expenses while dollars are available. The amount in your HRA depends on the coverage level you select. For many people, the HRA may cover all their annual medical expenses. It did for 49% of Delta HRA participants in 2008. Unlike other plans in which you use or lose your benefit dollars, any unused benefit dollars automatically roll over to the next year. Your HRA does not cover prescription expenses.
Health Savings Account (HSA)	A Health Savings Account (HSA) is a self funded account that allows you to save money for medical and pharmacy expenses with tax free dollars. It's an individual investment account that belongs to you. Unused funds in your HSA roll over year to year. There is no "use it or lose it" rule with an HSA. It's also portable, which means you can take your HSA balance with you if you retire or leave Delta. You will never have to pay taxes on withdrawals or earnings as long as you use the dollars to pay for healthcare expenses.
Employee Contribution (Premium)	This is the employee's cost for health benefits through the company. These costs are generally deducted from the employee's paycheck pre-tax.
Preventive Care	Covers appropriate routine examinations and screenings for your specific age and gender that are recommended by the U.S. Preventive Services Task Force. These screenings are covered at 100 percent when performed by a network provider. There is no cost to you. You're not required to meet your deductible before using preventive services. The cost of preventive care is not paid from your Health Reimbursement Account or Health Savings Account. It is paid at 100 percent by the company under Delta's current healthcare options for network services.
Deductible	The amount you are required to pay first in a calendar year before non preventive covered services are paid for by the medical plan. With an HRA, your account balance is used first to help satisfy your annual medical deductible. Therefore, Delta actually pays part of your deductible. If your annual medical expenses exceed your HRA balance, then you become responsible for the remainder of the deductible. In all of Delta's account based medical options no single family member will be responsible for more than the "employee only" deductible.
Coinsurance	Coinsurance is a percentage of healthcare costs that you are responsible for paying once the deductible is met and until you reach the annual coinsurance out pocket maximum. How much you pay, or what percentage you pay, is based on the plan option and coverage level you choose, and if you use network or non-network healthcare professionals. You may use your HRA balance to pay coinsurance if funds are available.
Coinsurance Maximum	There is a medical out-of-pocket maximum for what you pay. After that, the plan will pay all remaining eligible medical expenses at 100 percent. In the Gold and Silver HRA options, there is also a separate pharmacy out-of-pocket maximum for what you pay. After that, the plan will pay all remaining eligible pharmacy expenses at 100 percent. In the HSA Medical options, prescription drug costs are combined with the medical benefit and are your cost until you've reached the deductible. After that, the Diamond HSA Medical option pays 100 percent of covered expenses for the remainder of the year; the Ruby HSA Medical option pays 70 percent of covered expenses up to the coinsurance out-of-pocket maximum.

¹Coinsurance Maximum – Excludes deductible. In meeting the family out-of-pocket maximum, no single family member must meet the individual coinsurance out-of-pocket maximum if the family's total expenses reach the family maximum. In addition, once the "employee only" out-of-pocket maximum is met for any covered individual the plan begins to pay 100% of eligible expenses for that covered member.

HOW THE HRA MEDICAL OPTIONS WORK

- No copayments for office, lab, hospital and ER visits
- Gold and Silver HRA Medical Options will provide a Health Reimbursement Account (\$250-\$1,500) to pay the discounted cost of a network visit
- Unused account balances roll over to next year and combine with next year's Delta-provided HRA
- You will not have to pay upfront dollars when you visit a network physician or facility. After UnitedHealthcare processes your claim, you will receive a Health Statement from UnitedHealthcare indicating whether you owe a portion of the medical bill

HOW THE HRA MEDICAL OPTIONS WORK (continued)

- The discounted cost of a typical in-network doctor's office visit currently averages between \$52-\$80
- You pay for prescriptions at the pharmacy (or through Medco for mail order).
- Be very careful about using Emergency Room services for routine care. Look for neighborhood Urgent Care Centers, Take Care Health Clinics, MinuteClinics, NowClinic. Call 24-hour NurseLine
- Many plan participants will be better off when it comes to office visit fees, even if they don't want to make the effort to better understand costs (*unless you use Emergency Room services for routine care*). Employees willing to shop for value – like they do with other purchases – can be better off

HOW HEALTH SAVINGS ACCOUNTS WORK

- Yearly maximum tax-free contribution limits. Unused funds roll over to next year.
 - Employee only \$3,050
 - Employee plus one or family \$6,150
 - Up to an additional \$1,000 “catch-up” contribution may be made if you are age 55 or older
 - May start, stop, or change contributions during the year
- Employees can contribute through pre-tax payroll deductions to UHC bank, OptumHealth Bank, or can elect to fully fund the account at another institution by making a post-tax contribution(s), then report the post-tax contribution when filing regular income taxes to get tax savings (post-tax contributions will not receive the Social Security/Medicare tax savings of 7.65% like they will if the contributions are made through payroll deductions)
- Reimbursement is not automatic; may use debit card at an ATM, online banking
- Money must actually be in the account before the withdrawal can be made

HOW HEALTH SAVINGS ACCOUNTS WORK (continued)

- Full cost of claim can be removed from the HSA over time as contributions are made to the account
- Receipts must be kept for tax purposes
- If a domestic partner is covered by the HSA option, the covered partner will not have access to the employee's pre-tax account; however, the covered partner could open a separate HSA and make separate contributions. The covered partner will have access to health coverage after the full deductible is met.
- Can not contribute to HSA if covered by a non-High Deductible Health Plan (including Medicare, TriCare, or other non-HDHP through a spouse's employer)

OPTIONS FOR AFA/IAM REPRESENTED EMPLOYEES

Package 1	Package 2
<p>Choose from:</p> <ul style="list-style-type: none"> • Gold HRA Medical Option • Silver HRA Medical Option • Diamond HSA Medical Option • Ruby HSA Medical Option • Gold Out-of-Area Medical Option, if eligible • PPO Option A • Health Plan Hawaii, if eligible • Humana Health Plan of Puerto Rico, if eligible <p>Covered services and eligibility as outlined in Delta’s Healthcare Benefits Handbook (SPD)</p>	<p>Choose:</p> <ul style="list-style-type: none"> • PPO Option B • PPO Option B Out-of-Area <p>Covered services and eligibility as outlined in Delta’s Healthcare Benefits Handbook (SPD), and CBA</p>
<ul style="list-style-type: none"> • May cover eligible children up to age 26 	<ul style="list-style-type: none"> • May cover eligible children up to age 26
<ul style="list-style-type: none"> • May be eligible to establish and contribute funds to an HSA (if electing an HSA Medical Plan Option) 	<ul style="list-style-type: none"> • No HSA
<ul style="list-style-type: none"> • Comprehensive Dental Option • Preventive Dental Option • DeCare Dental Care Option, if eligible 	<ul style="list-style-type: none"> • Dental Option B
<ul style="list-style-type: none"> • Vision Plan through Davis Vision 	<ul style="list-style-type: none"> • No vision plan coverage
<p>Delta FSA contribution annual minimums and maximums:</p> <ul style="list-style-type: none"> • Healthcare FSA: \$120 min.; \$9,984 max. • Dependent Care FSA: \$120 min.; \$4,992 max. 	<p>FSA* annual minimums and maximums:</p> <ul style="list-style-type: none"> • Healthcare FSA: \$1 min.; \$7,500 max. • Dependent Care FSA: \$1 min.; \$4,992 max. <p>* 2 ½ month extension applies</p>
<ul style="list-style-type: none"> • Limited Purpose FSA (if electing an HSA Option) 	<ul style="list-style-type: none"> • No Limited Purpose FSA

PPO OPTION B

- Will continue to be offered to eligible pre-merger Northwest flight attendants and represented employees in ACS, CGO, RES, TOP and Office/Clerical
- Monthly premiums for pre-merger Northwest flight attendants:
EE - \$103.80; EE/SP \$224.06; EE/CH - \$177.14; EE/FAM - \$337.77
- Monthly premiums for represented employees in ACS, CGO, RES, TOP and Office/Clerical
EE - \$63.43; EE/SP - \$136.96; EE/CH - \$108.27; EE/FAM - \$206.48

Dental with PPO Option B

- Represented employees who choose PPO Option B will be offered Dental Option B and pay applicable premiums

Flexible Spending Accounts with PPO Option B

- Allows tax-free contributions to reimburse yourself for eligible medical, dental, vision care and dependent day care expenses.
- Annual maximum contribution to Healthcare FSA is \$7,500
- Annual maximum contribution to Dependent Day Care FSA is \$5,000
- USE IT OR LOSE IT RULE APPLIES! Must spend by March 15, 2012, and reimburse by April 15, 2012. Budget carefully!
- Reminder: Unprescribed over-the-counter medications purchased after December 31, 2010 are not eligible for reimbursement

2011 BEST/WORST CASE SCENARIOS

BEST CASE

Employee Contribution (Premium) Annual Cost

	Gold HRA Medical Option ¹	Silver HRA Medical Option ¹	Diamond HSA Medical Option	PPO Option A	PPO Option B AFA	PPO Option B IAM
Employee Only	\$900	\$348	\$552	\$1,137	\$1,246	\$761
Employee & Spouse	\$1,956	\$732	\$1,176	\$2,502	\$2,689	\$1,644
Employee & Child(ren)	\$1,524	\$576	\$924	\$1,970	\$2,126	\$1,299
Family	\$2,568	\$948	\$1,536	\$3,335	\$4,053	\$2,478

¹In a best-case scenario, there may be unused account dollars to roll over the full HRA dollar amount to use for future expenses.

WORST CASE

Maximum Annual Cost Network (Includes Employee Premium, Network Deductible, Network Coinsurance Maximum, and Prescription Drug Out-of-Pocket Maximum)

	Gold HRA Medical Option	Silver HRA Medical Option	Diamond HSA Medical Option	PPO Option A	PPO Option B AFA	PPO B IAM
Employee Only	\$5,150	\$9,848	\$2,852	\$4,737	\$4,596 ²	\$4,111 ²
Employee & Spouse	\$9,206	\$16,482	\$4,676	\$9,702	\$9,389 ²	\$8,344 ²
Employee & Child(ren)	\$8,774	\$16,326	\$4,424	\$9,170	\$9,826 ²	\$8,999 ²
Family	\$11,568	\$21,698	\$6,036	\$10,535	\$12,753 ²	\$11,178 ²

² Does not include separate chiropractic benefit (potential additional benefit of \$600 per person).

Gold and Silver HRA Medical Options worst case scenario is reduced by Delta-provided Health Reimbursement Account \$250 - \$1,500. Unused HRA balances will roll over to future years.

2011 SHORT-TERM AND LONG-TERM DISABILITY CHANGES

Short-Term Disability (STD)

- New option offered to flight dispatchers and noncontract ground and flight attendant employees
- A new discounted STD option will be offered to employees with less than 40 days of Certified Time. (The new STD option will not be offered to employees with 40 or more days of Certified Time.)
 - Similar to the current plan which uses a 7-day waiting period, employees can use vacation or PPT during the initial seven calendar days of their absence due to illness, injury or pregnancy. Beginning on the 8th day, they may use Certified Time.
 - The 60% STD benefit will begin on the later of the 31st calendar day of their absence or the day after their Certified Time is exhausted. The new option will have a lower premium than the standard waiting period option; however, there is the risk that there will be a gap in pay protection if Certified Time is exhausted prior to the 31st day of absence.
 - Evidence Of Insurability (EOI) will be waived for eligible employees who enroll in the 30-day option during the 2011 open enrollment period.
- STD premiums are not changing for 2011, but the new option will provide an additional lower-priced option for eligible employees.

Long-Term Disability (LTD)

- Non-contract 60% LTD buy-up premiums will decrease 16.67%

2011 LIFE INSURANCE AND OPTIONAL INSURANCE CHANGES

Life Insurance

- Child Life Insurance eligibility will expand to include children up to age 26 to align with Healthcare Reform changes.
- Monthly Child Life premiums will increase marginally from \$0.055/\$1,000 to \$0.060/\$1,000
- Premium increase will result in increase of \$0.10 per month for employees with the highest level of Child Life coverage (\$20,000)

Accident (AD&D) Insurance

- Family Group Accident Insurance eligibility will expand to include children up to age 26 to align with Healthcare Reform changes

TRANSIT FSA

- Pre-tax commuter benefits program in 2011 for all US based employees
- Allows active employees to pay for eligible commuting costs through automatic, pre-tax payroll deductions
- Administered by WageWorks

- May set aside:
 - up to \$230 a month for mass transit expenses
 - up to \$230 a month for parking
 - funds deducted from last paycheck of each month

- Enrollment in the Transit FSA program is ongoing
 - not limited to the annual open enrollment period
 - can enroll at anytime during the year and make changes to contributions
 - new enrollments and changes are processed monthly
 - must enroll at least two months prior to the desired effective date

- Visit Employee Perks Program area of DeltaNet and look for WageWorks

- Employee Perks – Voluntary Benefits/Discounts program available on October 5

UPCOMING COMMUNICATIONS

- | | |
|---------------|---|
| Sep 20 | Highlights magazine outlining 2010 changes mailed to all employees & posted DeltaNet |
| Oct 6 | Open Enrollment notification/reminder mailed to all employees |
| Early Oct | UnitedHealthcare launches a pre-enrollment Web site online at myHealthcareView.com |
| Oct-Nov | Face-to-face enrollment meetings in major hubs and online Webcast meetings |
| Oct 20-Nov 18 | Open Enrollment period, includes Health Plan Evaluator – comparison tool which includes personalized claims data
Online only |

EMPLOYEE ASSISTANCE PROGRAM

Delta provides ALL active employees with a feature rich Employee Assistance Program (EAP)

- All services are free to employees and eligible dependents regardless of insurance enrollment.
- Confidential services available any time by calling 800-533-6939
- Unlimited telephone consultation with a Master Level clinician trained to help you find solutions to concerns that come up as part of every day life
- Up to 3 face to face sessions with an EAP specialist in your community per concern per year
- Unlimited access to speak with certified financial experts that can help you with your important financial decisions, including budgeting techniques, mortgage refinancing, saving for financial emergencies, etc.
- Referrals to discounted legal and mediation services in your community

Delta provides these services to you at no cost through OptumHealth Behavioral Health Solutions (OHBHS)

WHERE TO FIND MORE INFORMATION

www.myHealthcareView.com (username delta; password delta)

- Video explaining how the account-based medical options work
- Sweepstakes drawing for Garmin navigator (four prizes)
- Find network physicians and facilities
- OptumHealth Bank information
 - Schedule of fees
 - Investment options information
 - Custodial agreement

Self-Service site on DeltaNet

- 2011 Open Enrollment Information page
 - Recorded employee Webinar (listen at your own pace)
 - Links to Healthcare Benefits Handbook (Summary Plan Description)
 - Links to Planning Tools (Health Plan Evaluator, Benefits Direct Tutorial)
 - Q&A documents
 - Benefits Enrollment on the Horizon magazine
 - Navigator magazine

UnitedHealthcare Customer Care Professionals

- 1-877-683-8555

Delta Employee Service Center

- 1 800 MY DELTA

Questions?