

2011 OPEN ENROLLMENT: October 20 – November 18

AFA has received many inquiries from our members seeking information about 2010 Open Enrollment, and, in particular, guidance in choosing a health plan. Below is important information about how Delta's various health plan options conform to the health benefits required by Section 29 of our contract.

In order to be eligible for important NWA Contract benefits like subsidized retiree medical, subsidized medical for those on Long Term Disability, and the Family Security Benefit, you **MUST** be enrolled in the contract plan – PPO Option B.

- **Package 1: Delta's Non-Contract Options**

The options in “Package 1” include the non-contract PPO Option A, Health Plan Hawaii, Health Reimbursement Accounts (HRA) and Health Savings Accounts (HSA). The HRA and HSA are also called “Account Based Health Medical Options”. While the options in “Package 1” may make sense for some of our members and we respect your ability to decide what works best for you, we want to be clear that “Package 1” does not provide the same coverage and eligibility as the insurance required by our contract - see "Package 2," below. Be sure to look at the prescription drug lists for each plan as well – a change in plan can lead to a large increase in out-of-pocket costs for your drugs. **NOTE:** if you elect options in this package, you will lose your right to many of the legally binding provisions in the NWA AFA CBA [Section 29 – Insurance](#) (Retiree Medical, Family Security Benefit, etc).

- **Package 2: Our Required Contract Option**

The options in “Package 2” begin with “PPO Option B” and include the covered services and eligibility as outlined in [Section 29](#) - Insurance of the NWA AFA Collective Bargaining Agreement. Be sure to look at the prescription drug lists for each plan as well – a change in plan can lead to a large increase in out-of-pocket costs for your drugs.

This year the company has added an additional plan option in Package 2, to address those who did not have adequate coverage in the PPO network this year. The company calls this plan the "PPO Option B Out Of Area Plan," or "OOA." This plan will be of greatest relevance to our members living in Alaska or a few remote locations where network coverage has been non-existent. In fact, if your official residence is in one of these locations the Open Enrollment system will default you to this OOA plan.

Our preliminary review of this OOA plan is that, while it may be an improvement in coverage and reimbursement for some flight attendants living in certain out-of-network locations, it will not provide the level of reimbursement that is required by our contract and may make any health coverage you obtain outside your home area significantly more expensive. For these reasons, we cannot recommend the plan to our members at this time.

Please review [Section 29](#) of our contract and the [Summary Plan Descriptions](#) on DeltaNet for more information about the NWA AFA Contract PPO Option B plan and all other benefit plans. Highlights of the negotiated of our contractual PPO Option B plan are:

- deductible max of \$350 ind/\$700 family
- family coverage for spouse & children of a deceased flight attendant at active rates
- out of pocket max of \$2,000 ind/\$4,000 family
- in-network covered at 80/20
- out-of-network mainly covered at 70/30
- prescription drug out-of-pocket max of \$1,000
- generic drugs \$15/preferred brand drug \$30/non-preferred brand \$45
- mail order option for 90 day prescription supply - at even lower cost
- full-time student children covered until age 26 (this is in addition to the age 26 child coverage that is now mandated for all plans by the Affordable Care Act)
- NWA retirees are eligible for subsidized coverage under this plan (50% of premium or \$207 per month for single coverage for 2011)
- no lifetime maximum benefit

If you have any questions about your NWA AFA contractual benefit options, please review [Section 29 - Insurance](#). If you have any further questions, please feel free to contact your [Local AFA representatives](#) at any time. Delta has planned open enrollment meetings around the country, in addition to webinars and the information on DeltaNet.

***NOTE: CHANGES FOR RETIREES, SURVIVORS
Potential Impact on All Flight Attendants***

Delta recently announced plans to delay the 2011 Open Enrollment window for our retirees and survivors and *the new Retiree and Survivor Open Enrollment window now coincides directly with the outcome of our representational election*. The NMB election closes at 2:00 p.m. November 3rd and the Retiree & Survivor Open Enrollment will now start on November 3rd and run through November 24th. It appears that Retirees may not be able to see complete 2011 enrollment options until that time.

PMDL Flight Attendants do not have a guaranteed right to retiree medical, nor do they receive a premium subsidy to offset their costs. The cost difference between what PMNW retirees and PMDL retirees pay for medical care is many hundreds of dollars per month. Affordable retiree medical insurance is protected as part of our Contract. Retiree medical is an extremely valuable benefit, recognizing flight attendants' years of service to the Company. Retaining this benefit not only affects retired flight attendants, but those contemplating retirement before age 65. It keeps seniority active, as well, by encouraging movement from the top end of the seniority list. Without a yes vote on November 3rd for a Contract, these benefits—and every other part of our Agreement protecting you—can be changed at the Company's whim. This sudden change in the timing of Retiree Open Enrollment could be evidence that this is just the first step. ***Vote Yes for Representation and a Contract for our future.***