

Benefits FAQ

We have compiled the most frequently asked questions our members have raised during the open enrollment period for benefits.

When does open enrollment end?

November 10, 2009.

Do I have to take one of the Delta plans?

No. You may continue with the Northwest Airlines Medical Insurance guaranteed in Article 27 of the Equipment Service Stock Clerk Contract (Black Book). This is also known as PPO Option B.

Can I continue with Blue Cross/Blue Shield as my provider?

No. All plans are now administered by United Healthcare.

What happens if you do nothing during open enrollment?

You will continue to have the exact same coverage as you did for 2009. If you want to change coverage or change who is covered, you must do so during open enrollment.

How much will my premiums increase for 2010?

If you stay with PPO Option B, your premiums will increase by 7%.

What is PPO Option A?

It is a plan very similar to PPO Option B. It is being offered to Delta employees. The premium for Employee and Family is \$259.26 per month or \$68.08 more than PPO Option B. This gives you some idea of the value provided by the IAM Contract. Without a union you would pay \$68.08 more per month for the same coverage. It also gives you some idea why the Delta medical options are being pushed during Delta informational meetings. The Delta plans are not as good a value overall as PPO Option B.

What happens to my health insurance benefits if the union loses the representation election during 2010?

Nothing. They will remain the same for all of 2010. After that Delta will determine you benefits with no negotiations.

What dental plan should I choose?

If you choose PPO B, you will automatically be enrolled in Dental Option B. If you elect any of the Delta Medical Plans, you will choose between the Delta Comprehensive Dental Option or the Preventive Dental Option. The Comprehensive Option is \$115 more per year than Option B or about \$10 per month more. Comprehensive covers 100% of Diagnostic and Preventive Services while Option B covers 90%. All other services have better coverage under Option B, except for orthodontics which are covered 50% by both plans.

If I choose the Delta Options am I still eligible for Optional/Dependent Life Insurance that I have now?

Yes. You are eligible for all insurance coverage detailed by the IAM contract no matter which plan you choose.

Which plan should I choose?

Only you can make the best decision for your family. The Delta Gold HRA pays the first 50% of your deductible with Delta Dollars and unused Dollars roll over year to year. If you and your family remain relatively healthy this can be an effective plan. However, if you have major health issues: appendectomy, broken leg, heart attack, cancer, birth of a child, serious accident, etc. you could pay \$1906 less per year with PPO Option B Family than with Gold HRA Family.

Late Night Union Meeting – Thursday, October 29 at 11:15PM. Eagles Club