

Open Enrollment

Starting on October 21 until November 10, all Delta permanent employees will be eligible to participate in the Benefits Open Enrollment Process. Ready Reserves do not receive health benefits, so they do not participate.

Many IAM members have asked that we make the options available a little easier to understand. All cost information is derived from Deltanet. Please remember, you must decide what is best for you and your family. Family circumstances vary widely and of necessity will effect your decision. We will primarily use the Delta Gold HRA Family Plan and IAM PPO Family Plan because they are similar in coverage. Comparisons will be different for Spouse, Child and Single coverage and for the Silver HRA Plan

Premiums – PPO monthly premium for Family Coverage is \$191.18 per month. Gold HRA is \$200, or \$8.82 per month more. PPO premium is \$105.84 less per year.

Deductible – The PPO Deductible is \$350 per year per family member or \$700 for the entire family per year. The Gold HRA covers the first \$1500 per year of a \$3000 per year deductible with Delta Dollars. The next \$1500 is out of pocket. If you do not use your annual \$1500, that rolls over to the next year and can lower your deductible. If your medical expenses are typically very low, the Gold HRA may be for you. However if you break your leg, have a heart attack or need surgery, it is likely you are going to get stuck with higher expenses than if you had elected the PPO.

80% - 20% Coverage – After you have met your deductible, \$700 for PPO and \$3000 for Gold HRA, insurance would pay 80% of covered costs and you would pay 20%. For PPO you pay 80-20 up to \$4,000 per family.

After that, insurance picks up 100% for the rest of the year. For Gold HRA 80-20 coverage is from \$3,000 to \$5,000. After that, insurance picks up 100% for the remainder of the year.

Out Of Pocket – If you or one of your family members has major medical expenses, maximum out of pocket expenses become important. If you add up your premium, deductible, 80-20 expenses and cap before you reach 100% coverage, you can arrive at maximum out of pocket expenses. For PPO this adds up to \$6,994.16 per year. For Gold HRA it is \$8,900 per year. That is a difference of \$1,905.84. Under PPO if one family member hits \$2,000 in medical expenses in a year all other covered expenses are paid at 100%. This means that when major expenses come PPO is even cheaper.

Prescription Coverage – If you decide to opt out of the PPO, be sure to check that your medicine is covered by the Gold HRA. Some medicine that is covered by PPO is not covered by Gold HRA. Eyeglasses are covered by Gold HRA, but not by PPO.

United Health – We are somewhat concerned because Delta uses United Health as their provider. According to Consumer Report, United Health has a very low consumer satisfaction rating, 39th out of 41 rated, and numerous law suits against it.

Union Advantage - Luckily, union representatives will be helping members address concerns and grievances in regard to health insurance. In addition, all of our coverage is spelled out in Article 27 of the ESSC Contract (Black Book). When the IAM wins the representation election the best of both plans can be negotiated with Delta. Every Delta IAM member will be able to vote on what is negotiated and it will be guaranteed in writing.