



2017 Hardship Plan – Questions & Answers Insurance Trust for Delta Retirees (“the Trust”)

Assistance with paying Medical and Prescription Drug insurance premiums may be available to you as a Delta retiree, spouse, survivor age 65 or over. The following program has been established to provide temporary aid on a calendar year basis for those who face serious financial hardship and need assistance to pay for their Medical/ and Prescription Drug coverage.

Insurance Trust for Delta Retirees Hardship Plan: Who may qualify for financial assistance for insurance premiums?

To be an Eligible Individual (“Eligible Individual”) to receive assistance from this program, you must be a **ground/flight attendant retiree of Delta Air Lines with a retirement date on or before January 1, 2006, or a spouse, survivor or dependent**, and be enrolled in the Trust’s medical plan:

To qualify for aid, Eligible Individuals must have met the following requirement for Hardship Grant approval:

- Receipt of the **Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS)** award, which the Insurance Trust for Delta Retirees Plan Administrator automatically receives proof of directly from the Prescription Drug Plan insurance company as provided to them by Medicare. This proof satisfies the only requirement for Trust Hardship Plan assistance.

Please note: the Hardship Plan is intended to be for a long duration, however the plan sponsor reserves the right to modify, revoke, suspend, or terminate the Plan in whole or in part, at any time.

Please review the following pages for answers to commonly asked questions about the Hardship Plan and the Grant Process.

General Questions and Answers – All Eligible Individuals

- Q.** *When are grants for assistance made?*
- A.** Grants for assistance from the Hardship Plan may take effect at any time during the year, effective the date of your Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS) award approval.
- Please note that Grants will be made for a maximum of one calendar year or the remainder of a calendar year if you receive LIS approval mid-year. If you become *ineligible* for LIS during the calendar year of approval, your eligibility for a Hardship grant will cease.
- Q.** *I have received notification that I am eligible to receive assistance from the Hardship Plan. When does this grant become effective?*
- A.** Your grant will be effective retroactive to your LIS approval date. Example: if you received LIS approval on June 1st and your grant was approved in July, your grant will be retroactive back to June 1st of that calendar year and run through the end of that same calendar year. Grant approvals can not be made retroactive to a prior calendar year. Please allow 60 days from LIS approval for Grant processing.
- Q.** *How long will I receive grant benefits under the Hardship Plan?*
- A.** Grants under the Hardship Plan are made for no more than one calendar year. Grants expire on December 31st of each year.
- Q.** *Will my spouse be automatically eligible to receive benefits under the Hardship Plan?*
- A.** No. Your spouse must also qualify for assistance using the same requirements applicable to retirees of the same age, to be considered for assistance.
- Q.** *If I pass away, will my spouse continue to receive grant benefits under the assistance programs?*
- A.** Your surviving spouse may receive a Hardship Plan grant based on his or her own approval for assistance.
- Q.** *Is money received under the Hardship Plan reported as personal income to the IRS?*
- A.** No, the benefits you receive under the Hardship Plan are considered an employer-type contribution to your medical plan, under current tax law, and should not affect your personal income tax status. However, we cannot provide tax advice. Please consult your personal tax advisor for this and future income tax liability impact.

- Q. *Whom do I call if I have questions regarding the Hardship Plan?*** **A.** Contact the Retiree Service Center. Customer Service Representatives are available to answer your questions at 1-877-325-7265, Option 1, Monday-Friday, 7:30am-8:00pm, CST. **Note:** If you are calling about a new grant for Hardship Plan assistance, please wait a minimum of 60 days from LIS approval date, for the Retiree Service Center to become aware of your award.
- Q. *How will I know if my Hardship Plan grant has been approved?*** **A.** Once approved, the administrator for the Insurance Trust for Delta Retirees will send you a letter confirming your approval and assistance grant amount.

Questions and Answers

- Q. *How do I apply for assistance from the Hardship Plan?*** **A.** No action is required on your part. The Insurance Trust for Delta Retirees Plan Administrator automatically receives proof of your Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS) award, directly from the Prescription Drug Plan insurance company as provided to them by Medicare. This proof satisfies the only requirement for Trust Hardship Plan assistance.
- Please allow 60 days after your approval by Medicare, for your Hardship Grant to become effective. You may call the Retiree Service Center at 1-877-325-7265 with questions after that 60 day notification period.
- Q. *What is the Social Security Low Income Subsidy for Medicare Part D (LIS)?*** **A.** The Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS) award is provided to people who are participating in a Medicare Part D prescription drug plan, and have met the application requirements for limited income and resources.
- Q. *How do I apply for the Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS) award?*** **A.** To apply for the LIS award:
- See www.itdr.com where an application is available on the Message Board under the link “Can you qualify for help with Medicare drug costs?”; or
 - Call the Social Security Administration at **1-800-772-1213**, 7 a.m. to 7 p.m., Monday

through Friday; or

- Visit www.socialsecurity.gov ; or
- Apply at your State Medical Assistance (Medicaid) office.

After you apply, you will receive a letter from Medicare letting you know if you qualify how much extra help you are eligible for.

Q. *I was approved for an assistance Grant for this past year. Do I need to re-apply for the LIS to continue receiving assistance?*

A. The Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS) award is an annual grant. The Center for Medicare Services (CMS) will ask Members to re-qualify in the fall of each year. Once you have received proof of LIS re-qualification, please allow 60 days for notification of Hardship Grant benefits.

Q. *May I apply for a grant under the Hardship Plan if I am not approved for the LIS?*

A. No. Effective January 1, 2010, for age 65 and over retirees, proof of approval for the Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS) is required to receive a grant from the Hardship Plan.

Q. *What will be the amount of my grant from the Hardship Plan?*

A. The amount of the grant awarded to you will be the amount of the current year *Medical and Prescription Drug premiums* for the Insurance Trust for Delta Retirees plan you are enrolled in for the plan year for which you were awarded the grant, less the Social Security Extra Help With Medicare Prescription Drug Plan Costs Program - Low Income Subsidy (LIS).

Q. *Will I still be responsible for paying my Insurance Trust for Delta Retirees medical/prescription drug plan premiums if I receive a grant?*

A. No. The administrator of the Insurance Trust for Delta Retirees Medical Plan will automatically apply payment for your monthly medical /prescription drug premium. You will no longer receive a bill for the Trust medical/prescription drug plan for the year in which you are approved.

A. *Will I still be responsible for paying premium for Insurance Trust for Delta Retirees plans other than the Medical and Prescription Drug plan (example: Dental or Vision insurance), if I*

A. Yes. You are responsible for the premium payments for any benefits for which you have enrolled, other than the Medical and Prescription Drug Plan.

If you previously elected to have premiums for

am enrolled in those benefits?

these other coverage's deducted from your bank account, they will continue to be deducted.

Q. *Certain other benefits are currently provided to me as a Medical and Prescription Drug Plan Member. Will I continue to receive these benefits (examples: Health Advocate, Travel Assistance) as a Hardship Plan recipient?*

A. Yes, you will continue to have access to these additional benefits if you are approved for a Hardship Plan grant covering your Medical and Prescription Drug premiums.

Q. *How does my qualification for the Low Income Subsidy (LIS) impact my grant benefits from the Hardship Plan and my Medical/Prescription Drug Plan premium?*

A. The Low Income Subsidy (LIS) reduces your prescription drug premium and thus the amount of premium paid by the Hardship Plan

Q. *How does receipt of a Hardship grant effect my ability to receive the Delta subsidy for the Medical/Prescription Drug Plan?*

A. The assistance program does not impact the subsidy provided by Delta. The Plan Administrator will still receive the Delta subsidy applicable to you, and apply it toward your Medical and Prescription Drug premium. The assistance grant program will pay the portion of the premium for which you would have been responsible after the Delta subsidy and the LIS have been applied.

