



2018 ITDR Annual Enrollment Coming Soon!

October 11 - November 10, 2017

Insurance Trust for Delta Retirees

Whether you are one of our 25,000 Members or simply reviewing your options as a Delta Retiree, Spouse, or Survivor, **keep an eye on your mail, and on itdr.com through October!** We have exciting news to share!



NEW!

Two great retiree medical plans to choose from – choose what's best for you!

What's on the Way?

- Continuation of all 2017 benefit programs and services our Members currently enjoy, PLUS:
- A new lower-cost Medicare Advantage Medical Plan option from Blue Cross Blue Shield of Georgia (BCBSGa). This plan will be offered as another option to your current Medicare supplement-type retiree medical plan from The Hartford. ITDR's decision to provide you with a second plan is to give you choice - you decide which plan best suits your individual needs.
- Access to new services including face-to-face visits with a doctor via your computer or smartphone, and additional support when you need it most, with new funeral concierge services.
- Additional ways to learn more, including a webinar and the Atlanta Road Show, coming in October...

Medicare Supplement-type Plan or Medicare Advantage PPO...

ITDR Retiree Medical Plan – *choices to meet your needs*

NEW for 2018, you will have **two** options:

- Medicare Supplement-type retiree medical plan: The Hartford
- Medicare Advantage PPO (*Preferred Provider Organization*): Blue Cross Blue Shield of Georgia (BCBSGa)

How are the plans similar?	Medicare Supplement-type The Hartford	Medicare Advantage BCBSGa
Group insurance coverage in all 50 states and Puerto Rico	✓	✓
Use or keep any provider who accepts Medicare and the Plan	✓	✓
No primary care provider or referrals to specialists required	✓	✓
Same plan premium regardless of age, gender, or residence	✓	✓
Insurance coverage to help fill Medicare's gaps	✓	✓
Silver Sneakers fitness membership included	✓	✓
Coverage during international travel, travel assistance services, online will, ID theft recovery, funeral concierge support	✓	✓

How are the plans different?

- Medicare Supplement-type plans and Medicare Advantage plans are **different in the way your basic Medicare benefits are provided**:
 - » With a Medicare Supplement-type Plan, traditional Medicare pays your claims, and then sends them on to the Medicare Supplement Plan for processing.
 - » With Medicare Advantage, an insurance company administers Medicare's benefit, **and** the additional coverage provided by the plan. CMS requires that Medicare Advantage plans have a network. ITDR's Medicare Advantage Plan option with BCBSGa will have a **passive network**; meaning you can keep or choose any provider who accepts Medicare and the Plan; no primary care provider or specialist referrals are required.
- The Hartford Medicare Supplement-type Retiree Medical Plan will continue to have coinsurance and a deductible. The BCBSGa Medicare Advantage Plan will have coinsurance and copays, and no deductible.
- Each Medical Plan will include similar, and also some unique additional value-added services.

How and When Can I Learn More?

- **Early October:** you will receive an **enrollment guide from BCBSGa**, including helpful information to explain the PPO Medicare Advantage plan option, and a special call center line dedicated to ITDR to answer questions about the plan.
- **October 12th: ITDR's Annual Enrollment material** will be available on itdr.com, and kits will also mail to your home, including premiums and information on all of your Trust Plan Benefits for 2018.
- **October 18th: Webinars** will be held for you to learn more directly from The Hartford and BCBSGa. Keep your eye out for emails and updates on itdr.com with registration details.
- **October 25th: ITDR's Annual Atlanta Benefits Road Show**, at the Delta Heritage Museum. We're changing up the schedule a bit to decrease wait time in lines. **This year's presentation will begin at 9:30 AM, and insurance company representatives will be available after,** for questions. Mark your calendar now! Watch your email or visit the Message Center on itdr.com now for details.



As Always:

Not making changes? As always, **no enrollment action needed**, your 2017 benefits will roll into 2018. Just review your enrollment packet when it arrives, and we'll be here for questions if you have any.

Personal help, the way you want it: call the Retiree Service Center at 1-877-325-7265, or visit itdr.com and send us an email or online chat with your questions.

Visit us online at www.ITDR.com and check the Message Center often for updates. Send your suggestions to trustmailbox@itdr.com. Contact a Personal Health Advocate™ with any personal claims, benefits, or administration-related questions or concerns at 1-877-325-7265, Option 2.



ITDR Service Center
P.O. Box 14464
Des Moines, IA 50306-3464

Please use the above address for account specific correspondence, including premium payment, insurance plan eligibility, enrollment status, medical claims status or questions, and Delta subsidy information. To contact the Trust Board, please send correspondence to ITDR Member Care, 2405 Satellite Blvd., Suite 125, Duluth, GA 30096.

Join us October 25th for the 2018 ITDR Benefits Road Show

We are looking forward to the upcoming Road Show and excited to share news and updates for the 2018 plan year. The Road show will follow a new schedule this year. In an effort to alleviate the “bottleneck” effect that happens in the vendor room each year, we have made a few changes to the event schedule.

SCHEDULE:

- **9:00AM EST** – Doors open to Retirees to enter the presentation room
- **9:30AM – 11:00AM EST** – Listen to the presentation for all the 2018 news and updates – followed by Q&A
- **11:00AM EST** – Doors open for Retirees to visit with vendors
 - » Maps will be provided to assist with locating vendor tables

Not able to attend the Road Show?

After the Road Show, the presentation and all information shared will be posted on the ITDR website in the Message Center.

Also Available This Year is an Opportunity to DONATE BLOOD

The Red Cross will be on site from **8:00AM – 2:00PM** for donations.



How can you donate?

Visit redcrossblood.org/delta to determine your eligibility and to register.

Sponsor code: **DeltaATL**

* **NOTE:** Blood drive appointments can be scheduled approximately 4-6 weeks in advance.

For registration questions, please reach out to Jacquelyn Simmons at Jacquelyn.Simmons@delta.com or call 404-715-5554.



East Gate Parking Pass
Airport Shuttle Pass
2018 Benefits Road Show
Wednesday, October 25, 2017

Delta Retirees Looking Out For Delta Retirees