



## Your Trust Plan – Growing into 2015!

Once again, Annual Enrollment results show the Trust continues to deliver on its mission of *“Retirees Looking Out for Retirees”*.

The Trust’s Group plan continues to be recognized as having exceptional benefits and additional services that are not available elsewhere, at competitive premiums. Our Plan is actively managed to control premium costs for the entire growing Membership, and **our Members are with us to stay!**

- **Strength of the Trust Plan for all our Members:** **Membership grew to 24,597**, as of January 1, 2015.
- **Stability of the Trust Plan in retaining our Members:** **Over 98% of Trust Plan Members re-enrolled** for the new 2015 plan year.
- **Value of the Trust Plan is attracting new Members:** **616 new Members joined** the Plan on January 1st, 2015. These are retirees already over age 65 choosing to move to the Trust Plan from other plans, including pre-merger retirees from Northwest Airlines and others.

Your Plan also had net **growth of 4.8% in 2014**, as new eligible retirees turned 65 and chose the Trust Plan.

**Our negotiating power continues to increase with our number of Members, and we are stronger than ever!**

### CHECK IT OUT! New Guide for Express Scripts Web Tools and Mobile App

Visit [itdr.com](http://itdr.com) and find this new **guide** in the Message Center, or under the Benefit Plans/Prescription Drug Plan tab. Find screen shots and tips to help you get started, and get the most out of your 2015 Prescription Drug Plan. Follow the easy steps to use your computer, tablet, or smart phone to:

- Look up covered drugs
- Locate a nearby network pharmacy
- Look up drugs or pharmacies in the ITDR Low Cost Generics program
- Refill and renew home delivery prescriptions
- View claims history
- Review plan information
- Receive safety alerts
- Check order status of home delivery prescriptions
- And so much more!



**Your Trust has a new shorter website address: [itdr.com](http://itdr.com)**

Save us in your favorites and check the Message Center often for 2015 updates. Keep in touch with us at [trustmailbox@itdr.com](mailto:trustmailbox@itdr.com), (but please remember we cannot accept messages with any personal health information). Our old address, [insurancetrust4deltaretirees.com](http://insurancetrust4deltaretirees.com) will remain active as well.

# Need to give someone you trust access to help you with your benefits?

**You can name someone as your Authorized Representative to assist with your Trust Medical and Prescription Drug Plan coverage. This can be your spouse, child, sibling, or anyone you trust to handle your information.**

An Authorized Representative must be over 18 years of age, and you may designate more than one. This is an informal role allowing your representative to request eligibility, benefits, premiums and claims information on your behalf, and the representative does not need any legal documentation. The Retiree Service Center (for the Hartford Medical Plan) and Express Scripts (for the Prescription Drug Plan) will simply note your accounts so that your Authorized Representative can communicate with them.



## How can you designate an Authorized Representative for your 2015 Medical and Prescription Drug Plans?

**For a one-time designation**, while on the phone, you can confirm with the customer service representative that a specific person may communicate on your behalf during the call.

- **Medical Plan (The Hartford)**, call the Retiree Service Center at 1-877-325-7265, Option 1.
- **Prescription Drug Plan (Express Scripts)**, call Customer Service at 1-844-470-1529.

**For an ongoing designation where your representative can call or go online without you present**, complete an authorization form, or you may submit your own existing Healthcare Power of Attorney form.

- **Medical Plan (The Hartford)**, call the Retiree Service Center at 1-877-325-7265, Option 1, to request the Authorization Form and information about how to submit your form. You may also find the Authorization Form on [itdr.com](http://itdr.com), under the *Contact Us* tab.
- **Prescription Drug Plan (Express Scripts)**, call Customer Service at 1-844-470-1529, to request the “Designate a Caregiver” Form and information about how to submit your form. You may also find the Caregiver Form when you log in to [express-scripts.com](http://express-scripts.com).

### Are you receiving our Trust Plan emails?

If not, consider registering your authorized representative to receive your Trust Plan emails. If you have a relative or friend who can share emails with you, please consider that option so you can get the news first. We send communications only when important, generally no more than once per month, and will not share your address with any insurance company or outside party. Call the Retiree Service Center at 1-877-325-7265, Option 1, or visit [itdr.com](http://itdr.com) and look for the “Make sure we have your email address” box on the right side of the homepage.

# Safeguard Your Social Security Number

MEDICARE HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY	SEX
JOHN DOE	MALE
MEDICARE CLAIM NUMBER	EFFECTIVE DATE
000-00-0000-A	01-01-2007
IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	01-01-2007
MEDICAL (PART B)	01-01-2007
SIGN HERE →	

Your Social Security number is printed on your Medicare card. Federal legislation proposed last year would have changed that, but it failed.

To stop using Social Security numbers as identity numbers would cost taxpayers. It would mean establishing a whole new Medicare database and computer system, and it would also require every healthcare provider in America to change their computer systems at their expense. It's not likely to happen anytime soon, but there is a simple way to protect yourself.

Make a photocopy of your Medicare card. On that copy take a black felt pen and blacken just the last four numbers on the card. Those last four numbers should only be known by you, the card holder.

Store your original Medicare card in a safe place – don't ever carry it with you. Medicare encourages this practice as well.

Protect yourself – do it today!

## Coverage of Vaccines under your Medical and Prescription Drug Plans

A number of vaccines may be recommended by your doctor, and most will be covered either under your Medical Plan (Part B benefits), or your Prescription Drug Plan (Part D benefits).

Your Medical Plan, "Part B" benefits include coverage for:

- **Influenza (flu)** vaccine
- **Pneumococcal (pneumonia)** vaccine
- **Hepatitis B** vaccine (for patients at high or intermediate risk)
- **Vaccines** directly related to the treatment of an injury or exposure to a disease, such as: **tetanus**, or **rabies**.



The **Influenza (flu)** and **Pneumococcal (pneumonia)** vaccines and administration of these vaccines are not subject to the Medicare Part B deductible or coinsurance. However, the **Hepatitis B** and other vaccines covered under Part B and administration of these vaccines are subject to the Part B deductible and coinsurance.

Your Prescription Drug Plan "Part D" benefits include coverage for vaccines not covered under Part B, as long as the vaccine is reasonable and necessary to prevent illness, such as the **Shingles** (herpes zoster) vaccine.

Vaccines covered under Medicare Part D are typically subject to a copay; however, the price will differ during the coverage gap and catastrophic stages. Administration of the vaccine is covered under the cost of the vaccine drug, as long as the pharmacy processes the claim at the time the vaccine is administered.

**Know before you go! Before you get a vaccine, ask your provider for an explanation of charges**, such as a doctor or pharmacist's fee to administer the injection, so you can compare costs. This is important because some may be subject to deductible and coinsurance as mentioned above, and some pharmacies or doctor's offices may charge differently to administer the vaccines. If you have questions about what you are charged, ask the provider about it or call Health Advocate for assistance: 1-877-325-7265, Option 2.

## Your Personal Health Advocate

*Your Lifeline • Your Confidential Resource • Your Negotiator*

Your Personal Health Advocate is as essential a benefit as your Medical and Prescription Drug coverage. They are available 24/7, taking as much time as you need, as often as you'd like to call. Keep them at your fingertips!



**1-877-325-7265, Option 2**

Normal business hours are M-F, 8 a.m. - 9 p.m. EST. After hours and during weekends, staff is available for assistance.



**answers@HealthAdvocate.com**

Your request will be assigned within 24 hours.

Save the phone number for Health Advocate™ in your phone's contact list!



Insurance Trust for Delta Retirees  
 11330 Lakefield Drive, Building 1  
 Duluth, GA 30097

Please make a note of your Trust Board's mailing address. Please continue to send account specific correspondence (including premium payment, insurance plan eligibility, enrollment status, medical claims status or questions, and Delta subsidy information) to the Retiree Service Center (Mercer): Insurance Trust for Delta Retirees Service Center, P.O. Box 14464, Des Moines, IA 50306-3464

# Visit with your Trust Board in 2015!



## Delta Air Lines Employee Block Party (ATL)

Delta will host the annual ATLANTA Employee Block Party on Saturday, May 16, 2015, from 10:00 a.m. to 5:00 p.m. All retirees, employees, and their immediate family members are invited to attend and may enjoy free food, drinks and entertainment. Your Trust Board will host a table – come see us! You can also visit tables for other member organizations of the Community of Delta Retiree Organizations. Check DeltaNet for additional information.



## Annual Trust Plan Benefits Road Show (ATL)

Save the date! The Atlanta Road Show will be on Wednesday, October 28, 2015, from 9:00 a.m. to 12:30 p.m., at the newly renovated Delta Flight Museum. Join us to learn more about your benefits, get news and updates for 2016, and visit with friends. Put it on your calendar now – it's never too early to plan!

See you there!

## Use “My Account” for online 2015 Medical Plan access, and Much More!

“My Account” is easily accessed from the Trust’s website, [itdr.com](http://itdr.com). Simply click the “My Account” link in the upper-right corner of the homepage.

### All Members of any Trust Plan:

- view current premium payment status,
- see your enrolled benefits,
- update your mailing or email address,
- request duplicate records,
- and more!

### Medical Plan Members:

- Access the Claims tab, and view:
  - medical claim number,
  - provider name,
  - service dates,
  - payment status,
  - and other details.

Coming later in 2015, you will also have the option to print a temporary ID card, and have the option to suppress mailed paper explanations of benefits “EOBs”, and receive email notifications when EOBs are ready to be viewed.

