



Some things aren't what they appear to be.

Our Delta *co-insurance* maximum does not include our deductible. An *Out-of-Pocket maximum*, which we don't have, does. Big difference.

Here's how.

Not only do we have to pay our monthly premiums, we also have to satisfy our deductible before our insurance starts to pay at 80%.

Then we could have to pay an additional \$6000 per year in *co-insurance* payments. When you add it all up, even with the maximum amount of HRA dollars and health rewards, we come out way behind.

Compare below our Gold HRA to just one of the many better plans offered to IAM-represented United employees and pre-merger Continental Flight Attendants.

United Airlines All IAM employees and PM CO FAs EPO	Individual	Family
Monthly Premium	\$40	\$88
Yearly Premium	\$480	\$1056
Deductible	\$1000	\$2000
Out-of-Pocket Maximum	\$2600 <small>INCLUDES DEDUCTIBLE AND RX COSTS</small>	\$5200 <small>INCLUDES DEDUCTIBLE AND RX COSTS</small>
Yearly Total: Worse Case	\$3080	\$6256

Assumes non-tobacco credit of \$48 individual and \$98 family per month.

Delta Corporate Gold HRA Plan	Individual	Family
Monthly Premium	\$93	\$268
Yearly Premium	\$1116	\$3216
Deductible	\$1150	\$3450
Co-insurance Maximum	\$3000 <small>DOES NOT INCLUDE DEDUCTIBLE OR RX COSTS</small>	\$6000 <small>DOES NOT INCLUDE DEDUCTIBLE OR RX COSTS</small>
Yearly Total: Worse Case	\$4716	\$11066

Assumes max HRA dollars and health rewards of \$550 per individual and \$1600 for family.



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