



## Health Insurance Through The Roof

Record profitability doesn't deter Delta management from unilaterally increasing the cost of health insurance for Delta Flight Attendants without our consent.

Our monthly premiums rose up to 15 percent, across the board. Our already high deductibles—how much we pay out of pocket before insurance begins to pay—coupled with these high premiums, make our health insurance the costliest in the industry. High premiums like ours typically accompany low deductibles. But not at Delta.

The fine print gets worse: The money we pay in deductibles does not count toward our maximum annual out of pocket costs. That's because Delta has slipped in "co-insurance maximums" versus "out of

pocket maximums." That difference in wording could potentially add thousands of dollars to our yearly costs. In other words, the fine print matters, and at union-free Delta we have absolutely no control over it.

Of course there's a choice with a union. We will insist on negotiating caps, preventing changes without our consent and transparency in how much Delta pays in claims versus how much we pay.

The HRA Option's premium, formerly the Gold HRA, will increase 13 percent to \$331 per month for family coverage. Premiums have also risen for other HRA Option coverage tiers (six percent, 13 percent and 12 percent for employee, employee plus spouse/domestic partner and employee plus children, respectively).

The HRA Option family plan deductible is \$1300 for an individual and \$3900 for the entire family. That means \$1300 must be paid out of pocket for each family member before our insurance pays any claim, to a max of \$3900 for the entire family. And, if that's not bad enough, the money we pay in deductibles does not count toward our maximum annual out of pocket costs.

Sign, date, and verify your card today. Then return it promptly to the IAM.

If you don't have your previously mailed individualized a-card just request online.

<http://www.iamdelta.net/acard/>

**Yes**  
**IAM DELTA**  
Flight Attendants  
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