



# BLUE NOTES

Weekly Newsletter

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[IAMDelta.net](http://IAMDelta.net)

# Retirement Comparison: More Ways You Lose Money With Delta Dues

This comparison has three factors used when comparing Delta's and United's plan: monthly payments over a 20-year retirement, 6% annual growth, and annual compounding.

United contributes \$2.05 to your pension fund for each hour worked. Upon retirement, you will receive a monthly payment of

\$89 per month for each year worked. For example, 10 years of work will receive \$890 each month in retirement. Add the progressive 401(k) match, ranging from 1% to 4%, that United employees also receive, and their retirement outpaces that of a Delta employee as well as provides more disposable income. This is also based on each pay scale as of January 2024.

Years worked in 5 year increments (Min. 10 years)	Delta 401(k) Max match (3%+6%+6%)	United Pension & 401(k)
10 Years	\$433.11	890 + 59.09= \$949.09
15	\$746.08	1,335 + 154.93= \$1,489.93
20	\$1,256.90	1,780 + 311.83= \$2,091.83
25	\$1940.41	2,225 + 521.81= \$2,746.81
30	\$2,881.4	2,670 + 802.88= \$3,472.80

## Retiree Medical Insurance with a Union Contract

Speaking of retirement, in various contracts there are examples of bridging medical plans. For example, in the tentative agreement between Southwest and the TWU, multiple plans allow for continuing medical and dental coverage from the age

of retirement, as early as 55, until age 65 when eligible for Medicare. The plans also allow the use of accrued sick time to pay the premiums, thus keeping more money in your pocket in retirement.

## Pizza Parties in PHX

We've finally reached the "pizza party" step of late stage capitalism. Leadership announced the "PHX 120 Performance Incentive Program." Basically, if we meet a bunch of performance metrics in a month, there will be a "celebration" scheduled for that month. Any agent who has perfect attendance will be put into a raffle for a \$50 gift card (four given away).

We have a new bid coming up, so maybe that will help. But we aren't getting any more people. Our powerstows all have broken rollers and one was out of service yesterday. Our equipment isn't being maintained or will

be maintained any better than it currently is. Attendance incentives just incentivize people to come to work sick.

It is the same thing every time, there is only one play in the playbook: put a carrot in front of the exhausted horse to try to keep it moving. Or the stick if the horse breaks down.

The holidays were the worst experience of my career so far. Spring break is right around the corner. These couple of weeks have been a welcome reprieve, but I'm curious how this new incentive program will affect us who work here.

## Losing Money Because of Delta Dues: Sick Time

Delta employees fall far behind in sick time when compared to union contracts. Delta employees can accrue 56 hours of PPT per year while United, American and Southwest can accrue 96 hours per year and can bank from 1,200 hours up to 2,400.

## Tom Brady

I'm not exactly sure employees are nerding-out on paying someone famous like Tom Brady to hang out with our "team" for a fee. We, the employees, make this company great, not Tom Brady.

Leadership, here's a better idea: Invest that money in OUR retirement, not his.

## Juneteenth: Make it a Holiday, Delta

Every Delta worker must take an LMS course about Diversity, Equity and Inclusion. There is a problem with this, however. Delta loves to claim the legacy of Dr. Martin Luther King Jr., but they won't go near one of the most important parts of his story. He was pro-union to the core. In fact, he died defending the rights of Black Memphis sanitation workers' right to unionize. So Delta's commitment to Equity and to MLK only goes so far.

Likewise, they have held celebrations of the Juneteenth holiday in several hubs, but so far have refused to make it a holiday for workers. Delta, we just want you to put your money where your mouth is and live your stated values all the way through to the end.

## Delta Workers Unite Facebook Group

This is the pro-union Facebook group for Delta ramp, cargo and tower workers. It recently reached a membership of 7,300. We also have some flight attendants, mechanics and other types of supporters and they are welcome to be members. It provides a place for lively, but respectful discussion about the big issues we, as Delta workers, face. We strongly encourage you to become a member and contribute to the discussion.

### YOU CAN ALSO CHECK OUT HERE

**Website:** IAMDelta.net

**Facebook page:** IAM Delta Workers Unite

**X (Formerly Twitter):** @IAM\_DeltaRamp

**Instagram:** @iam\_deltaunited

### CONTACT US

If you would like to start receiving text updates from us, if you need a union card sent to your home, or if you want to share something going on in your station, contact us at

[iam4.me/deltastories](https://iam4.me/deltastories)

