



Rob Kight
Vice President, Compensation,
Benefits & Services

Delta Air Lines, Inc.
PO Box 20706
Atlanta, GA 30320-6001

MEMO

To: U.S.-based Delta Colleagues
Date: September 10, 2009
Re: Open Enrollment for 2010

It's almost time to enroll for 2010 benefits and as you prepare to make your choices, the following information will help you understand your options and how the process will work. As you know, quality healthcare continues to be a topic of national discussion and debate, and it is comforting to know that Delta continues to offer an affordable and comprehensive benefits package. I'll review a few plan highlights in this letter and the attachments. Then over the next two months, there will be more information mailed to your home and available online to help you make the best choice for you and your family. There is a lot to cover - particularly as we integrate our colleagues from Northwest into our benefits system and plans - so let's get started!

When is Open Enrollment?

Open Enrollment will start October 21 and end November 10. But a lot will happen between now and then. See the communications attachment for a more detailed timeline and description of the resources that will be available to you. Be sure to get educated on your choices so you are ready when the online enrollment tool "goes live" on October 21.

How will I enroll? What if I am a pre-merger Northwest employee?

During 2010, we'll have a few different employee groups whose benefit options are based on their pre-merger carrier and whether or not representation has been resolved in their group. However, it is important to note that every benefit eligible employee will use Delta's benefit enrollment tool to make their benefit elections this year. The enrollment tool, called Benefits Direct, is available online on DeltaNet. Just log in to Employee Self-Service (ESS), and then choose Benefits Direct. To ensure you are familiar with how to access and navigate the system before Open Enrollment starts, there will be an online tutorial available on ESS in mid-October.

Who will administer our benefits? Is it different depending on my workgroup?

No matter which workgroup you are in or which options you have, all our benefits (except for disability) will be administered by a single group of administrators in 2010. By consolidating to a single administrator for each of our health, dental, life and other benefits, we take advantage of our combined purchasing power as the premier global airline. That helps hold down costs for both you and Delta. See my July 16 memo on DeltaNet for more detail on benefit plan administrators.

What's happening in health care for 2010?

A lot! As we announced back in January, Delta's primary health plan will have five different options for you to choose from in 2010, all administered by UnitedHealthcare (UHC). Like this year, we will have four different account-based options: the Gold Health Reimbursement Account (HRA) Medical Option (chosen by 79% of Delta employees who enrolled in our medical options in 2009), the Silver HRA Medical Option, the Diamond Health Savings Account (HSA) Medical Option and the Ruby HSA Medical Option. The Gold Out-of-Area HRA Medical Option will also be offered to anyone who lives in an out-of-network area where there is not a sufficient UHC network. An added option for pre-merger

WINNING TOGETHER
FOR YOUR BENEFIT

Delta employees in 2010 will be the PPO (Preferred Provider Organization) Option A, similar to the pre-merger Northwest Medical Plan.

As in the past, pilots and flight dispatchers will have access to Delta's account-based medical options. In 2009, more than 93% of pilots and flight dispatchers who enrolled chose one of the account-based options over the plans available under their working agreements. In 2010, we will also make these five options available to employees covered by the AFA or the IAM, regardless of the outcome of any representation elections and in addition to the single option provided for under those agreements.

The account-based medical plan options provide employees with an account, either provided by the company (Gold HRA and Silver HRA) or funded by the employees on a pre-tax basis (Diamond HSA and Ruby HSA), to use toward eligible healthcare expenses. Both types of accounts have the ability to roll over unused funds from year to year for use at a time when you might have higher medical expenses. A brochure with more information about the account-based options, as well as a summary of the new PPO Option A, will be mailed to you within the next couple of weeks.

I'm pleased to say that our account-based medical options have proven to be very successful since we introduced them in 2008. In fact, in our Gold and Silver HRA medical options, 49% of participants had HRA balances roll over from 2008 to 2009. **This means that nearly half of HRA participants had no out-of-pocket medical expenses in 2008, excluding expenses for prescription drugs and premiums.** As of June 30, 2009, 69% of employees enrolled in an HRA medical option still have balances in their accounts with the potential to roll over to 2010.

Premiums for these options have not increased for the past four years and that unprecedented run is a great testament to the power of innovation and your consumer focus. After four years with no premium changes, we will, however, see a small increase in medical plan premiums from 2009 to 2010. The increase will be less than \$10 per month for any coverage tier under any of these current options and will range from increases of \$3 per month for single coverage to \$9 per month for family coverage in the Gold HRA Medical Option, our most popular option. By consolidating our medical plan options with UHC, we realized significant administrative savings that are keeping premium increases lower than they would have been had we selected any other health plan administrator. Also, we will make a few minor tweaks to the services and family members covered under these plans, virtually all of which improve the level of coverage. These changes include enhancements to the mental health/substance abuse benefits, the introduction of weight loss counseling sessions and bariatric surgery, and changes to the acupuncture benefit. We'll outline the changes in later materials, but don't worry – they will not include any changes to deductibles, out-of-pocket maximums, copays or the like.

What about dental plans?

Delta Dental of Minnesota will be the national dental administrator for most of the dental options offered by Delta in 2010. As indicated in my July 16 memo, Delta Dental has a very large national network of dentists, which gives our employees better access to network discounts.

As with the health plan options described above, all benefit eligible employees will be offered the Preventive and Comprehensive Dental Options currently offered by Delta, and no plan design changes will be made for 2010. The Comprehensive Dental Option is very similar to the Northwest Dental Plan currently in place for pre-merger Northwest employees.

Premiums for the Comprehensive and Preventive Dental Options will not increase for 2010. This is another example of the benefit of consolidating our plans under a single administrator and using our combined negotiating power.

The CIGNA Dental HMO, currently offered to pre-merger Delta employees, will continue to be offered to all employees in locations where CIGNA has an available network. This is a fully insured dental HMO with premium rates set by CIGNA, and there will be an increase to the premium for this option ranging from \$2.84 per month for single coverage to \$8.64 per month for family coverage.

Life Insurance and Optional Insurances

MetLife was selected to administer our life insurance options and The Prudential was selected to administer our accident insurance options. We were able to negotiate favorable rates with both of these companies resulting in administrative cost savings to Delta and flat or lower premium costs for most employees. Please note that as part of this transition, Evidence of Insurability will not be required to maintain current coverage amounts and all beneficiaries on file will automatically be transitioned to the new carrier effective January 1, 2010.

Delta's primary plan will continue to provide company-provided basic life insurance, as well as Optional/Dependent Life Insurance, Group Accident Insurance and Private Pilots Accident Insurance for you to purchase.

In 2010, employees covered by the IAM or AFA will continue to be offered the same company-provided basic life insurance, and Optional/Dependent Life Insurance and Group Accident Insurance (AFA only) coverage choices as they are offered today. The change in administrators will apply to these life and accident insurance coverages.

In addition to these options, all active employees will be able to take advantage of a guaranteed-issue enrollment period for long-term care insurance coverage during the upcoming enrollment period.

Short-term Disability (STD) and Long-term Disability (LTD) Coverage

Delta's primary disability plans will continue to provide optional STD coverage, company-provided LTD coverage, and optional LTD Buy-Up coverage. The premiums for STD coverage will not change in 2010, and the premiums for the LTD Buy-Up coverage will decrease by 8%.

In 2010, employees covered by the IAM or AFA will continue to receive the same LTD coverage as they are currently offered through The Hartford and CIGNA, respectively. Employees covered under either option will continue to be automatically enrolled in LTD coverage and will not see any change to their premiums in 2010.

Delta invests hundreds of millions of dollars each year in providing you with a wide range of choices to meet your benefit needs, and we want you to get the most out of them. Throughout the fall, we'll hold a series of online and face-to-face employee meetings in many stations across the system to help answer your questions about these important benefit plans and help you make the right choices. These will be in addition to the information that will be mailed to your homes or available online.

I urge you to take the time over the next few months to review information that will be provided and to attend either a live enrollment meeting, or one of the online sessions. I am confident that you will have the resources you need to make the best enrollment decisions for you and your family.

Thank you again for all you do in making Delta a great place to work!



Rob

P.S. for AFA specific information, please see the attached.

2010 OPEN ENROLLMENT COMMUNICATIONS

- **Mid-September:** A detailed brochure explaining the Delta Account-Based Healthcare Plan medical options, including the added PPO Option A, will be mailed to each employee's home. Additional information will be posted to the [Health & Insurance](#) page of Employee Connection on DeltaNet.
- **Early October:** UnitedHealthcare pre-enrollment Web site; [myHealthcareView.com](#). Log on to this site to preview a video that will provide you with a quick tour of how the account-based plans work. To view the pre-enrollment Web site, enter the following username and password: **delta/delta**. This Web site will permanently replace myuhc.com as of January 1, 2010, which is the current site used by UnitedHealthcare participants. Current participants can still log into their personal member site by using the same login and password information previously established at myuhc.com. If you are not yet a UHC participant, the pre-enrollment site provides general benefit information specific to the options offered during Open Enrollment, as well as assists you with finding UHC physicians in your area. Beginning January 1, 2010, you can establish your own personal username and password to view your account balances and claims information, as well as utilize various other tools and resources.
- **October – Early November (various dates):** Enrollment meetings will be conducted online, and in many stations throughout the system. A schedule of live meetings and online sessions will be posted later this month on DeltaNet.
- **October 14 – 20:** Open Enrollment Preview Period; active and inactive employees have the ability to view their enrollment options and premiums, as well as a Health Plan Evaluator tool. This tool will be customized with your personal medical and pharmacy claims data from June 1, 2008 through May 31, 2009. Claims will be provided by UnitedHealthcare for those employees enrolled in a UHC medical option provided by Delta, and by Blue Cross/Blue Shield and Medco for those currently enrolled in the Northwest Medical Plan. The evaluator will compare each of the health plan options available to you for 2010 based on your personal claims experience to help you determine which plan is the best cost option for you and your family. You have the ability to make changes to the claims data in the event you do not anticipate experiencing the same type of medical and/or pharmacy expenses in 2010.
- **October 21 – November 10:** Open Enrollment for active and inactive employees

Pre-Merger Northwest Flight Attendants - 2009 Open Enrollment Options

During this fall's open enrollment period, you are eligible for both the Northwest Medical Option (PPO Option B) and its applicable eligibility rules or the Delta medical options and their applicable eligibility rules. Both medical plans include their own prescription drug coverages.

Your decision for which medical plan you will select will impact your options with Dental, Vision, and FSA benefits:

- **Package 1.** If you elect a Delta medical option, you will be eligible for the flexible spending accounts (FSAs), dental and vision options which align with that option.
- **Package 2.** If you elect PPO Option B, you will be eligible for the FSAs which align with that option and the Northwest Dental Option, but you will not be eligible for vision coverage.

Be sure to make your medical elections first, since the option you choose will affect the FSA, dental, and vision options available to you. Regardless of which medical option you select, you will continue to be eligible for the same Optional/Dependent Life Insurance and Group Accident Insurance coverages detailed by the AFA contract.

Medical, Dental, Vision, FSA Benefits & Eligibility Overview

Package 1	Package 2
Choose from: <ul style="list-style-type: none"> • Gold HRA Medical Option • Silver HRA Medical Option • Diamond HSA Medical Option • Ruby HSA Medical Option • Gold Out-of-Area Medical Option, if eligible • PPO Option A • Health Plan Hawaii, if eligible • Humana Health Plan of Puerto Rico, if eligible Covered services and eligibility as outlined in Delta's Healthcare Benefit Handbook	Choose: <ul style="list-style-type: none"> • PPO Option B Covered services and eligibility as outlined in the Northwest summary plan description, with the addition of access to UHC programs (URN, Centers of Excellence, Healthy Pregnancy, etc.)
Your dependent who is a full-time student is no longer eligible for coverage at age 23	Your dependent who is a full-time student is no longer eligible for coverage at age 26
If you choose an HRA option, you will be eligible for a company provided account that you can use to pay your first dollars of medical cost. Unused dollars in any year rollover for use in future years.	No HRA account. First dollars of medical cost paid from employee's funds
If electing an HSA Medical Plan Option, will be eligible to establish and contribute funds to an HSA	No HSA
<ul style="list-style-type: none"> • Comprehensive Dental Option • Preventive Dental Option • CIGNA Dental Care Option, if eligible 	Northwest Dental PPO Option
Vision Plan through Davis Vision	No vision plan coverage
Delta FSA contribution minimums and maximums: <ul style="list-style-type: none"> • Healthcare FSA: \$5 min.; \$9,984 max. • Dependent Care FSA: \$120 min.; \$4,992 max. 	Northwest FSA* minimums and maximums: <ul style="list-style-type: none"> • Healthcare FSA: \$1 min.; \$7,500 max. • Dependent Care FSA: \$1 min.; \$4,992 max. * 2 ½ month extension applies
Limited Purpose FSA (if electing an HSA Option)	No Limited Purpose FSA
Optional/Dependent Life Insurance coverage is available and provides up to \$250,000 for employees, \$50,000 for spouse and \$20,000 for child(ren). Optional Life Insurance premiums will be decreasing in 2010 and spouse and child life rates will not change.	
Group Accident Insurance coverage is available and provides up to \$350,000 for employee and family coverage. On average, Group Accident Insurance rates will be decreasing for flight attendants in 2010.	
Long Term Care Insurance will be offered to all employees with a special guarantee issue enrollment period this fall (no proof of health required for active employees).	

Note: Once you make your elections, your decision (Package 1 or Package 2) cannot be changed during 2010, even if you have a qualified life event.

2010 Monthly Medical Premium – Active Employees

	2009 Enrollment ¹	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
DABHP Medical Options					
Gold HRA	79%	\$70.00 ²	\$152.00 ²	\$119.00 ²	\$200.00 ²
Silver HRA	7%	\$27.00 ²	\$57.00 ²	\$45.00 ²	\$74.00 ²
Diamond HSA	10%	\$43.00	\$92.00	\$72.00	\$120.00
Ruby HSA	1%	\$27.00	\$57.00	\$45.00	\$74.00
Gold OOA HRA	2%	\$79.00 ²	\$167.00 ²	\$132.00 ²	\$222.00 ²
PPO Option A	n/a	\$88.42	\$194.53	\$153.16	\$259.26
Pre-merger NWA Options					
PPO Option B – IAM	n/a	\$58.73	\$126.81	\$100.25	\$191.18
PPO Option B - AFA	n/a	\$97.01	\$209.40	\$165.55	\$315.67
DPMP & FDMO³					
DPMP (network)	6%	\$182.00	\$401.00	\$315.00	\$533.00
DPMP OOA	1%	\$111.00	\$245.00	\$192.00	\$325.00
DPMP Option N	n/a	\$101.00	\$214.00	\$170.00	\$321.00
FDMO (network)	1%	\$182.00	\$401.00	\$315.00	\$533.00
FDMO OOA	0%	\$111.00	\$245.00	\$192.00	\$325.00
FDMO Option N	n/a	\$101.00	\$214.00	\$170.00	\$321.00

¹ As of August 1, 2009

² Each year, Gold HRA Medical Option participants are provided an account with either \$500, \$1,000 or \$1,500 depending on your coverage tier. Your Delta-provided account covers medical services before you pay anything out-of-pocket. Unused account balances at the end of the year roll over for your use when you enroll in an HRA option the following year. In fact, 49% of employees rolled HRA money over into 2009 – these employees paid \$0 for their medical expenses in 2008, excluding their premiums and prescription costs. Over time, these accounts can grow to the point that they would cover 100% of the deductible in a year of significant medical expense.

³ Percent of enrolled eligible pilots and flight dispatchers. Remainder chose to participate in the Delta Account-Based Healthcare Plan options.

2009 to 2010 Monthly Medical Premium Increase for AFA PPO Option

	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
2009 AFA PPO Option	\$90.66	\$195.70	\$154.72	\$295.02
2010 AFA PPO Option B	\$97.01	\$209.40	\$165.55	\$315.67
Increase	\$6.35	\$13.70	\$10.83	\$20.65