

2009 Delta HRA/HSA Medical Benefits

- ❖ **HRA (Health Reimbursement Account)** - DAL credits \$500, \$1,000 or \$1,500 to first costs incurred.
- ❖ **HSA (Health Savings Account)** - funded with your own money. Amounts can be contributed pre-tax if DAL program used. Once the annual deductible/maximum amount is spent, the plan pays 100%. Maximum contribution amounts for 2009: \$3,000/individual and \$5,950/family plus a \$1,000 catch-up if age 55 or older. Contributions carry over if not used.
- ❖ **HSA Deductible/Maximum** - amounts are \$2,300 (EE only), \$2,300/\$3,500 (EE and spouse or child) and \$2,300/\$4,500 (family). The first amount is the individual deductible, the second amount is the total deductible. Once a person meets the individual deductible, other covered persons' costs must meet the balance remaining of the total deductible.
- ❖ **HRA Individual Deductibles** – except for EE only coverage, no one person can satisfy the overall plan deductible. Each covered person has a \$1,000 deductible (\$2,000 for the Silver plan) subject to the total out-of-pocket maximums.
- ❖ **Prescription Drug Coverage:**

NWA - three tiers

Generic - \$15

Preferred Brand - \$30

Non-preferred Brand - \$45

Mail order – 90 days for the cost of 75 days

DAL – four tiers

Tier 1 - \$10

Tier 2 – 25% of cost, \$30 min/\$75 max

Tier 3 – 25% of cost, \$50 min/\$125 max

Tier 4 – 25% of cost, \$100 min/\$200 max

Mandated “generic or pay the cost difference” program



DAL FAs report that in their experience, prescriptions cost the maximum amount or near to it.

- ❖ **DAL Domestic Partner** (same sex only) coverage is available at same cost as FA and spouse

**Research by Mary Lou Savage, AFA-CWA Senior Benefits Attorney—December 2008*

nwa

DELTA

Traditional Indemnity Plan	Type	Health Reimbursement and Health Savings Accounts unilaterally set up in 2008
Terms are set out in the contract, won't change during contract term of contract.	Provisions	DAL can change terms each year.
<ul style="list-style-type: none">▶ \$350 individual▶ \$700 family	Deductibles	Deductibles from \$1,000 to \$6,000 depending on plan and coverage level. No one family member can fulfill deductible.
Maximum Out-of-Pocket: \$2,000 individual/\$4,000 family Then plan pays 100%.	Maximum Out-of-Pocket	Maximum Out-of-Pocket: \$2,500 to 13,000 depending on plan and level of coverage.
Preventive Services paid at 90%.	Preventive	Preventive Services paid at 100%.
Subsidized Retiree Medical \$181.32/month FA \$391.42/month FA + spouse <ul style="list-style-type: none">▶ Retiree medical for FAs aged 55 with 10 years of service▶ 50% subsidized premium for retirees with 23 years of service or on LTD with 10 years of service	Retiree Benefit	Non-Subsidized Retiree Medical \$582.10 (gold) - per month/person \$507.90 (silver) - per month/person
7% per year cap on increases in medical premium costs.	Premium Cost Cap	No cap on medical premium costs. All costs/coverage determined by DAL.
No lifetime cap on medical benefits.	Maximum Lifetime Benefit	\$5 million lifetime cap on medical benefits.