

2009 BENEFITS ENROLLMENT
HIGHLIGHTS
FOR RETIREES AND SURVIVORS

October 2008

Take Great Care Of You & Your Family

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2009 ANNUAL OPEN ENROLLMENT

Your Annual Open Enrollment Period is October 29 through November 19.

During this time, you may enroll in the benefit coverage that you are eligible for as shown online at Benefits Direct (<http://dlnet.delta.com>) on your Enrollment Worksheet. You may change your benefit elections until midnight Eastern time on November 19, 2008.

Changing Your Elections During the Year

Your benefit elections take effect January 1, 2009, and continue for the entire year.

After your enrollment period ends, you may not make changes to your benefit elections unless you experience a qualified life event, such as marriage, divorce or the birth of a child.

However, if you decline enrollment in retiree medical coverage for yourself or your dependents (including your spouse) during this enrollment period because of other health insurance coverage, you may, in the future, be able to enroll yourself or your eligible dependents in Delta's healthcare plan, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll your new dependents, as long as you are already covered under the Delta medical plan and you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

A Paperless Enrollment

In August, you received a letter from VP – Compensation, Benefits & Services Rob Kight explaining Delta's "Green initiatives" in support of company-wide conservation efforts. These initiatives include eliminating paper — such as a printed version of this booklet and other enrollment materials — and streamlining processes, such as Annual Open Enrollment. This means that you will enroll online for your 2009 Delta benefits.

Because you will enroll online, you need a Delta Passport password to access the system. As Rob Kight's letter explains, a default password has been created for you if you did not already have one of your own. To learn how to change the default password, refer to the guide titled "How to Obtain a Passport Password" that accompanied Rob Kight's letter. If you have a Passport password but cannot remember it, go to <http://register.delta.com>.

Once you have set up your Delta Passport password, Delta encourages you to visit Employee Self-Service (ESS) to update your contact information and enter your e-mail address. (Do this by selecting the "Permanent Address" and "Other Information" link on Employee Self-Service.) Providing Delta with your e-mail address helps decrease paper waste and gets company communications to you faster.

By communicating with you electronically, the Delta family is doing our part to keep excess paper out of community landfills while giving you quicker, easier and real-time access to your benefit information. These paperless processes should save Delta approximately \$200,000 to \$300,000 per year — a cost savings that helps strengthen the company's ability to provide you with these benefits.

2009 Healthcare Options and Eligibility

Delta's 2009 healthcare options for retirees, survivors, and lifetime COBRA participants continue to include the Delta Family-Care Medical Plan's (DFCMP) Standard Medical Option, Out-of-Area Medical Option and High Value Medical Option; the Delta Pilots Medical Plan (DPMP) if you are a pilot retiree or survivor; and an HMO (if you are an eligible resident of Hawaii or Puerto Rico). You also may choose not to enroll in a healthcare plan by choosing the "No Coverage" option. Eligibility for these Delta benefits varies based on many factors, including age and flight attendant & ground employee/pilot status:

- **Under age 65:** Medical and dental benefits under the DFCMP are available to you and/or your eligible dependents under age 65. If you are a pilot retiree or survivor, you also have the option of coverage under the DPMP. Other benefits include vision coverage and life and accident insurance coverage
- **Age 65 or older:** You and/or your eligible dependents age 65 or older are not eligible to enroll in DFCMP medical or dental coverage, or in Delta vision coverage*

If you are eligible, you may enroll for:

- The Delta Pilots Medical Plan (DPMP) (*pilot retirees and survivors only*)
- The voluntary life and accident insurance described in this booklet (*retirees only*)
- **COBRA participants:** If you are a COBRA participant, you may be eligible for either the DFCMP or the DPMP, as noted in the 2009 COBRA Open Enrollment material that you receive through the mail from Ceridian, the COBRA administrator. If you waive COBRA coverage during this enrollment, that coverage cannot be reinstated in the future

* A retiree/survivor or spouse age 65 or older is not eligible for the DFCMP. However, retirees, survivors and spouses age 65 and older are eligible for the **Delta Air Lines Retiree Committee's Medical Plan for Delta Retirees (DALRC Medical Plan)**. The DALRC Medical Plan is established and controlled by the DALRC, not by Delta Air Lines. This plan offers medical/prescription drug, dental and vision coverage. If you enroll in the DALRC Medical Plan's medical and prescription drug coverage, you may be eligible for a monthly subsidy from Delta that is applied toward the cost of that coverage. The DALRC Medical Plan election and enrollment process are separate and independent from coverage and enrollment available through Delta. Marsh & McLennan Company (Marsh) is the administrator of the DALRC Medical Plan. If you wish to enroll in those plans, you must follow the enrollment instructions provided in the DALRC enrollment package or contact Marsh directly at **877-DALRC65**. The Delta Employee Service Center (ESC) cannot enroll you in the DALRC Medical Plan or answer questions regarding the DALRC plan coverages. For details about the DALRC Medical Plan, refer to the materials mailed to your home from the DALRC.

YOUR 2009 BENEFITS: WHAT'S NEW

Medical

Standard Medical Option, Out-of-Area Medical Option and High Value Medical Option

The DFCMP medical options are administered by UnitedHealthcare (UHC).

- If you live outside the UHC network, in addition to the Out-of-Area (OOA) Medical Option, you also have the choice of enrolling in the Standard Medical Option or the High Value Medical Option, as long as you are not eligible for Medicare
- Retiree and survivor (including spouse) monthly premium costs for the Standard Medical Option, Out-of-Area Medical Option and High Value Medical Option are not increasing for 2009. The child premium is increasing by less than one dollar per month
- Lifetime COBRA monthly premiums are increasing by 18%

The following pharmacy coverage changes have been made to the 2009 DFCMP medical options:

- Some medications are limited by quantity per prescription, but you may fill more than one prescription per month
- Specialty medications to treat certain chronic illness are *only* covered by the Specialty Pharmacy Program. Beginning April 1, 2009, the cost of injectable specialty medications will no longer be covered by the retail or mail order programs. A 90-day grace period (January 1 – March 31, 2009) gives you time to transfer your prescriptions into the program

The mandatory Specialty Pharmacy Program is designed to better manage the cost and quality of services available to users of these high-cost medications. If you currently use a specialty medication, UHC will provide you with details about this program at the beginning of 2009

- Nexium[®] is no longer a covered drug. (This is the only pharmacy change that applies to the High Value Option)

Details About 2009 Healthcare Options

For a detailed summary plan description (SPD) of your healthcare coverage options, refer to the Healthcare Benefit Handbook available online at Benefits Direct and on the Delta Retiree Web site on DeltaNet (<http://dlnet.delta.com>). Note that this SPD is effective as of January 1, 2008, so the 2009 changes detailed above may not be outlined in that document. For more information about your covered medical services, contact UnitedHealthcare (UHC) at **877-683-8555** or log on to www.myuhc.com.

Delta Pilots Medical Plan (DPMP)

Pilot retirees and survivors, as well as their eligible dependents, continue to have access to the Delta Pilots Medical Plan (DPMP), which is a medical/dental package option. If you enroll in the DPMP medical option, the DPMP dental option becomes your only dental option choice. You cannot waive dental coverage and enroll only for DPMP medical coverage; neither can you waive medical coverage and enroll only for DPMP dental coverage.

For the 2009 DPMP, there are no changes to covered medical, pharmacy or dental services; copay or coinsurance amounts; or coverage levels. Refer to the *Healthcare Benefit Handbook* for plan details.

New for the 2009 DPMP:

- If you live outside the UHC network, you will not only be offered the DPMP out-of-area (OOA) option, but you also have the choice of enrolling in the *network* DPMP option, as long as you are not eligible for Medicare. For details of the network healthcare coverage options, refer to the *Healthcare Benefit Handbook* available online at Benefits Direct and on the Delta Retiree Web site on DeltaNet (<http://dlnet.delta.com>). Also, verify that you have adequate access to network providers by visiting www.myuhc.com and selecting "Find A Doctor"
- For retirees and survivors, the overall cost of the 2009 DPMP medical/dental option slightly decreases

Health Maintenance Organizations (HMOs)

HMOs continue to be offered to eligible retirees, survivors and their dependents in Hawaii and Puerto Rico based on the HMO service area. These HMO options will be listed on your Enrollment Worksheet if you are eligible for them.

Health Plan Hawaii

The 2009 changes include:

- Copays for retail brand prescriptions increase from \$10 to \$20 for both formulary and non-formulary drugs
- Copays for mail order brand prescriptions increase from \$20 to \$45 for a 90-day supply of formulary drugs
- Monthly premiums for Health Plan Hawaii increase approximately 6% over 2008 levels

Humana Health Plan of Puerto Rico

No coverage or cost changes have been made for 2009.

Dental

There are no changes to covered services, copay or coinsurance amounts for any of the DFCMP dental benefits (Comprehensive Dental Option or Preventive Dental Option) for 2009. You may enroll in the Preventive or Comprehensive Dental Option administered by MetLife.

If you enroll in the DPMP, Comprehensive Dental Option benefits are included as part of your medical/dental coverage.

Depending on where you live, you may be eligible to enroll in the CIGNA Dental Care (CDC) option, a dental HMO. The CDC dental option will be listed on your Enrollment Worksheet if you are eligible.

New for 2009 dental coverage: For retirees and survivors, the monthly premium cost of the 2009 DFCMP dental options slightly increases.

Vision

No changes to covered services, copay or coinsurance amounts have been made to the 2009 vision plan. Monthly retiree and survivor premium costs for the vision plan remain at 2008 levels.

Life Insurance and Accident Insurance Benefits

Keep in mind that retirees may not newly enroll in voluntary insurance coverage or increase their current level of coverage. If you are currently enrolled in Optional Life Insurance, Spouse Life Insurance, Child Life Insurance, Group Accident Insurance and/or Private Pilots Accident Insurance, you have the option to maintain your current level of coverage, decrease your current level of coverage or elect the "No Coverage" option. If you decrease your level of coverage, you cannot resume your 2008 coverage level at a later time. You should review your coverage carefully before deciding to decrease coverage or elect the "No Coverage" option.

Optional, Spouse and Child Life Insurance

No changes to Optional, Spouse or Child Life Insurance coverage have been made for 2009.

Group Accident and Private Pilots Accident Insurance

No changes to Group Accident or Private Pilots Accident Insurance coverage have been made for 2009.

Voluntary Group Long-Term Care Insurance

Long-Term Care Insurance

On September 1, 2008, Delta's Long-Term Care Insurance provider changed to The Prudential Insurance Company of America (Prudential).

You may enroll in Long-Term Care Insurance at any time of year directly with Prudential. Proof of good health is always required for retirees, survivors and their family members.

You cannot enroll for Long-Term Care Insurance on Benefits Direct since this is not a Delta-sponsored benefit. To enroll, log on to <http://www.prudential.com/gltcweb> using Group Name *deltaltc* and Access Code *airline* (both lowercase). If you have questions, call Prudential at **877-232-3561**.

Prudential Long Term Care Insurance is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. (Contract series: 83500)

HOW TO ENROLL

STEP 1: ENROLL ONLINE VIA BENEFITS DIRECT

Enrolling is easy! Go online to <http://dlnet.delta.com>. You can use any computer with Internet access. You will need a valid Delta Passport password. (If you can access TravelNet or if you have home access to DeltaNet, you have a valid Passport password.) If you do not know your Passport password, go to <http://register.delta.com>. You also may want to refer to the guide titled "How to Obtain a Passport Password" that was mailed to your home this summer by VP – Compensation, Benefits & Services Rob Kight.

After going to <http://dlnet.delta.com>, the Delta Extranet home page will be displayed. Enter your 9-digit employee number (Username), along with your Delta Passport password to get to the DeltaNet home page. Once on the DeltaNet home page, go to Employee Connection at the top of the page. Select "Self-Service" from the drop-down menu. In the left navigation area, look for Benefits Direct under HR Applications.

If you have questions about online enrollment, or if you experience difficulty enrolling online, contact the Delta Employee Service Center (ESC) at **1-800 MY DELTA (1-800-693-3582)** Monday through Friday – 8 a.m. to 5 p.m. Eastern time. International callers should dial **1-404-677-8000**.

STEP 2: REVIEW YOUR OPTIONS

Details about your benefit options, coverage levels and plan costs are available on Benefits Direct. There, you can review your current coverage on the online Enrollment Worksheet and make sure you are signed up for the options that best meet your needs. Be sure to look at the online Enrollment Worksheet to see the coverage you will receive if you don't make any elections during Annual Open Enrollment.

Also, in the same area of Benefits Direct where you enroll, you will find links to provider Web sites. This makes it easy to learn if your doctor or provider is in the plan's network.

STEP 3: UPDATE YOUR ELECTIONS

Once you have determined which benefits are available and best meet your needs, make your elections by midnight Eastern time on November 19, 2008.

Married to an Active Delta Employee?

Your active employee spouse has through November 12, 2008 to make changes to his or her 2009 active employee enrollment elections. This approximate two-week overlap in the enrollment periods allows you and your active employee spouse time to consider the effect of your available retiree coverage and his/her active options.

**Your annual open enrollment period for 2009 benefits is
October 29 – November 19, 2008.
New coverage becomes effective January 1, 2009.**

STEP 4: SUBMIT ELECTIONS

After you have updated your elections, click “Submit Changes” to ensure that any changes you have made are received by Delta. **If you do not see a message confirming that your elections have been saved, your changes will not be effective.**

STEP 5: CONFIRM, REVISE IF NEEDED

Be sure to print the online confirmation page so you have a record of the elections you have made.

If you want to change those elections before the end of the enrollment period, go back to the enrollment area of Benefits Direct and make new elections. When you are done, click “Submit Changes” and reprint your confirmation page. Remember, when you make a change, you should print your confirmation page so you have a record of your 2009 elections.

The ESC Can Help You Enroll

If you need help enrolling, you may call the ESC at **1-800 MY DELTA (1-800-693-3582)**. International callers should dial **1-404-677-8000**.

Not Changing Your Benefits?

If you are enrolled in Delta benefits and you do not actively make a benefit election during Annual Open Enrollment, you are automatically enrolled in the coverage shown in the default coverage chart on your online Enrollment Worksheet. Default coverage may be different from your current election and require you to pay premium contributions. If you wish to decline coverage and avoid incurring such costs, **you must actively enroll in the “No Coverage” option** during the annual open enrollment period. Before deciding not to actively enroll, be certain the default coverage meets your needs. Also, remember that you have the option to “opt in” and to “opt out” of benefit coverage each year during the annual open enrollment period, as long as you remain eligible for retiree/survivor benefits. Retirees, dependents and survivors are eligible for DFCMP and vision coverage only until age 65.

You will not have another opportunity to change your elections until the next annual open enrollment period, unless you experience a qualified life event (marriage, birth of a child, divorce, etc.), as explained earlier in this booklet.

A Note About Paying Premiums

You must continue to pay all required premiums in full on a timely basis to be eligible for future enrollment opportunities, including Annual Open Enrollment. If benefits are cancelled for non-payment of premiums, you **cannot** re-enroll in retiree/survivor benefits during a future annual open enrollment period.

No Additional Enrollment Opportunity or Opportunity to Change Elections

You must make your 2009 benefit elections during the annual open enrollment period, October 29 – November 19, 2008. There will not be an additional enrollment opportunity or any opportunity for you to correct or change your 2009 elections before your elections or default coverage become effective on January 1, 2009. You will not be able to enroll or make any changes after the Annual Open Enrollment deadline — midnight Eastern time on November 19, 2008 — unless you experience a qualified life event.

WHERE TO GET MORE INFORMATION

Benefits Contact Information			
Benefit	Provider	Phone	Web
Medical	UnitedHealthcare (UHC)	877-683-8555	www.myuhc.com
Dental	Metropolitan Life Insurance Company (MetLife)	877-683-8555	www.metlife.com/dental
	CIGNA Dental Care	800-367-1037	www.mycigna.com
Vision	Davis Vision	800-947-9955	www.davisvision.com
Life Insurance	Metropolitan Life Insurance Company (MetLife)	866-939-7409	www.metlife.com
Group Accident & Private Pilots Accident Insurance	The Hartford Life and Accident Insurance Company (Hartford)	800-850-9146	www.thehartford.com
Long-Term Care Insurance	The Prudential Insurance Company of America (Prudential)	877-232-3561	www.prudential.com/gltcweb Group Name: <i>deltaltc</i> Access Code: <i>airline</i>
Delta Benefits Eligibility	Employee Service Center (ESC)	1-800 MY DELTA (1-800-693-3582)	http://dlnet.delta.com

OTHER PROGRAMS

Delta Employee & Retiree Care Fund

Delta employees and retirees are doing great things for each other through the Delta Employee & Retiree Care Fund, a nonprofit 501(c)(3) charitable organization run by Delta people for the benefit of Delta people. The Care Fund provides assistance to eligible Delta individuals and families who suffer a severe financial hardship from an unforeseen and unavoidable crisis, including loss due to a catastrophic event.

You can help Delta people in crisis by making a tax-deductible pension deduction or donating by check to the Care Fund, Department 950, P.O. Box 20706, Atlanta, GA 30320-6001. Planned giving options are also available by contacting the Care Fund office at **404-715-1726**. Employee recycling efforts benefit this fund and include office, household and cell phone recycling. All retirees can participate in the cell phone recycling program, and Atlanta retirees can bring household recyclables to the G.O. Recycling Center behind the Delta Museum on Fridays.

The Fund's success and growth are dependent on financial support from Delta people. By each of us giving a small amount, we will be ready to help Delta people in crisis. For more information, visit the Care Fund site on Employee Connection.

Delta Scholarship Fund

Delta employees and their eligible dependents pursuing higher education can apply for an award from Delta's nonprofit 501(c)(3) Scholarship Fund. Awards are based on various criteria including merit, leadership and financial need. The Fund's success and growth are dependent on financial support from Delta people. As this increases, the company will be able to offer more scholarships to benefit Delta people. Recycling programs also benefit the Scholarship Fund. Tax-deductible donation options include pension deductions and donating by check to the Scholarship Fund, Department 950, P.O. Box 20706, Atlanta, GA 30320-6001. Planned giving options are available by contacting the Scholarship Fund office at **404-715-1726**. For more information, visit the Scholarship Fund site on Employee Connection.

This brochure only provides a summary of the benefit plans available to eligible Delta Air Lines, Inc. employees, retirees and survivors. In all cases, the plan documents will govern all aspects of each benefit. In the event of a discrepancy between this brochure and the plan documents, the terms of the plan documents will govern. Delta Air Lines, Inc. reserves the right to amend, modify or terminate all or any part of its employee benefit plans in its sole discretion at any time for any reason. Any such amendment, modification or termination may apply to active employees, inactive employees, furloughed employees, former employees, retirees, survivors, COBRA participants, and any other participant or dependent covered under the plan. Any amendment or modification may be applied prospectively or retroactively and may be applied only to one group of participants, such as retirees, and not to another group of participants. An individual who participates in the High Value Medical Option is participating in a high-deductible health plan sponsored by Delta, and accordingly, may be eligible to establish a Health Savings Account (HSA) account for his or her own benefit. The HSA is not an employee benefit plan sponsored or maintained by Delta. This brochure is not a contract or guarantee of your benefits.