

October 1, 2008

To: Delta Retirees and Survivors eligible for the Delta Family-Care Medical Plan

From: Rob Kight – Vice President, Compensation, Benefits & Services

Subject: 2009 Benefit Changes

Delta's annual open enrollment for retirees and survivors will begin on October 29, and close at 11:59 p.m. Eastern time on November 19, 2008. At this time I would like to share a few changes with you regarding the Delta Family-Care Medical Plan for 2009.

First of all, I am pleased to report that even in spite of rising fuel costs and other economic challenges facing our company, monthly retiree medical premiums for virtually all enrollees will **NOT** increase for 2009. Monthly dental premiums will increase between one to four dollars per person as a result of higher utilization and general cost inflation.

You may recall that the agreement reached between the non-pilot 1114 Retiree Committee and Delta during the bankruptcy included a provision that permitted a change in retiree health benefits if those changes did not reduce the value of the Plan by more than 2% per year during a set period following Delta's exit from bankruptcy. Although we have made a few adjustments to prescription drug benefits for 2009, these changes do not come close to a 2% decrease in value; they only represent a change in value of approximately one-half of one percent (0.5%). The prescription drug benefit changes include:

- Removal of Nexium as a covered prescription drug;
- Quantity limits for certain drugs, and;
- Requirement that certain drugs be purchased through a Specialty Pharmacy Program.

If you are impacted by any one of these prescription drug changes, you will be contacted directly by UnitedHealthcare.

For Lifetime COBRA participants, there will be a COBRA premium increase of 18% for 2009. As indicated in my November 8, 2007 memo to Lifetime COBRA participants, we are gradually phasing in the increase in COBRA premiums that otherwise would have occurred last year. We are taking this multi-year approach in order to avoid the hardship that would be caused by such a large increase in a single year.

And finally, just as a reminder from my letter dated August 6, 2008, the Delta HR team is contributing to our company's conservation efforts by eliminating paper and streamlining processes in as many areas as possible. All annual open enrollment processing will be handled online beginning this fall. This means that things like benefit enrollment worksheets, plan information and confirmation statements will be available online in Benefits Direct via Employee Self-Service (ESS) and will no longer be printed or mailed to your home. You will receive a notification by mail several weeks prior to annual open enrollment advising you of the specific time frame that annual open enrollment will occur and of enrollment instructions. If you do not enroll at all, you will default to the same coverage you have today or if you are not enrolled at all today, you will default to no coverage.

To assist with this online transition, we will temporarily open centers equipped with computers and staff to assist you with the online annual open enrollment process in four cities – Atlanta, Dallas, New York, and Tampa. Assistance center staff will be able to help you enroll online and print enrollment confirmations. They will also be able to help you with other transactions now available on ESS. Please refer to the enclosed document for locations, dates and hours of operation, and other important information. If you do not have access to a computer or are unable to visit one of the centers, please contact the Employee Service Center at 1-800 MY DELTA for assistance.

With all the changes that you have been through in recent years, we are very happy to be able to have so few of them in the health plan this year. As always, thank you for your continued support and all that you do to help Delta become stronger.



Robert L. Kight
Vice President – Compensation, Benefits & Services