

Summary of Healthcare Benefit Changes Pilot Retirees and Eligible Survivors

This document provides a summary of the agreement between Delta and the 1114 Pilot Retiree Committee. In the event of any conflict between the Term Sheet which sets forth that agreement and this summary, the Term Sheet shall be controlling.

<p>Who Is Affected?</p>	<p>These changes will apply to:</p> <ul style="list-style-type: none"> • Pilots who retired on or before June 1, 2006, their dependents and survivors • Pilots who are not on the seniority list and were at least age 60 on June 1, 2006 and their dependents and survivors • Survivors of pilots who died from active service or disability and would have been age 60 or over on June 1, 2006 had they lived. <p>Pilots who retired either on or before January 1, 1997 or under the 1996 Special Early Retirement Program and their spouses and survivors are “Pre-97” retirees, spouses and survivors. All others are “Post-97” retirees, spouses and survivors.</p>
<p>When Will Changes Take Place?</p>	<p>These changes will be effective January 1, 2007, subject to Bankruptcy Court approval.</p>
<p>What Plan Will I Have Available?</p>	<ul style="list-style-type: none"> • All versions of the Pre-97 Delta Pilots Medical Plan (DPMP) will be eliminated for both those under age 65 and age 65+. • Pre-97 retirees, their dependents and survivors will be able to participate in the DPMP currently available to Post-97 retirees. • The Post-97 DPMP plan design will continue to track the DPMP plan design for active pilots, as changed from time to time by agreement between Delta and ALPA. • In 2007, the Post-97 DPMP plan design will remain unchanged. • There are no changes to life insurance, monthly survivor income or disability benefits.
<p>How Much Will I Pay?</p>	<ul style="list-style-type: none"> • For spouses, survivors and children, the percent of cost they pay will now be determined by their own age and not by the age of the retiree (or the age of the retiree had he/she lived). • All service related premiums will be eliminated.

<p>Pre-65</p>	<ul style="list-style-type: none"> • With some exceptions for Pre-97 spouses and current survivors, the DPMP premium is 100% until age 60 and 51% between ages 60 and 64. Exceptions are: <ul style="list-style-type: none"> • Spouses of Pre-97 retirees will pay 51% both before age 60 and until the spouse reaches age 65; and • Until reaching age 65, current survivors of deceased Pre-97 retirees will pay 22% and those of Post-97 retirees will pay 28% in 2007 and 31% for 2008 and beyond. • Many retired pilots who are under age 65 may be eligible for the Health Coverage Tax Credit (HCTC), which could help pay a substantial portion of the premiums. More information about the HCTC is available at http://www.irs.gov/individuals/article/0,,id=109960,00.html. Delta will adjust its normal administrative practices to help accommodate this option. • Pre-65 pilot retirees and survivors will still have the option of enrolling in the Family-Care Medical Plan, but will pay 100% of the premium if they elect to do so.
<p>Age 65+</p>	<ul style="list-style-type: none"> • On and after age 65 the DPMP premium is 100%, except that enrolled pilots, spouses and survivors who are age 65 or over on January 1, 2007 will receive a subsidy from Delta equal to: <ul style="list-style-type: none"> • \$80 per month for each such Pre-97 retirees, spouses and survivors • \$65 per month for each such Post-97 retirees, spouses and survivors • Those retirees and survivors at least age 60 on January 1, 2007 will be eligible for this subsidy when they reach age 65. • Pre-97 retirees, spouses and survivors who have been eligible for the Medicare Part B reimbursement will continue to be eligible for a reimbursement of \$93.50 per month in 2007. This amount may increase by no more than 3% per year. • Both the subsidy amounts and the reimbursement will be subject to increases by up to 3% per year starting in 2008. • Pilot retirees, spouses and survivors may elect to enroll in a Delta affiliated plan offered to age 65+ ground and flight attendant retirees and pay 100% of the costs of such program, but will receive the \$80 or \$65 subsidy described above (and if otherwise eligible, will also receive the Medicare Part B reimbursement) if they enroll in either or both of the medical or prescription drug options available under that program.
<p>Where Can I Get More Information Now?</p>	<ul style="list-style-type: none"> • The detailed Term Sheet as well as Delta's motion seeking approval of this agreement are available at http://www.deltadocket.com/. • Please check the retiree connection for further information in the coming weeks as well: http://www.dlretiree.info/index.htm. • In addition, you may access the website of the 1114 Pilot Committee at http://www.deltapilot1114.org/. • Finally, http://www.irs.gov/individuals/article/0,,id=109960,00.html provides information concerning the HCTC. • Please note that because agreements have just been reached and because of the related complexities, 1-800-MY DELTA will not be in a position to answer specific questions about how these changes will affect your particular situation until much closer to the retiree open enrollment period beginning in early December. As we near that time, you will be provided with detailed information about how these changes will affect you personally, and at that time 1-800 MY DELTA will be one of the information resources available on this matter.

