

## Summary of Healthcare Benefit Changes Non-Pilot Retirees and Eligible Survivors

*This document provides a summary of the agreement between Delta and the 1114 Non-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.*

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| <b>Who Is Affected?</b>                 | <p>These changes will apply to ground and flight attendant retirees who retired on or before January 1, 2006 and their spouses and survivors. As used in this document:</p> <ul style="list-style-type: none"> <li>• <b>7.5 Retiree:</b> means a Retiree who retired under a Leadership 7.5 Early Retirement Program.</li> <li>• <b>AERO Retiree:</b> means a Retiree who retired under the Alternative Early Retirement Option Program.</li> <li>• <b>ERME Retiree:</b> means a Retiree who retired under the Early Retirement Medical Enhancement Program.</li> <li>• <b>ERMO Retiree:</b> means a Retiree who retired under the Early Retirement Medical Option Program.</li> <li>• <b>PensionPLUS Retiree:</b> means a Retiree who retired under the PensionPLUS Program.</li> <li>• <b>Pre-1993 Retiree:</b> means a Retiree who retired on or before November 1, 1993, including Retirees who retired under the 1993 Special Early Retirement Program.</li> </ul> |
| <b>When Will Changes Take Place?</b>    | <p>These changes will be effective January 1, 2007, subject to Bankruptcy Court approval.</p>   |
| <b>What Plan Will I Have Available?</b> | <ul style="list-style-type: none"> <li>• The 2007 Family-Care Medical Plan (FCMP) Standard Medical and Out of Area Options for pre-65 retirees, spouses and/or survivors will remain the same as in 2006 with the following exceptions:             <ul style="list-style-type: none"> <li>○ HMO options will be eliminated except for Health Plan Hawaii and Humana Health Plan of Puerto Rico</li> <li>○ The Cancer Care Management Program will be provided through UnitedHealthcare.</li> </ul> </li> <li>• The FCMP for over age 65 participants will be eliminated. Instead retirees, spouses and survivors will have access to a Delta Affiliated package of insurance options for medical coverage supplemental to Medicare as well as prescription drug, dental and vision coverage options. Delta is continuing to work closely with the 1114 Non-Pilot Retiree Committee to finalize all details of the products to be offered.</li> </ul>                   |

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| <p><b>How Much Will I Pay?</b></p> | <ul style="list-style-type: none"> <li>• For spouses, survivors and children, the percent of cost to be paid 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).</li> <li>• All service related premiums will be eliminated.</li> </ul>   |
| <p><b>Pre-65</b></p>               | <ul style="list-style-type: none"> <li>• The FCMP premiums for pre-65 retirees, spouses and survivors will be as follows: <ul style="list-style-type: none"> <li>○ Pre-1993 Retirees, spouses, and survivors and their eligible children will pay 25% for medical and for dental coverage (unless they currently pay 100%, in which case they will continue to pay 100%).</li> <li>○ 7.5 Retirees, spouses, and survivors will pay 35% for medical and for dental coverage.</li> <li>○ ERME and AERO Retirees, spouses, and survivors will pay 35% for medical coverage and will continue to pay 100% for dental coverage.</li> <li>○ The above contribution percentages will not be increased by Delta until at least after December 31, 2010 (though the monthly dollar amount payable each year is likely to increase).</li> <li>○ ERMO and PensionPlus Retirees, spouses, and survivors will pay for medical coverage, until they reach age 65, the lesser of: <ul style="list-style-type: none"> <li>○ \$115 monthly in 2007, \$120 monthly in 2008 and \$125 monthly in 2009 and beyond, or</li> <li>○ Beginning in 2011, 22%.</li> </ul> </li> <li>○ ERMO and PensionPlus Retirees will continue to pay 100% for dental coverage.</li> <li>○ All other retirees, survivors, spouses and children will pay 100%, as they do today.</li> </ul> </li> </ul> |
| <p><b>Age 65+</b></p>              | <ul style="list-style-type: none"> <li>• On and after age 65, the premiums for medical, prescription drug and dental coverage are 100% except that retirees, spouses and survivors may receive a subsidy from Delta equal to \$50 per month if they: <ul style="list-style-type: none"> <li>○ Are age 65 or older on January 1, 2007, and</li> <li>○ Are enrolled in medical or prescription drug portions of the Delta Affiliated coverage option.</li> </ul> </li> <li>• The \$50 subsidy will be subject to increase by up to 3% per year starting in 2008.</li> <li>• The subsidy amount will remain in place until at least after December 31, 2011 (December 31, 2015 for ERMO and PensionPLUS Retirees).</li> <li>• Those retirees and survivors at least age 60 on January 1, 2007 will be eligible for this subsidy when they reach age 65 (ERMO and PensionPLUS retirees will get a one year age credit toward this requirement).</li> </ul>  |

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| <p><b>What Else?</b></p>                            | <ul style="list-style-type: none"> <li>• There are no changes to life insurance or monthly survivor income benefits.</li> <li>• In 2007, Delta will provide up to \$2,000,000 dollars to a fund which will be used to pay supplemental premiums in 2007 for certain retirees or survivors who are approved by a committee of retirees for special hardship situations.</li> <li>• Certain retirees will receive general, unsecured, pre-petition claims: <ul style="list-style-type: none"> <li>○ ERMO and PensionPLUS retirees representing the value of their lost contractual benefits as well as the differential between the former Enhanced Medical Option and the Standard Medical Option.</li> <li>○ Pre-1993, 7.5, ERME and AERO retirees representing the value of the savings generated for Delta between January 1, 2007 and the first of the month following emergence from bankruptcy.</li> </ul> </li> </ul> <p>Other than the changes and specific limitations described in the Term Sheet, Delta reserves the right to amend, modify or terminate all benefits for retirees and survivors and their dependents, as stated in the various plans and other applicable documents.</p>   |
| <p><b>Where Can I Get More Information Now?</b></p> | <ul style="list-style-type: none"> <li>• The detailed Term Sheet as well as Delta's motion seeking approval of this agreement is available at <a href="http://www.deltadocket.com/">http://www.deltadocket.com/</a>.</li> <li>• Please check the retiree connection for further information in the coming weeks as well: <a href="http://www.dlretiree.info/index.htm">http://www.dlretiree.info/index.htm</a>.</li> <li>• In addition, you may access the website of the 1114 Non-Pilot Retiree Committee at <a href="http://www.delta1114.org/index.php?option=com_frontpage&amp;Itemid=1">http://www.delta1114.org/index.php?option=com_frontpage&amp;Itemid=1</a>.</li> <li>• 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.</li> </ul> |