

## 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	<b>Type</b>	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	<b>Provisions</b>	DAL can change terms each year
<ul style="list-style-type: none"><li>▶ \$350 individual</li><li>▶ \$700 family</li></ul>	<b>Deductibles</b>	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%.	<b>Maximum Out-of-Pocket</b>	Maximum Out-of-Pocket: \$2,500 to 13,000 depending on plan/ level of coverage.
Preventive Services paid at 90%	<b>Preventive</b>	Preventive services paid at 100%
<b>Subsidized Retiree Medical</b> \$181.32/month FA \$391.42/month FA + spouse <ul style="list-style-type: none"><li>▶ Retiree medical for FAs aged 55 with 10 years of service</li><li>▶ 50% subsidized premium for retirees with 23 years of service or on LTD with 10 years of service</li></ul>	<b>Retiree Benefit</b>	<b>Non-Subsidized Retiree Medical</b> \$582.10 (gold) \$507.90 (silver) – monthly, per person
7% per year cap on increases in medical premium costs	<b>Premium Cost Cap</b>	No cap on medical premium costs. All costs/coverage determined by DAL.
No lifetime cap on medical benefits	<b>Maximum Lifetime Benefit</b>	\$5 million lifetime cap on medical benefits