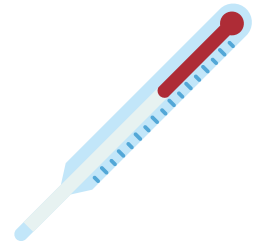


SICK OF BEING DENIED COVERAGE AND RISING INSURANCE PREMIUMS?



Every year, insurance premiums for **DELTA** workers increase. This continues into 2025, along with other changes like higher deductibles and out-of-pocket maxes. One worker now pays \$1,400 per month for his child's inhaler, while another had to find a different Doctor to treat his chronic condition after it was denied despite being covered in previous years. **DELTA** healthcare plans put profits before people. A great example was in 2022 when **DELTA** changed to the *third-party* vendor of United HealthCare, UMR, weeks after our open enrollment.

The feelings of frustration only get worse when comparing **DELTA** plans to those of our unionized peers like United, American, & Southwest. Those workers have a seat at the table and can create plans that put workers' needs first. Things like set premiums during the life of the contract, out-of-pocket maxes that are less than even the "best" **DELTA** plan, or having more than only three plans like we are limited to. There is a plan at Southwest that has *NO MONTHLY PREMIUM* and still only has a \$500 deductible and \$2,500 out-of-pocket max. United has over ten plans IAM members can choose from compared to the limited three choices **DELTA** offers.

DELTA workers deserve the best healthcare possible, and it is clear that our health is not a top priority for **DELTA's** executives because United Healthcare more than doubles the rate of denied claims than the rest of the industry. The best way to take care of each other is by doing it ourselves. You can help by keeping your A-Card up-to-date, talking with your coworkers, explaining what we are missing, and encouraging them to sign a card.

With solidarity, your Delta Brothers &
Sisters on the Organizing Committee

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