

FALL 2014 NEWSLETTER



DALRC, Inc.
DALRC RETIREE ASSISTANCE PROGRAM, INC.



Retirees Helping Retirees

www.dalrc.org

Financial Assistance with Health Related Costs

The DALRC Retiree Assistance Program, Inc. (RAP) is a charitable organization which was formed in 2007. Its sole purpose of providing financial assistance to retirees and their spouses or survivors who have fallen on financial hard times due to health related issues. RAP is administered by an all-volunteer Board of Directors who are all Delta retirees.

Many individuals in the "Community of Retirees" are not aware of the existence of the program or the financial assistance with health related costs that can be provided. The guidelines and an application for assistance are posted on the website at www.dalrc.org.

Should you or someone you know be experiencing financial hardship due to health related issues, please notify us immediately at info@dalrc.org or write to us at:

DALRC Retiree Assistance Program, Inc.
950 Eagle's Landing Parkway, # 109
Stockbridge, GA 30281

The New DALRC Website is Approaching Takeoff!!!

Are you ready for retirement? Will there be challenges ahead? Will you experience turbulent times? Will you face financial difficulties and overcome them? Will you face health issues?.....orWill you avoid or overcome all of these pitfalls because you planned for a successful retirement?

We want to provide all the tools possible to achieve a successful retirement, or if you have already retired, assist you in modifying those plans to achieve the same. The new DALRC website is designed to help you in this regard. Besides the latest in Boarding Pass to Retirement articles with media aids, quick access to Legislative Issues, and guidance to the DALRC Retiree Assistance Program, you will find a wealth of information and enjoyable reading to make your retirement a success.

So fasten your seat belts, put your seatbacks in the upright position with tray tables stowed and get ready to arrive at the best landing site for retirement..... The new www.DALRC.org.... Coming soon to all your internet accessing devices!

Failing to prepare is preparing to fail

Tips for a Successful and Fulfilling Retirement

As we have all experienced in our airline careers, good planning is a must! In this issue we are including an article about the New Boarding Pass to Retirement program that DALRC has developed. It will help you navigate through retirement issues such as Financial Planning, Social Security, Medicare, Elder Law, and much more. If you are a member of DALRC, this series of articles is available on the DALRC website at www.dalrc.org. Over a period of time, more and more articles will appear and the existing ones will be updated to reflect any changes in rules or legislation that will affect the content.

Having your financial and legal issues in order is just one step. The key to a fulfilling retirement is having two plans: one a financial and legal plan, the other being what you will do for the rest of your life. During working years, individuals get social interaction at work. When you retire, it doesn't mean you retire from life.

Staying active takes on a whole new meaning in retirement. Inactivity can bring on isolation, which can result in higher physical and mental health risks. One of the best ways to prevent this is possibly continue to work at another job if you are physically or mentally capable. It may be part time or full time and less responsibility than you had at Delta, but it will still provide the social interaction with others.

In addition to working, here are some other ideas after your Delta retirement:

Join or participate in organizations and/or retirement groups of like-minded people:

- The Community of Delta Retiree Organizations is a good example. All 7 of the organizations are listed on the back page of this newsletter. Some are membership based organizations; others are not, but all give the opportunity to stay active and in touch with other Delta retirees.
- Civic and charitable organizations
- Church or faith based organizations
- Special interest groups focused on certain activities such as cycling, travel, dancing, gardening, photography, computer training or software courses to name a few
- Military and veterans organizations
- Groups or organizations that focus on health; support groups for certain medical conditions, weight loss, etc.
- Little league coaching or officiating
- Many more organizations are out there. Based on your specific interests, go on the web and seek them out.

Develop a regimen of retirement activities:

- Exercise
- Call or have lunch with previous Delta colleagues and other friends on a regular basis. You might even consider setting up a social group of your previous Delta colleagues to meet for lunch on a routine basis.
- Participate in sports for senior citizens such as golf, bowling, tennis, etc.
- **Read as Much as Possible**

The bottom line is all the above activities will help keep the mind intellectually active and you will become more knowledgeable and interesting. The more interesting you are, the more people you will attract. The last thing you want is to become boring and no one wants to be around a boring person who can only talk about the weather, sports and themselves.

So start planning now, whether you are retired or soon to be retired. Get active and join your fellow DALRC members enjoying a successful and fulfilling retirement!



Legislative Outlook for 2015

The 2014 general election is over. The field of players is set. The question is will the landscape in Washington D.C. change or will partisanship still trump leadership and responsibility in the House and Senate.

The 113th congress has entered their lame-duck session and is poised to go down in history as the worst congress in the last 40 years, having passed only 185 laws in two years. The House is in possession of 85 bills passed by the Senate and the Senate is in possession of 383 bills passed by the House. These abysmal numbers were generated by hardline partisanship.

The continuing resolution that is currently funding the government will expire in December. Surely, that will be addressed.

The 114th Congress will begin in January with a clean slate and a mammoth job of trying to catch up. Hopefully, they will be up to the task. As with any governing body, there will be times we agree with a proposed bill and times that we disagree. During those times it will be imperative that we make our voices heard. We will be monitoring legislation introduced in Washington and state capitols that could impact retirees. When it is determined that our elected officials need to be contacted, an alert email will be sent to all members of DALRC along with instructions on how to use our CQ Roll Call tool to send messages. It is easy to use and has been successful in the past. You do not have to be a member of DALRC to use the system, so we encourage you to forward the alerts to friends who may be interested.

Regional Meetings for DALRC Members?

DALRC, Inc. and the DALRC Retiree Assistance Program, Inc. are considering holding regional meetings for members who would like to meet with Board members, learn more about both organizations and offer suggestions as to future programs or initiatives you would like to see from both retiree organizations. Meetings would be held in major Delta cities in a hotel meeting room in the local airport area.

Before initiating a program such as this, we ask that you please e-mail or write to us indicating your interest in attending and suggestions you have for both organizations. We can serve our member constituency much better if we know your interests and ideas. Please let us hear from you. You can send your response to info@dalrc.org.

The Community of Delta Retiree Organizations

A new retiree organization has emerged. Seven retiree organizations have banded together to form The Community of Retiree Organizations (the Community). The seven organizations and a short summary of each one is described on the following page. The purpose for the Community is to provide a forum for communication, to support each other's programs to the extent possible, to coordinate activities, to share ideas, and communicate with Delta.

Each member organization has one vote in its proceedings. The Community is not incorporated, has no dues, and has no authority over each other. Community participants do not give up any part of their own autonomy, may or may not participate in Community activities at their discretion, are committed to a non-adversarial relationship with Delta, and may discontinue membership in the Community at any time

Community activities so far: combined pavilion at the 2013 and 2014 ATL Block parties, liaison meeting with Delta's senior management to introduce the community concept, a joint membership drive, and a Community mailer distributed for us by Delta.

The individual members of the Community look forward to many years of service to Delta's retirees. DALRC, Inc. and the DALRC Retiree Assistance Program, Inc. encourages your support for these fine organizations.

Announcing the



In the spring, 2014 Newsletter, we announced studies had shown there was a need for assistance in retirement planning, both for persons who are already retired and those who are contemplating their upcoming retirement. In response to that need, DALRC hired a professional retirement consultant to develop a new service called the DALRC Boarding Pass to Retirement.

We are pleased to announce the DALRC Boarding Pass to Retirement has been launched and the first elements are now available on the DALRC website. It addresses such topics as Retirement Planning, Financial Planning, Healthcare & Health Insurance, Legal Issues, Lifestyle and Working During Retirement, End of Life Issues, etc.

Ready or not, the question of “*Now what?*” looms large in our lives. How you fill the void will have a lot to say about your life in retirement. The purpose of the DALRC Boarding Pass to Retirement is to help you answer the question.

DALRC has compiled a package of material on a variety of topics you won't often find in a single place. We believe these articles are worthy of your attention. Take your time working your way through the topics. The more time you invest now, the better you will be prepared to undertake the task of retirement. DALRC encourages you to seek advice from professionals such as a financial planner or a specialist in elder law.

The Boarding Pass to Retirement, like other DALRC services, is paid for by member dues and is therefore only available to members. If you are not a member, we encourage you to join DALRC so you can take advantage of this and other services offered. To join you can go to the DALRC website at www.dalrc.org.

Disclaimer: As you navigate The Boarding Pass to Retirement, please remember DALRC is not doing your retirement planning. Actual planning for your retirement is up to you. We encourage you to seek advice from professionals.



Community of DELTA Retiree Organizations



DALRC Retiree Assistance Program, Inc.

[DALRC Retiree Assistance Program, Inc. \(RAP\)](#): RAP is a charitable organization whose mission is to offer financial assistance to Delta's domestic retirees, spouses and survivors, who through no fault of their own, have fallen on financial hard times due to health-related circumstances. This non-profit organization is administered by volunteers who are Delta retirees, and is funded by donations from both active employees and retirees. www.dalrc.org

DELTA
EMPLOYEE &
RETIREE
CARE FUND

[Delta Employee & Retiree Care Fund](#): The Care Fund is a 501(c)(3) charitable organization offering financial assistance to Delta employees, retirees and their survivors who face a severe financial hardship from an unforeseen and unavoidable crisis, including loss due to a disaster or catastrophic event. Directed by an employee and retiree volunteer board of directors, grants are awarded based on guidelines established by the board. Funding is provided by employee and retiree donations and fund raising events led by Champions around the world. [DeltaNet > Employee Info > Delta People Care Funds > Care Fund](#)



[Delta Pioneers, Inc.](#): The mission of the Pioneers is to maintain and strengthen the close friendships and associations of the members (both active and retired) and continue in some form their good will to Delta. Twenty one local chapters across the U.S. meet and plan activities. Membership is open to all retirees, spouses, survivors and active employees who have worked for Delta or a Delta Connection carrier for at least 10 years. www.deltapioneersinc.com



DALRC, Inc.

[DALRC, Inc.](#): DALRC is an advocate organization for retiree benefits and legislative issues at the state and federal levels. It monitors issues such as Social Security, Medicare, prescription drug costs and offers members the opportunity to easily send messages of opposition or support to elected officials. The organization is presently launching a new service, the [DALRC Boarding Pass to Retirement](#), a program of resources to help members navigate through retirement. Membership is open to all retirees, spouses, survivors and active employees. www.dalrc.org



[Delta Clipped Wings, Inc. \(DCW\)](#) - DCW is a non-profit organization of retired and active Delta flight attendants. An annual member directory and monthly newsletter are published for members. Social and charitable fund raising events are scheduled annually from September through May, and an annual bus trip. DCW supports 4 recognized charities and provides personal assistance to DCW members through "The Delta Angels". Membership is open to all retired and active Delta flight attendants. www.deltaclippedwings.org



[Delta Golden Wings, Inc. \(DGW\)](#): DGW is a social organization of retired Delta pilots and active Delta pilots who have reached the age of 50. Benefits include a membership directory, a quarterly magazine, periodic local gatherings, an Annual Fall Reunion in a different Delta-served city featuring city tours, banquets and special events, an annual Atlanta area Christmas party, and starting in 2014 an annual Fly-In/Drive-In at the Peach State Airport in Williamson, GA. www.deltagoldenwings.com



[Insurance Trust for Delta Retirees \(the "Trust"\)](#): The Trust is a non-profit organization **24,000 members strong**, providing the best in Group Medicare Supplement, Prescription Drug, Dental and Vision benefits to age 65 or over retirees, spouses, and survivors of Delta (including pre-merger retirees, such as Northwest). Benefits include a Silver Sneakers Fitness Program, Hearing Aid benefits, Travel Assistance, and more. The Trust offers the financial security of stable year to year group premiums that do not vary by age or state. Call a **Personal Health Advocate™** who will compare the Trust Plan to any other you are considering, at no cost, at 1-877-325-7265, Option 2. insurancetrust4deltaretirees.com

(Note: Use of the name Delta or Delta Air Lines, Inc. by these organizations is solely for the description of the members of the organizations. Delta Air Lines, Inc. does not endorse any of the above mentioned organizations or their programs and is not in any way involved with the administration of the organizations.)