

Something's out of proportion.



ExpressJet IAM members who choose the PPO 1500 plan pay less per month/year for healthcare and, in almost every instance, are better insured in a worse case scenario. The ExpressJet PPO 1500 is a "second tier" plan. Delta's Gold HRA is the most comprehensive health insurance coverage offered. Something's out of proportion.

ExpressJet	Individual	Family
PPO 1500 Plan		
Monthly	\$67	\$142
Yearly	\$809	\$1703
Deductible	\$1500	\$4500
Out-of-Pocket Maximum	\$4000 <small>INCLUDES DEDUCTIBLE</small>	\$8000 <small>INCLUDES DEDUCTIBLE</small>
Yearly Total: Worse Case	\$4809	\$9703

Assumes no wellness credits. Preventive care covered at 100%.

Delta Corporate	Individual	Family
Gold HRA Plan		
Monthly	\$93	\$268
Yearly	\$1116	\$3216
Deductible	\$1150	\$3450
Co-insurance Maximum	\$3000 <small>DOES NOT INCLUDE DEDUCTIBLE</small>	\$6000 <small>DOES NOT INCLUDE DEDUCTIBLE</small>
Yearly Total: Worse Case	\$4716	\$11066

Assumes 100% HRA dollars and health rewards of \$550 per individual and \$1600 for family.

Delta Corporate	Individual	Family
Gold HRA Plan		
Monthly	\$93	\$268
Yearly	\$1116	\$3216
Deductible	\$1150	\$3450
Co-insurance Maximum	\$3000 <small>DOES NOT INCLUDE DEDUCTIBLE</small>	\$6000 <small>DOES NOT INCLUDE DEDUCTIBLE</small>
Yearly Total: Worse Case	\$5266	\$12666

Assumes 0% HRA dollars and health rewards of \$550 per individual and \$1600 for family.



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