



## Everyone could use a little lift.

Fresh air, healthy living, and some insurance to keep it that way is pretty basic. Having enough money left over for our family after paying for insurance should be basic too.

Alaska Airlines IAM-Represented Employees, Consumer PPO			Delta Gold HSA including maximum DHR dollars		Delta Gold HRA including maximum DHR dollars	
	Individual	Family	Individual	Family	Individual	Family
Monthly Premium	\$58	\$160	\$103.00	\$310.00	\$100.00	\$294.00
Yearly	\$696	\$1920	\$1,236.00	\$3,720.00	\$1,200.00	\$3,528.00
Deductible	\$2000	\$4000	\$1,300.00	\$2,600.00	\$1,300.00	3,900.00
Out-of-Pocket Maximum <b>INCLUDES</b> deductible	\$3,000.00	\$6,000.00				
Co-insurance Maximum Does <b>NOT INCLUDE</b> deductible			\$2,500.00	\$5,000.00	\$3,000.00	6,000.00
Annual Worst Case Scenario	<b>\$3696</b>	<b>\$7920</b>	<b>\$4,486.00</b>	<b>\$9,720.00</b>	<b>\$4,950.00</b>	<b>\$11,828.00</b>
Annual Best Case Scenario	<b>\$696</b>	<b>\$1920</b>	<b>\$1,236.00</b>	<b>\$3,720.00</b>	<b>\$1,200.00</b>	<b>\$3,528.00</b>

Our insurance cost is determined by three main things—  
Premium, Deductible, and Co-insurance maximum.

On all three counts, our best Delta Gold plan, HRA or HSA, is way more expensive than what IAM members pay. The reason is simple. Our insurance cost is dictated by Delta corporate. IAM-represented airline employees negotiate their insurance costs.

That's the difference made by saying Yes to a Voice.

