

# High Gloss, Low Coverage



It's Open Enrollment time, when major bank is spent on glossy flyers so we can pick from exactly ONE insurance administrator. Add up the annual premiums and deductibles, and each level of shiny metal amounts to the same thing: catastrophic coverage for healthy, wealthy people who need to stash money for tax purposes.

Works for unionized pilots who've reached pre-bankruptcy sick leave, compensation and defined benefit contribution rates, not so much for flight attendants and ramp workers.

In one breath, Delta HR blames the IRS for higher deductibles, and in the next, doesn't give it credit for *mandated* preventive services under the Patient Protection and Affordable Care Act (a.k.a. Obamacare), like free counseling on smoking, weight loss, depression, and alcohol abuse. Okaaay, thanks? But you *had* to, because, government.

We're getting ripped off every year by a multi-BILLION dollar cash cow that continues to do the bare minimum in the health care department for non-union employees.

When a company is self-insured like Delta, it makes every decision about what gets covered and what doesn't. UHC just has to send out the denial letters. A lot of them.

With over 80,000 employees during Delta's wealthiest times, it is morally repugnant that individual costs are significantly higher than at United, American and Southwest. In fact, according to data in a recent [Commonwealth Fund report](#), many non-contract Delta employees would be considered "underinsured," meaning that their deductibles equaled 5% or more of income.

One of the REQUIRED negotiating points in a union contract is health insurance. Part of a union's power is its ability to minimize out-of-pocket rates, while increasing coverage benefits and decreasing prescription costs.

IAM members enjoy myriad insurance administrator choices, benefit levels, sick leave, and OJI protections in their contracts, as well as union-run EAP plans that leave the company out of an employee's personal challenges. Open enrollment shouldn't make us sick. Forming a union with the IAM is the only way we can decide for ourselves what benefits we want and to guarantee them in a collective bargaining agreement!

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