



**RETIREMENT COMMITTEE**

*The Evolution of Non-Contract Retiree Benefits -- By the Numbers*

<b>Group A</b>		<b>Pre January 1, 1993 Retirees</b>			
		Offered to all employees retiring prior to January 1, 1993 and were 52 years of age.			
		<b>Retiree Cost - Under 65 Years Old</b>		<b>Retiree Cost - 65 Years &amp; Older</b>	
		<b>Promised on Early Retirement</b>	<b>Paid Today by Delta Retiree</b>	<b>Promised on Early Retirement</b>	<b>Paid Today by Delta Retiree</b>
<b>Medical</b>					
Under age 62 Paying 100%		\$183.00	\$539.34	\$95.00	No Medical Coverage
% of Paid by Retiree		Company Paid	25%	10%	100%
Cost paid by Retiree		None	\$133.50	\$9.50	
Premium (single or spouse)		Company Paid	\$133.50		DALRC Emerald Plan \$210.70
Deductible (single/family)		\$100/\$300	\$600/\$1,800	\$100/\$300	DALRC Opal Plan \$138.48
Max Out-of-pocket		\$750/\$1,500	\$3,000/\$6,000	\$750/\$1,500	**May Qualify for \$50 Subsidy
Office Visit		\$10.00	\$20.00		
Specialist		\$15.00	\$50.00		
Hospital Inpatient			80% After Deductible is Met		
Drug Co-pays		Generic \$5	Tier 1 \$10	Generic \$5	No Drug Coverage
		Brand \$ 15	Tier 2 \$30	Brand \$15	
			Tier 3 \$50		
			Tier 4 \$ 70		
Over 65 Insurance Coverage				\$9.50	No Medical Coverage
Medicare Part B Reimbursement				Company Paid	Reimbursed Quarterly if Qualified
Medical Between 62 and 65		Company Paid	25%		
<b>Dental</b>		Company Paid	25%	10%	No Dental Coverage
100% Cost		\$16.00	\$39.80		
Retiree Cost		\$1.60	\$9.95		
Out of Pocket		\$150	\$60/\$240		
Limit of Coverage		\$1,000.00	70% Fillings and Root Canals		