



RETIREMENT COMMITTEE

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

Group C		Pre 1993 Retirees Retirement Offered to employees prior to December 31, 1993.			
		Retiree Cost - Under 65 Years Old		Retiree Cost - 65 Years & Older	
		Promised on Early Retirement	Paid Today by Delta Retiree	Promised on Early Retirement	Paid Today by Delta Retiree
Medical					
Cost of Service Paying 100%		\$183.00	\$539.34	\$95.00	No Medical Coverage
% Paid by Retiree		10%	25%	10%	100%
Premium (single or spouse)		\$18.30	\$133.50	\$9.50	DALRC Emerald Plan \$210.70
Deductible (single/family)		\$150/\$450	\$600/\$1,800	\$150/\$450	DALRC Opal Plan \$138.48
Max Out-of-pocket (single/+ spouse)		\$1,000/\$2,000	\$3,000/\$6,000	\$1,000/\$2,000	**May Qualify for \$50 Subsidy
(family)		\$1,500.00			
Office Visit		\$10.00	\$20.00		
Specialist		\$15.00	\$50.00		
Hospital Inpatient		Paid 100% in Network	80% After Deductible is Met	Medicare is Primary Delta pays 100% remaining cost	No Coverage
Drug Co-pays		Generic \$5	Tier 1 \$10	Generic \$5	No Drug Coverage
		Brand \$ 15	Tier 2 \$30	Brand \$15	
			Tier 3 \$50	Frozen January 1993 rates	
			Tier 4 \$70		
Medicare Part B Premiums		Company Paid		Reimbursed Quarterly if Qualified	
Over 65 Coverage		Company Paid		Company Paid	No Medical Coverage
Dental					
Cost Paid by Retiree		10%	25%	10%	No Dental Coverage
Comprehensive		\$16	\$39.80	\$16.00	
Retiree Cost		\$1.60	\$9.95	\$1.60	
Out of Pocket Cost		\$150.00	70% Fillings/Root Canals		
Limit of Coverage		\$1,000.00	50% Crown and Bridge		