



RETIREMENT COMMITTEE

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

Group D		7.5 Retirees			
		Offered to employees who retired between February 16, 1995 and April 1, 1995. There was also a limited window of April 15, 1995 through May 30, 1995 for a specific group of people turning 52 between May 2, 1995 and July 1, 1995.			
		Retiree Cost - Under 65 Years Old		Retiree Cost - 65 Years & Older	
Medical		Promised on Early Retirement	Paid Today by Delta Retiree	Promised on Early Retirement	Paid Today by Delta Retiree
Cost of Service Paying 100%		\$211.00	\$539.34	\$92.00	No Medical Coverage
% Paid by Retiree		10%	35%	10%	100%
Premium (single or spouse)		\$21.10	\$188.77	\$9.20	DALRC Emerald Plan \$210.70
Deductible (single/family)		\$150.00	\$600/\$1,800	\$150.00	DALRC Opal Plan \$138.48
Max Out-of-pocket		\$1,000.00	\$3,000/\$6,000	\$1,000	**May Qualify for \$50 Subsidy
Office Visit		\$10.00	\$20.00	Medicare is Primary	
Specialist		\$15.00	\$50.00	Out of Pocket cost \$1,000	
Hospital Inpatient		Paid 100% In Network	80% After Deductible is Met	Medicare is Primary	No Coverage
		Generic \$5	Tier 1 \$10	Generic \$5	No Drug Coverage
		Brand \$15	Tier 2 \$30	Brand \$15	
			Tier 3 \$50		
			Tier 4 \$70		
Diabetic Kit		\$14 for up to 90 day supply	\$30 Per Month	\$14 for up to 90 day supply	
Over 65 Coverage				10%	No Medical Coverage
Dental					
Cost Paid by Retiree		10%	35%	10%	No Dental Coverage
Retiree Cost Comprehensive		\$2.20	\$13.93	\$2.20	
Comprehensive 100% Cost		\$22.00	\$39.80		
Preventative		\$6.00	\$2.10		
Deductible		Unknown	\$60/\$240		
Restorative		Fillings and Root Canals	70% Fillings/Root Canals		
Restorative		Restorative Crown and Bridge	50% Crown and Bridge		