



RETIREMENT COMMITTEE

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

Group E		ERMO (Enhanced Option) September 1, 2000 -April 1, 2001			
		Retiree Cost - Under 65 Years Old		Retiree Cost - 65 Years & Older	
		Promised on Early Retirement	Paid by Delta Retiree	Promised on Early Retirement	Paid by Delta Retiree
Medical					
Cost of Service Paying 100%		\$201.10	\$539.34	\$20.11	No Medical Coverage
% Paid by Retiree		None	\$120	10%	100%
Premium (single or spouse)		None	\$120.00		DALRC Emerald Plan \$210.70
Deductible (single/family)		\$300/\$900	\$600/\$1,800	\$300/\$900	DALRC Opal Plan \$138.48
Max Out-of-pocket		\$1000/\$2000	\$3,000/\$6,000	\$1,000/\$2,000	**May Qualify for \$50 Subsidy
Office Visit		\$10.00	\$20.00		
Specialist		\$15.00	\$50.00		
Hospital Inpatient		Paid 100% in network	80% After Deductible is met	Medicare pays 80%	
Drug Co-pays		Tier 1 \$7	Tier 1 \$10	Tier 1 \$7	No Drug Coverage
		Tier 2 \$12	Tier 2 \$30	Tier 2 \$12	
		Tier 3 \$25	Tier 3 \$50	Tier 1 \$25	
			Tier 4 \$70		
Over 65 Coverage		10%			No Medical Coverage
Diabetic Kit		\$14 for up to 90 Days supply	\$30 Per Month	\$14 for Up to 90 Day Supply	
Dental					
Cost Paid by Retiree		100%	100%	10%	No Dental Coverage
Comprehensive		\$28.68	\$39.80	\$2.87	
Preventative		\$8.36	\$11.76	\$0.85	
Deductible		50/Plan Pays 80%/20%	\$60/\$240	\$50/Plan Pays 80%/20%	
Restorative		80% Fillings and Root Canals	70% Fillings and Root Canals	80%	
Restorative		80% Crown and Bridge	50% Crown and Bridge	80%	