



RETIREMENT COMMITTEE

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

Group F		PensionPlus November 1, 2001 through December 31, 2001			
		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%		Unknown	\$539.34		No Medical Coverage 100%
% Paid by Retiree		None	\$120.00	10%	
Premium (single/+ spouse)		None	\$120.00	Medicare pays 80%	
Deductible (single/family)		None	\$600/\$1,800	\$150/\$450	**May Qualify for \$50 Subsidy
Max Out-of-pocket		None	\$3,000/\$6,000	\$1,000/\$2,000	
Office Visit		\$10.00	\$20.00		DALRC Emerald Plan \$210.70 DALRC Opal Plan \$138.48
Specialist		\$15.00	\$50.00		No Hospital Coverage
Hospital Inpatient		Covered 100% in Network	80% After Deductible is Met	Medicare pays 80%	No Drug Coverage
Drug Co-pays		Tier 1 \$7 Tier 2 \$12 Tier 3 \$ 25	Tier 1 \$10 Tier 2 \$30 Tier 3 \$50 Tier 4 \$70	Tier 1 \$7 Tier 1 \$12 Tier 1 \$25	
Over 65 Coverage				10%	No Medical Coverage
Diabetic Kit		\$14 copay for up to 90 days	\$30 per month	\$14 copay for up to 90 days	
Dental					
Cost Paid by Retiree		100%	100%	10%	No Dental Coverage
Comprehensive		\$33.68	\$39.80	\$3.37	
Preventative		\$10.64	\$11.76	\$1.07	
Deductible		\$50/\$200	\$60/\$240	\$50/\$200	
Restorative		80% Fillings and Root Canals	50% Crown and Bridge	80%	
Restorative		80% Crown and Bridge	70% Fillings and Root Canals	80%	