



RETIREMENT COMMITTEE

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

Group H		AERO Retirees (Enhanced Option)			
		Offered to employees that had to be 52 by April 1, 2005, retiring between September 2004 and April 2005.			
		Retiree Cost - Under 65 Years Old		Retiree Cost - 65 Years & Older	
		Promised on Early Retirement	Provided Today by Delta	Promised on Early Retirement	Provided Today by Delta
Medical					No Medical Coverage
Cost of Service Paying 100%		\$413.70	\$539.34		
% Paid by Retiree		22%	35%	10%	100%
Premium		\$91.01	\$188.77	\$38.73	DALRC Emerald Plan \$210.70
Deductible (single/family)		\$150/\$450	\$600/\$1,800		DALRC Opal Plan \$138.48
Max Out-of-pocket		\$1,000/\$2,000	\$3,000/\$6,000	\$2,500.00	**May Qualify for \$50 Subsidy
Office Visit		\$15.00	\$20.00		
Specialist		\$25.00	\$50.00		
Hospital Inpatient		90% After Deductible is met	80% After Deductible	Medicare is Primary	No Hospital Coverage
Drug Co-pays		Tier 1 \$10	Tier 1 \$10	Tier 1 \$10	No Drug Coverage
		Tier 2 \$25	Tier 2 \$30	Tier 2 \$ 25	
		Tier 3 \$40	Tier 3 \$50	Tier 3 \$40	
			Tier 4 \$70		
Dental					No Dental Coverage
Cost Paid by Retiree		100%	100%	10%	
Comprehensive		\$34.14	\$39.80	\$34.14	
Preventative		\$10.64	\$11.76	\$10.64	
Deductible		\$60/\$240	\$60/\$240	\$60/\$240	
Restorative		70% Root Canals and Fillings	70%	70%	
Restorative		50% Crown and Bridge	50%	50%	