



**RETIREMENT COMMITTEE**

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

Group I	2008 Insurance Program 60 Point Program Does not include Reduced Medical ( <i>Currently being offered</i> )			
	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
<b>Medical</b>				No Medical Coverage
Cost of Service Paying 100%	\$539.34	\$539.34	No Coverage	100%
% of Cost Paid by Retiree	100%	100%		DALRC Emerald Plan \$210.70
Premium	\$539.34	\$539.34		DALRC Opal Plan \$138.48
Deductible (single/family)	\$600/\$1,800	\$600/\$1,800		***Does not Qualify for Subsidy
Max Out-of-pocket	\$3,000/\$6,000	\$3,000/\$6,000	Medicare is Primary	No Hospital Coverage
Office Visit	\$20.00	\$20.00		No Drug Coverage
Specialist	\$50.00	\$50.00		
Hospital Inpatient	80% After Deductible is met	80% After Deductible		
Drug Co-pays	Tier 1 \$10	Tier 1 \$10		
	Tier 2 \$30	Tier 2 \$30		
	Tier 3 \$50	Tier 3 \$50		
	Tier 4 \$70	Tier 4 \$70		
<b>Dental</b>			No Dental Coverage	No Dental Coverage
Cost Paid by Retiree	100%	100%		
Comprehensive	\$39.80	\$39.80		
Preventative	\$11.76	\$11.76		
Deductible	\$60/\$240	\$60/\$240		
Restorative	70% Root Canals and Fillings	70%		
Restorative	50% Crown and Bridge	50%		