

SILVER CHIEFS REUNION APRIL 23, 2024



THE ONLY WAY TO FLY

A number of pilots who retired from Delta are not aware of benefits available from the **Delta Pilots Disability and Survivorship (D&S) Plan**, a Plan that is distinct from the Delta Pilots Retirement Plan which was terminated and turned over to the PBGC.

One benefit is free **Will Preparation, Healthcare Directive and Power of Attorney** from **Met Life Legal Services**. Visit www.members.legalplans.com to register for an account, view benefits and find a list of attorneys in your area who participate

in the MetLife Legal Plan. You also can call MetLife Legal Services at **(800) 821-6400**. If you are enrolled in optional life insurance through Delta, you are entitled to an expansive list of legal services.

The D&S Plan provides a life insurance policy of at least \$10,000 payable to the pilot's designated beneficiaries. Survivors of pilots who **retired from Delta prior to 2008** may be eligible for a significant **Monthly Income Survivor Benefit** from the D&S Plan.

ELIGIBILITY REQUIREMENTS: The surviving spouse must meet **all** of the following requirements.

- A. The pilot must have retired from Delta before January 1, 2008.
- B. The spouse must have been married to the pilot at least 12 consecutive months prior to the pilot's event date (retirement or disability, which ever occurred first), unless the pilot was in a good state of health at some time between the date of the marriage and the event date. (Basically, the pilot had to be actively flying and not on disability when the marriage occurred or have returned to active flying after the marriage occurred).
- C. The spouse must have been married to the pilot **continuously** from the event date (retirement or disability, which ever occurred first) until the date of the pilot's death.

AMOUNT OF THE MONTHLY INCOME SURVIVOR BENEFIT:

The basic benefit is 30% of the final average earnings adjusted for Delta service of less than 25 years and retirement before age 60. **One-half of the benefit is variable** which can increase over time. It can never decrease below the initial amount. You can request an estimate of the survivor benefit by calling the Employment Service Center (ESC) at **1-800-MY-DELTA (800-693-3582)**. Alternatively, you can visit the DDPSA website at www.ddpsa.org and calculate the amount of the benefit using the **SURVIVOR BENEFIT WORKSHEET**. The HOME PAGE of the website is on the next page of this handout.



Click on **SURVIVOR BENEFIT WORKSHEET**, open the download (if necessary) and enable content. When you fill in the yellow hi-lighted boxes with data relating to your Final Average Earnings, Delta Years and Months of Service (from Oct 1987 to your retirement date), age at retirement and month and year of retirement, the **WORKSHEET** will calculate the survivor benefit. The example is of a former Western pilot who retired from Delta on March 1, 2003 at age 59 years and 3 months and died in 2023. His final average earnings were \$16,667 monthly

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RETIRED PILOTS: Enter information in yellow boxes.

1. Enter retirement **FINAL AVERAGE EARNINGS** as a **MONTHLY** figure.
2. Enter **DELTA SERVICE**. If your Delta service is 25 years or greater, enter 25 years. If your service is less than 25 years, enter **YEARS** and **MONTHS** of Delta service.
Former WAL pilots began Delta service on Oct 1, 1987; PAA, on date of Delta employment.
3. Enter retirement **AGE** as **YEARS and MONTHS** (if months greater than zero).
4. Enter **MONTH** of retirement as digit or digits (Jan = 1, Dec =12).
5. Enter **YEAR** of retirement as four digits.

** Note for pilots who retired under the 1996 Special Retirement: You can add up to 5 years to your Delta credited service or to your age upon retirement.

FINAL AVERAGE EARNINGS :

DELTA SERVICE :

AGE AT RETIREMENT :

RETIREMENT DATE:

YEARS = 15 AND
 YEARS = 59 AND
 MONTH= 3

MONTHLY= \$16,667
 MONTHS = 5
 MONTHS = 3
 YEAR = 2003

APPROXIMATE ESTIMATE if the pilot dies between April 1, 2023 and March 31, 2024:

RETIRED PILOT'S MONTHLY SURVIVOR BENEFIT =

\$3,091.21

Eligible surviving spouses of disabled pilots are entitled to a monthly benefit that is 50% of the amount of the long term disability benefit at the time of the pilot's death (before the offset for retirement benefits is applied). We recommend that you save the notice of variable benefit updates that typically arrives in April for reference by your executors.

The DDPSA website is a source of extensive information about the D&S Plan, Survivor Benefits, Disability Benefits, the Variable Benefit and other related topics. The website does not require membership to access the information. You can fill out your contact information on the **CONTACT US** page in order to be added to the DDPSA email distribution list.

APPLYING FOR THE BENEFIT:

After the pilot's death is reported to the ESC (**1-800-MY-DELTA**), an application should be mailed to the survivor with 5 days. The completed application along with **copies of the Pilot's Death Certificate, Pilot's Birth Certificate, Spouse's Birth Certificate and the Marriage Certificate** should be returned as promptly as possible. If the completed application and required documents are received by Delta before the 5th day of the month, benefit payment should commence at the end of that month. Receipt after the 5th day of the month will delay payment until the end of the following month with payment in arrears.

In order to simplify the process for the surviving spouse, **it is helpful if you assemble the available required documents so that the death certificate will be the only remaining document needed to accompany the completed application.**

AVOIDING PROBLEMS WITH THE ESC:

Survivors eligible for the monthly income survivor benefit constitute a small percentage of survivors that receive benefits from Delta. Consequently, ESC representatives (especially newly hired employees) may not be familiar with our unique benefits. When reporting the pilot's death, it is important to **emphasize that the deceased is a pilot who retired before 2008**. If there is push back, ask for a **case number** to ensure that your case is reviewed at a higher level.

HOW LONG IS THE BENEFIT PAID? :

The monthly income benefit is payable for **the lifetime of the surviving spouse**. The caveat is as long as the D&S Plan is not terminated or amended to change the benefit. Delta is restricted from amending the D&S Plan without ALPA's approval. In a non-bankruptcy setting, it appears highly unlikely that ALPA would agree to modification of retiree benefits. Would the benefit be more secure if the D&S Plan was fully funded to pay all plan benefit obligations? Yes, of course it would.

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