



DDPSA

FLIGHT PLAN FOR THE FINAL FLIGHT WEST

Flight Plan for the Final Flight West

Introduction

This document was prepared by the Delta Disabled Pilots and Survivors Association (DDPSA), a nonprofit organization dedicated to preserving benefits from the Delta Pilots Disability and Survivorship (D&S) Plan. The information in this document may be applicable to all Delta retired pilots who have survivors eligible for benefits under the D&S Plan; however, monthly income survivor benefits under the D&S Plan are provided only for eligible survivors of pilots who retired from Delta prior to January 1, 2008. To learn more about DDPSA and the D&S Plan, go to www.ddpsa.org. The website contains a wealth of information about the history of the D&S Plan, survivor benefits (including a work sheet calculator for survivor benefits), information about joining DDPSA, board members profile and news relating to the latest available financial information about the D&S Trust.

Pilots can plan for that Final Flight West by filling out the Employee Information Card below as well as attached forms in the Appendix and storing them with other important documents. This preparation will make a difficult time easier for surviving spouses. There is a great deal of information available online at www.dl.net.delta.com. Your spouse must know your employee number and password in order to access the Delta.net website and should be familiar with how to navigate the appropriate screens in order to utilize the online resources. When contacting the Employee Service Center (ESC), it is important to specify that the deceased was a pilot because pilot benefits, covered under the Pilot Working Agreement (PWA), are different from the benefits of non-pilot employees and retirees.

EMPLOYEE INFORMATION CARD

Employee's Full Name (as it appears on your paycheck)

First Middle Last

Nine-Digit Employee Number:

0							0	0
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Password:

Date of Employment:

Month / Day / Year

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I. Death of a Loved One Guidelines

Although the following information is believed to be accurate as of the date of publication, no warranties are made or implied as to its accuracy. Updates may be available on the Delta Disabled Pilots and Survivors Association (DDPSA) website at www.ddpsa.org. The last portion of this article includes a fill-in-the-blanks section to allow pilots to provide their survivors with essential information. Some of the information included in this document was taken from the Delta Air Lines employee website.

The information that follows was garnered from a variety of sources with the intent of forming a logical step-by-step set of guidelines to assist the retiree or surviving spouse. While it is perfectly normal for the family members left behind to experience a wide range of emotional and physical reactions, there also exists the need to make a lot of important decisions.

One of the first and most difficult decisions confronting the family is the issue of autopsy. In most states, if the death occurred in a care facility or at home with a physician monitoring the decedent's condition, an autopsy is usually not required. Sudden death from unknown causes without a physician in attendance will probably necessitate an autopsy. If the death followed an extensive illness with experimental treatments being employed, facilities like teaching or research facilities may ask permission to do an autopsy in order to advance scientific knowledge.

We strongly suggest that a family member or close friend be appointed by the surviving spouse to notify other immediate family members of the death. The designated family member or close friend should also play a guiding role in helping the surviving spouse with funeral and burial arrangements and, if desired, arranging for an obituary. If someone outside the family is the executor of the estate, that person should be notified at the earliest possible opportunity to review any last wishes of the decedent.

The following checklists have been developed as an aid to make the legal notification and estate transfer process less of a hassle at a time when the family is faced with immense grief and sorrow. The most immediate need that most families face is the question: Where will the money come from to handle final medical and funeral expenses?

II. Check Lists

What To Do When a Retiree Dies

It is important to inform your family members of the steps they should take in the event of your death. Surviving family members may be eligible for benefits including survivor benefits under the Delta Pilots Disability and Survivorship Plan (“D&S Plan”), medical benefits and pass travel benefits. It is very important for them to contact the Employee Service Center (ESC) as soon as possible following your death in order to ensure the timely set up of survivor benefits (if applicable). The ESC may be able to help determine eligibility for life and/or accident insurance coverage which may be payable upon your death. The information in the following table was taken from the Delta employee website.

Step	When	What to Do
1	Death of Retiree	<p>A surviving family member (or someone on the retiree’s behalf or behalf of the retiree’s estate) should contact the Employee Service Center (ESC) at 1-800-MY DELTA (800-693-3582) to report the death. Follow these steps to reach a survivor benefit representative.</p> <ol style="list-style-type: none">1. Press “03” to be connected with the Employee Service Center.2. Press “2” to report the death of the retiree.3. The survivor will be asked a series of questions, including the date of death, cause of death, names of survivors, etc. They will also receive information about the overall process and timeline.
2	As soon as possible after reporting the death	<p>Within five days after the death is reported, the ESC will send a letter of condolence to the surviving family member, along with an Income Eligibility Statement and a phone contact list for other companies the survivor may need to contact (i.e. MetLife, Delta Community Credit Union, etc).</p> <p>A surviving family member should complete the Income Eligibility Statement and return the completed form to the ESC with the following documentation so the ESC can determine survivorship eligibility</p> <ul style="list-style-type: none">• Death Certificate of the deceased retiree• Marriage Certificate (photocopy acceptable) - if applicable• Birth Certificate of the deceased retiree, the spouse/domestic partner and dependent children (photocopy acceptable) - if applicable for spouse/domestic partner and dependent children• Copies of all Social Security Award Letters for spouse/domestic partner and dependent children - if applicable <p><u>Send completed Income Eligibility Statement to:</u></p> <p>Delta Air Lines, Inc. ESC – Survivor benefits P.O. Box 52175 Phoenix, AZ 85072 Fax: 1-602-797-6276 (A legible fax of statement is acceptable.)</p>

3	As soon as possible after reporting the death	<p>If life and/or accident insurance coverage is payable upon the Retiree's death, file a claim with the appropriate insurance company.</p> <p>Basic Life Insurance and Optional Life Insurance are administered by the Metropolitan Life Insurance Company (MetLife). To initiate a claim, call MetLife at 866-492-6983.</p> <p>Group Accident Insurance and Private Pilots Accident Insurance are administered by Prudential. To initiate an Accidental Death or Dismemberment claim call Prudential at 800-392-4643.</p>
4	As soon as possible after receipt of the Benefit Enrollment Worksheet	<p>If surviving family members are determined to be eligible for insurance, a Benefit Enrollment Worksheet will be sent in a separate letter approximately two weeks after the death is reported.</p> <p>Call the ESC at 1-800 MY DELTA (800-693-3582) to complete benefit enrollment over the phone.</p>
5	As soon as possible after receipt of the survivorship eligibility letter from the ESC	<p>Generally within 15 days after receiving the completed Income Eligibility Statement, the ESC will send the surviving family member a survivorship eligibility letter that explains eligibility for applicable survivor benefits, including survivor and/or pension income benefits, information about other benefits and nonrevenue travel privileges.</p> <ul style="list-style-type: none"> • The surviving family members may call the ESC with questions about survivor benefits. • The surviving family member may call the ESC for instructions on adding eligible pass riders.

The following entities also should be notified immediately:

1. Doctor, or doctors, of the decedent
2. All relatives
3. The stated Executor of the decedent's estate
4. Friends
5. Church or religious organizations
6. Newspapers for obituary
7. Funeral home and/or cemetery.
8. PBGC
9. Social Security Administration
10. Other entities that pay pension benefits or annuities
11. Brokerage firms, banks and insurance companies
12. Attorney
13. Designated recipient of remains donation (if applicable).

Decide & Arrange

1. Select a funeral director
2. Meet with funeral director and expect to discuss
 - a. A burial property (plot), casket, and vault
 - b. Arranging type of service (military, etc.)
 - c. Deciding the location of service
 - d. Selecting clergy to officiate
 - e. Providing information for eulogy
 - f. Selecting flowers, if desired
 - g. Arranging for music and visitation
 - h. Selecting a memorial, if desired
 - i. Selecting funeral service notes and thank you cards
 - j. Coordinating any special arrangements in the will
 - k. Checking and signing the burial or cremation permit
 - l. Notifying veteran associations
 - m. Ordering death certificates
3. Draft an obituary to be given to the newspapers and sent to the following retirement networks:
 - a. Mark Sztanyo's Pilot Communication Network, mark@pilotcommunication.net
 - b. Dave Robert's Retirement Network, robertsDL@mindspring.com
 - c. Delta Golden Wings -This is the quickest way to notify former Delta pilots, classmates, and service buddies.

Collect Documents & Items

1. Deed to burial property
2. Funeral certificate
3. Will or trust documents
4. Birth certificate or proof of age
5. Social Security card or number
6. Marriage License
7. Insurance policies (life, health, etc.)
8. Bank books
9. Safe deposit keys
10. Deeds to property
11. Bills of sale for automobiles
12. Income tax returns, receipts, and check books
13. Veteran's discharge certificate (form 214)
14. Disability and pension documents

Death Certificates

Death certificates are usually ordered by the funeral home. Normally, ten (10) certificates are sufficient. More should be requested if the decedent had a complex financial situation where certificates are needed to transfer ownership and control of numerous accounts. Here's a list of the commonly required items needed to complete a death certificate.

1. Decedent's name, home address, and telephone
2. How long lived in the state
3. If applicable, name of decedent's business and address
4. Social Security number
5. Date of birth
6. Place of birth
7. U.S. Citizenship documents (if born in another country)
8. Father's name
9. Father's birthplace
10. Mother's maiden name
11. Mother's birthplace
12. Religion (if any)

The Death Certificate is commonly issued by the local Board of Health.

Expect To Pay For The Following

1. Funeral services
2. Memorials
3. Casket, vault, perpetual care
4. Burial plot, mausoleum, or niche
5. Burial plot opening and closing
6. Clergy
7. Church or Temple
8. Transportation

III. Health & Life Insurance

Health Insurance

Disregard this section if Delta sponsored medical insurance is not in effect.

Health insurance information for Delta sponsored programs will be sent under a separate cover one to two weeks after the retiree's death is reported to Delta. After receiving the information, survivors may call the ESC to complete enrollment for desired coverage. Please note that all Delta health insurance benefits will cease once the retiree's death is reported. After the spouse, domestic partner and dependent children are determined to be eligible for medical insurance benefits, any benefits due will be paid retroactively to the date of the death.

Social Security Administration

Although the telephone numbers of individual Social Security Administration (SSA) offices are not listed, the SSA website at www.ssa.gov/regions/ has a quick reference list that indicates the location of regional offices. The SSA will need a copy of the Death Certificate in order to stop unearned benefits and establish survivor benefits. There is a onetime death benefit of \$255.00

payable to spouses and minor children who meet certain requirements. If you think that survivors are eligible, contact your local SSA office, or call 1-800-772-1213 (TTY 1-800-325-0778).

ALPA Insurance

The retiree and his spouse may have carried ALPA retiree life and accidental death insurance. The claim process is initiated with a call to 1-800-746-2572, ALPA Insurance Dept. A claim form is then sent out for completion and must be returned with a copy of the Death Certificate. The basic life insurance is underwritten by NY Life and the accidental by CIGNA.

Delta Life Insurance

Basic Delta life insurance is provided under the Delta Pilots Disability and Survivorship (D&S) Plan and is administered by MetLife. The basic life Insurance varies depending upon the date of retirement. If your retirement date was before January 1, 2008, the amount of life insurance was \$50,000 at the date of retirement and was reduced annually over five years to a level of \$10,000 of coverage. If your retirement date was on or after January 1, 2008, the amount of life insurance is one-half of the insurance in effect immediately prior to your retirement with annual decreases over the following five years to a level of \$10,000 of coverage (unless your pre-retirement coverage was only \$50,000, in which case it will remain at \$50,000 for 5 years following retirement and then reduce to \$10,000). If you were on Long Term Disability under the D&S Plan, not retired and removed from the Delta pilots seniority list on or before June 1, 2006, the amount of life insurance is \$50,000 with annual decreases beginning at age 60 to reduce the benefit over 5 years to \$10,000 of coverage.

Optional life insurance through MetLife is available depending upon the policies that were in force at the time of retirement. Optional life insurance cannot be added post retirement. Details about life insurance are covered in the Pilots Life Insurance and Survivor Benefits Handbook which is available online at <http://dlnet.delta.com>. To view Benefit Handbooks, sign in on the home page, then click Self Service. Click on Benefits Direct, then click on Library, and expand the options under "Open Enrollment Materials". MetLife's website is www.metlife.com and their telephone number is 866-939-7409.

When notifying the Employee Service Center of a death, clarify that the deceased was a pilot whose benefits are covered under the Pilots Working Agreement. The Employee Service Center will verify your eligibility and will provide insurance company claim numbers and the amount of insurance payable.

Accidental Death & Dismemberment and Private Pilot Accident Insurance

Accidental Death & Dismemberment and Private Pilot Accident Insurance are administered by the Prudential Insurance Company. The policies had to be in force at the time of retirement and cannot be added post retirement. If you discontinue coverage at any time after retirement, you will not be eligible to enroll again in the future. Optional Private Pilot Accident Insurance is available only if you are participating in the group Accidental Death and Dismemberment insurance described above. It is highly recommended that you review the

and Survivor Benefits Handbook for information about important other benefits provided under the insurance plans (available online at <http://dlnet.delta.com>). To view Benefit Handbooks, sign in on the home page, then click Self Service. Click on Benefits Direct, then click on Library, and expand the options under "Open Enrollment Materials". The Prudential website is at www.prudential.com and their telephone number is 800-392-4643.

When notifying the Employee Service Center of a death or for a claim, please clarify that the benefits are for a pilot because pilot benefit are covered under the Pilots Working Agreement and may be distinct from non-pilot benefits. The Employee Service Center will verify your eligibility and will provide insurance company claim numbers and the amount of insurance payable.

Every Delta employee or retiree who has an account with the Delta Community Credit union has a small complimentary Accidental Death and Dismemberment Insurance policy. This policy is provided through the CUNA Mutual Group in the amount of \$1,000 reducing to \$500 at age 70. In order to obtain an updated certificate of insurance call the CUNA Mutual Group at 800-779-5433.

If any benefits claim is denied, consult the Pilots Life Insurance and Survivors Handbook which outlines the appeal process.

Other Services & Survivor Benefits

Will Preparation Services

MetLife offers most eligible pilots and their spouses or same sex partners a will preparation service at no charge. Through this service, you choose a participating MetLife Legal Plan attorney to draft your will, and the attorney's fees are fully covered with no claim forms to file. Contact MetLife Legal Plans at 800-821-6400 and tell them you are with Delta Air Lines and the group number is 300533.

Estate Resolution Services

MetLife also offers Estate Resolution Services to pilots who are covered by Optional Life Insurance. This benefit provides probate services when the covered pilot dies. This service is not available to spouses or same sex partners, even if they are covered by spouse life insurance. Contact MetLife Legal Plans at 800-821-6400.

IV. Contacts

Important Contact Information

Company	Phone	Alternate Contact Info
EMPLOYEE SERVICE CENTER (ESC) 8:00 a.m. – 5:00 p.m. Eastern Time, Monday – Friday, except holidays International Callers	1-800-MY-DELTA (800-693-3582) 404-677-8000	ESC – Survivor benefits P.O. Box 52175 Phoenix, AZ 85072 Fax: 602-797-6276
United Health Care	877-683-8555	www.uhc.com
Life Insurance Metlife Claim Service Center ALPA Life Insurance	866-939-7409 800-746-2572	www.metlife.com www.alpa.org
Accident Insurance Prudential CUNA Mutual Group	800-392-4643 800-779-5433	www.prudential.com www.cunamutual.com
Delta Credit Union	800-544-3328	www.deltacommunitycu.com
Pension Benefit Guarantee Corporation (PBGC) PBGC Case# 20544100	800-400-7242	www.pbgc.gov

The following information is applicable for former Western pilots.

Plan	Contact	General Information
Western A Plan	Prudential Insurance Group #GA-008839 800-392-4643 www.prudential.com	The A plan annuity has a declining balance death benefit payable even if the pilot elected a single life annuity. The balance reduces to zero approximately 10 years after retirement. If the pilot elected other than a single life annuity, a benefit may be payable to the surviving spouse or other eligible survivors.
Western D Plan	Brighthouse 888-243-1932 www.brighthousefinancial.com	The surviving spouse may be eligible for an annuity if the pilot has elected other than a single family life annuity.

Veteran Benefits

Organization	Contact	General Information
VA Burial Benefits	800-827-1000 www.va.gov/burials-memorials/	Deceased veterans may be entitled to a funeral and burial in a National Cemetery, headstone, foot stone and marker, burial flag, and Presidential Memorial Certificate. In lieu of burial in a National Cemetery, limited reimbursements may be available for a funeral and burial. A DD-214 form is normally required.
Arlington National Cemetery	703-607-8585 www.arlingtoncemetery.mil/Funerals/Scheduling-a-Funeral	Burial in the Arlington National Cemetery military honors can be arranged for eligible veterans only after the veteran is deceased. A DD 214 form is normally required.
Military Pension DFAS	800-321-1080 https://mypay.dfas.mil	If a retired military member (including retired Reservists) has elected a Survivor's Benefit, the surviving spouse may be entitled to that benefit.
Medical Benefits Tricare	800-444-5445 www.tricare.mil	The survivor of a retired military member (including retired Reservists) may be entitled to continuing medical benefits under Tricare or Tricare for Life (if over 65).

V. Keep On Flying – Survivor Pass Travel

Delta may offer survivor pass travel privileges to certain eligible survivors upon the death of the Delta employee or retiree, but it is important to refer to the Delta website to verify current pass travel privileges. Survivors normally have to be added to the employee's list of eligible pass riders prior to the last day the employee/retiree worked in order to be eligible for survivor pass travel privileges. At the time that this document was written (July 2013), S3B priority pass travel privileges were available for eligible survivors over the following time periods:

A) If the employee had 10 or more years of service from the most recent date of hire and died while actively employed, while on approved disability or after retiring at least age 50, pass privileges generally are available as follows:

Pass travel privileges will be available for the surviving spouse/domestic partner for an unlimited number of years regardless of whether or not the spouse remarries. Surviving dependent children generally will have pass travel privileges until reaching age 19 (or age 23 if a full-time student or missionary).

B) If the employee had less than 10 years of service from the most recent date of hire and died while actively employed or on approved disability, pass privileges generally will be available as follows:

Pass travel privileges may be provided for a maximum period of 10 years following death. Surviving dependent children will lose travel privileges when they transition to non-dependent status.

C) If a retired employee had less than 10 years of service from the most recent date of hire or retired before age 50, no pass travel privileges are provided.

D) Other Pass Travel Benefits:

Eligible survivors described above in "A" and "B" may be provided with many of the same S3B pass travel privileges as provided to spouses/domestic partners and dependent children of retirees on Delta and Delta Connection, including Buddy Passes and the Fly Confirmed Discount Programs. Eligible survivors do not receive S1A emergency travel privileges, reduced-rate travel on other airlines, or Zone (ZED) Fares. Non-dependent children and parents are not eligible for any survivor pass travel privileges.

E) Fly Confirmed for Less & Fly Confirmed for Even Less

Delta has created two programs that allow employees, retirees, and survivors to purchase confirmed tickets for a 20% discount. Both programs are under review. If you wish to purchase tickets go to dlnet.delta.com and review the procedures under travel net.

VI. Appendix

The following appendix contains forms and documents. An interactive version of this appendix is posted on the DDPSA website at www.ddpsa.org. That interactive version allows you to type in entries and print out the completed form. Alternatively, you can fill in this form. It is highly recommended that completed forms be placed with other important paperwork relating to your estate.

ESSENTIAL INFORMATION FILL IN THE BLANKS

I have completed or have possession of the documents below indicated by a check.

DOCUMENT	LOCATION OF DOCUMENT
<input type="checkbox"/> Advanced medical directive	_____
<input type="checkbox"/> Burial or cremation instructions	_____
<input type="checkbox"/> Donation of my remains instructions	_____
<input type="checkbox"/> Will	_____
<input type="checkbox"/> Power of Attorney	_____
<input type="checkbox"/> Trust documents	_____
<input type="checkbox"/> Deeds to real property	_____
<input type="checkbox"/> Titles to boats, aircraft	_____
<input type="checkbox"/> Deed to burial property	_____
<input type="checkbox"/> Birth certificate	_____
<input type="checkbox"/> Marriage certificate	_____
<input type="checkbox"/> Insurance policies	_____
<input type="checkbox"/> DD-214	_____
<input type="checkbox"/> Pension documentation	_____
<input type="checkbox"/> Estimates of survivor's benefits	_____

I have a safe deposit box located at _____
_____.

The keys to the safe deposit box are located _____
_____.

I have designated the following executor and/or executrix: _____

Address _____

Telephone Number _____

I have the following bank, credit union and brokerage accounts:

Institution	Address	Account number	Names on Account

The following life insurance policies are in effect:

Insurance Company	Contact	Policy Number	Amount	Beneficiary

Credit cards to be cancelled upon my death:

Credit Card	Account #	Contact

Organizations (universities, churches, clubs, memberships, veteran's groups, etc.) to be notified of my demise:

Organization	Contact

Important Identification Numbers

Social Security

Delta Employee

Driver's License State _____

Memberships:

<u>Organization</u>	<u>Address or Telephone Number</u>
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Password Information:

<u>Website</u>	<u>User ID</u>	<u>Password</u>
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Estimate of Survivor's Benefits:

Benefits available for eligible surviving spouse:

<u>Source</u>	<u>Est. Monthly Benefit</u>	<u>Comments</u>
D&S Trust	_____	See DDPSA website for details.
PBGC	_____	If joint life annuity elected.
Life ins. annuity	_____	If applicable.
Military retirement	_____	If survivor benefit elected.
Western A Plan	_____	If joint life or period certain annuity was elected.
Western D Plan	_____	If joint life or period certain annuity was elected.
Pan Am (PBGC)	_____	If joint life annuity was elected.
Social Security	_____	Generally the deceased spouse's SS
Other sources	_____	If applicable.

Items that I would like to have included in my obituary:

Born: _____ Date: _____ Location: _____
Education: _____
School or university: _____
Degree: _____ Year: _____
Advanced degree: _____
University: _____ Year: _____

Military service: _____
Branch: _____ Years of Service: _____
Highest rank: _____

Commercial flying career: _____
Airline or airlines: _____
Years of service: _____
Aircraft flown: _____
Total pilot hours: _____
Other flying activities: _____

Other employment: _____

Awards and honors: _____

Hobbies and interests: _____

Other memberships and activities: _____

Religious affiliation/church membership: _____
