

DELTA DISABLED PILOTS AND SURVIVORS ASSOCIATION

P.O. Box 5955, Vacaville, CA 95696 November 17, 2013

NOTICE TO DISABLED DELTA PILOTS <u>AND</u> SURVIVORS OF DECEASED DISABLED DELTA PILOTS

DDPSA is pursuing a correction to Disability and Survivorship (D&S) Plan benefits that will result in a payment to certain survivors of deceased disabled Delta pilots and to many retired pilots who are receiving Long Term Disability (LTD) benefits from the D&S Plan. In brief, Delta has been improperly applying a small monthly Social Security offset to D&S Plan LTD benefits. While the Social Security offset was a valid adjustment to benefits under the <u>Delta Pilot Retirement Plan</u>, there is no provision in the D&S Plan for a Social Security offset to benefits, either for survivors or for disabled pilots.

The following categories of individuals <u>may</u> be eligible for this correction:

- Survivors of <u>disabled pilots</u> who deceased <u>after retiring</u> from Delta <u>and</u> after age 65 (unless Social Security benefit payments commenced before age 65).
- Disabled Pilots who retired (or were removed from the Delta pilot seniority list) on or before June 1, 2006.

*There are some exceptions in both of these categories where a Social Security offset was not applied and a benefit correction is not warranted.

Individuals in the above categories who would like to learn more about this matter should email me at ddpsachairman@gmail.com. Please indicate which of the two categories above describes your situation. Many DDPSA members already have authorized DDPSA to represent them in applying for this correction to their benefits.

<u>DDPSA's continuing mission:</u> DDPSA is a knowledgeable, capable organization striving to protect benefits of <u>all</u> beneficiaries under the D&S Plan. This includes the benefits of existing survivors and future survivors of normally retired pilots as well as disabled pilots. We are the <u>only</u> organization whose primary focus is on D&S Plan benefits and preservation of the D&S Trust. Our new website www.ddpsa.org contains volumes of information of vital interest to anyone who has a benefit or potential benefit under the D&S Plan.

Ev Gost

Chairman of the Board of Directors