



DELTA DISABLED PILOTS AND SURVIVORS ASSOCIATION

P.O. Box 5955, Vacaville, CA 95696

www.ddpsa.org

NEWS -- JUNE 21, 2014

UPDATE ON CORRECTION OF SOCIAL SECURITY OFFSET TO LTD BENEFITS

For DDPSA members receiving LTD benefits:

This is an update of the continuing saga of correcting the improper Social Security offset to the LTD benefits of retired Delta pilots.

1. Some pilots have received notification that Delta is making a correction to their Delta LTD benefits which will result in an increase in the monthly benefit check and a retroactive make up check to be sent to them at sometime in the future.
2. Some pilots have been notified that a review of their accounts revealed that a correction is NOT warranted. In some cases where pilots reached age 65 before the PBGC made its final benefit determination in 2010, the PBGC benefit determination already reflected the social security offset as a reduction to that benefit. Delta in turn used the reduced PBGC benefit as the offset to the LTD benefit. Consequently, in these cases, a social security offset had not been applied to the LTD benefit. DDPSA has questioned the accuracy of Delta's determination especially in recognition of the fact that (1) Delta's review extends back only to 10/1/2006 and (2) pilots who reached age 65 before 10/1/2006 probably had improper Social Security offsets to LTD benefits applied before that date.
3. Some pilots have been notified that a review of their accounts revealed that they have been overpaid by the Delta D&S Plan. As a result, they must pay back this overpayment to the Plan. In most of these cases it appears that pilots failed keep Delta informed of increases in benefit payments that were received from the PBGC. The gross amount of the PBGC benefit serves as an offset to the LTD benefit and reduces the amount that a pilot is entitled to receive from the Delta D&S Plan. Therefore, the under reporting of PBGC benefits resulted in payments in excess of the entitlement from the Delta D&S Plan.
4. Some pilots who submitted documentation to Delta have not received notification of the results of the review of their accounts. Unfortunately, Delta provided us with an incorrect FAX number which creates the possibility that some of the documentation was not received by Delta. If you have not received any written notification from Delta, we suggest that you mail via USPS your PBGC Benefits Worksheet to:

Delta Airline Inc.
P.O. Box 52049
Phoenix, AZ 85072

Attn: Absence Plans Manager

Phone 404-677-0742

We have been informed that pilots who are concerned about the accuracy of the review of their LTD Benefits accounts can request a full review dating back to the pilot's disability event date or date of retirement. If so inclined, you can contact Delta at 1 800 MYDELTA and request a complete review of your LTD benefits including details of your initial LTD benefit calculation, details of retirement offsets to your LTD benefit, historical changes to your LTD benefit and historical changes to offsets to your LTD benefit.