



## **DELTA DISABLED PILOTS AND SURVIVORS ASSOCIATION**

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NEWS

June 3, 2014

### **UPDATE ON IMPROPER SOCIAL SECURITY OFFSET TO LTD BENEFITS**

At least one pilot reported that he received a monthly correction to his LTD benefit in the May 31st payment along with the retro payment in the form of a manual check. Other pilots have reported that their accounts remain unchanged. Some pilots are reporting that they have received letters from Delta informing them of the results of an audit of their accounts. In some cases, Delta claims that pilots have been overpaid by the D&S Plan.

The sources of the overpayment appear to be related to the following issues:

1. If a pilot failed to keep Delta informed of increases that occurred in the amount of the benefits paid by the PBGC, the amount received from the PBGC was more than the amount of the associated offset to LTD benefits. Consequently, the pilot received more than the amount that should have been paid from the D&S Plan.
2. Some pilots who are receiving PBGC benefits in the form of a joint life and survivorship annuity were not having LTD benefits offset by the amount that would have been payable as a single life annuity as specified in the D&S Plan.

DDPSA is in the process of checking the accuracy of some of the calculations provided by Delta. We will keep you informed of our findings. If you believe that Delta's calculations are inaccurate, please contact us by email.

Even if a repayment to the D&S Plan is required, the correction of the improper social security offset that was applied to LTD benefits helps mitigate that required repayment.