



DELTA DISABLED PILOTS AND SURVIVORS ASSOCIATION

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Errors in estimates of survivor benefits

Eligible survivors of pilots who retired from Delta before January 1, 2008, are entitled to a monthly income survivor benefit from the Delta Pilots Disability and Survivorship (D&S) Plan. For clarification, spouses who married the pilot after the date of retirement or disability, or who are divorced from pilots who retired after June 30, 1986, are not considered to be eligible for monthly income survivor benefits.

Estimates of the amount of the monthly income survivor benefit can be obtained by contacting the Employee Service Center (ESC) at 1-800-MY-DELTA. These estimates can be cross checked for general accuracy by using the Survivor Benefit Worksheet available on the DDPSA website (www.ddpsa.org). If the figures for the final average earnings are consistent with Delta's figures, the DDPSA Survivor Benefit Worksheet has proven to produce estimates that are consistent with the estimates obtained from the ESC. However, there are two categories of pilots who occasionally receive estimates from the ESC that are erroneous. These categories are as follows:

1. Pilots who retired under the 1996 special retirement program are entitled to up to five years of additional Delta service or five years of age adjustment when calculating the amount of the monthly income survivor benefit. Eligible survivors of such pilots who retired before age 60 or who retired with less than 25 years of Delta service benefit from this adjustment. In some cases, the ESC has failed to account for the provisions of the 1996 special retirement program when producing estimates of the monthly income survivor benefit.
2. Pilots who are eligible for Long Term Disability (LTD) benefits have the monthly income survivor benefit calculated on the basis of their LTD benefit. In some cases the ESC has not correctly estimated the survivor benefit of this group of pilots.

If an estimate of the monthly income survivor benefit obtained from the ESC appears to be incorrect, you should contact the ESC to request a recalculation based upon the specifics of your case (1996 special retirement program, LTD, etc.). In order to avoid the possibility of errors in the determination of the monthly income survivor benefit following the death of the pilot, it would be prudent for all pilots who retired from Delta before January 1, 2008, to have an accurate estimate of that benefit included in estate planning documentation.

Thank you for your continuing support of DDPSA.

Ev Gost
DDPSA Chairman of the Board of Directors