



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

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**[www.ddpsa.org](http://www.ddpsa.org)**

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### **Delta's annual notification of changes in the variable benefit**

The Delta notification of the change in the variable portion of D&S Plan benefits indicates that the variable benefit index was reduced from \$37.09 to \$35.90 on April 1, 2019. This decrease of approximately 3.2% impacts the variable benefits payable to survivors and disabled pilots.

An article explaining the calculation of the variable benefit can be found on the DDPSA website ([www.ddpsa.org](http://www.ddpsa.org)) through a link in the text on the SURVIVOR and DISABILITY pages. Additionally that article is attached to this news release that is being emailed to our members.

Although the decrease in variable benefits is not welcomed news, participants in the D&S Plan may need to recognize (1) that the provisions of the Plan were negotiated long ago and (2) that Delta manages the investment of Plan assets.

It is interesting to note that the S&P 500 index declined 4.38% in calendar year 2018.

DDPSA will continue to monitor events relating to the D&S Plan. Thank you for your continuing support.

Ev Gost  
DDPSA Chairman of the Board of Directors