



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

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### **UPDATE ON THE AUDIT OF LTD BENEFITS**

The ongoing audit of LTD benefits is progressing at the rate of about 25 notifications per payroll period. This slow pace is expected to increase in the coming months. At this time it appears that the target date for concluding the audit is the end of this year.

Typically pilots are receiving notification in a package delivered by UPS that may contain a check—make certain that you look for a check in the envelope before discarding it!

Several pilots who received notification at the end of June reported receiving checks ranging from about \$5,000 to \$20,000 representing a retroactive correction of errors that are primarily a result of (1) improper social security offset to LTD benefits and (2) improper variable increases to the offset to LTD benefits when the pilot received a lump sum distribution from the Delta Pilots Retirement Plan. Occasionally other errors have been discovered in the offset to LTD benefits. The pilots who received retroactive corrections also were notified of future increases to their LTD benefits.

Previously, the audit revealed several cases where pilots had been overpaid by the D&S Plan. In these cases, the offset relating to PBGC benefits was less than the pilots actually were receiving from the PBGC. Pilots have the option of repaying the D&S Plan over a period of 48 months without interest being charged.

Survivors of deceased pilots who may have been entitled to a correction of their LTD benefits should be receiving a request from Delta to provide PBGC benefit documentation or authorization for Delta to obtain it. Generally this group of deceased pilots met all of the following conditions: (1) were receiving LTD benefits, (2) were retired and (3) deceased either after age 65 or after commencing the receipt of “old age” social security benefits.