

Second Amendment to the Delta Pilots Disability and Survivorship Plan
(as amended and restated effective July 1, 1996)

The Delta Pilots Disability and Survivorship Plan, as amended and restated effective July 1, 1996 (the "Plan"), is hereby amended effective as of January 1, 2008 as follows.

1. Section 1.04 of the Plan shall be deleted in its entirety and the following new Section 1.04 shall be inserted in its place as follows:

"1.04 Administrative Committee means The Administrative Committee provided for in Section 11 of the Plan or the entity or person to whom the Administrative Committee has delegated any of its power or duties under the Plan."

2. Effective for claims filed under the Plan on or after January 1, 2002, the third sentence of Section 7.01(a) of the Plan is amended by deleting such sentence in its entirety and by adding the following sentence at the end of that Section.

"The procedures for reviewing claims and appeals set forth in this Section Seven of the Plan shall be construed and applied in accordance with Department of Labor Regulations Section 2560.503-1, as amended (Claims Procedure Regulations), and any guidance issued by the Department of Labor with respect to such Claims Procedure Regulations."

3. Effective for claims filed under the Plan on or after January 1, 2002, Section 7.02 of the Plan shall be deleted in its entirety, Section 7.02 shall be renamed "Initial Claims Decisions" and the following new language shall be inserted in the new Section 7.02 as follows:

"7.02 Initial Claims Decisions.

(a) Temporary or Long-Term Disability Claims: If a Temporary or Long-Term Disability claim submitted to the Plan in accordance with Section 7.01 is denied, the Employee will be notified in writing of the denial within 45 days of the date the claim is received; provided, however, if special circumstances require additional review of the claim, the Plan may extend such period an additional 30 days. If the additional time period is needed, the claimant will be notified of the circumstances requiring the extension of time, and the date by which the decision on the claim is expected. If prior to the end of the first 30-day extension period, the delegate of the Administrative Committee determines that due to circumstances beyond the control of the Plan, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided the delegate of the Administrative Committee notifies the claimant prior to the expiration of the first 30-day extension period of the circumstances requiring the extension and the date as of which the Plan expects to render a decision. In the event that the period of time is extended as described

in this Section 7.02(a) due to the claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination shall be tolled from the date on which the notification of the extension is sent to the claimant until the date on which the claimant responds to the request for additional information.

(b) Monthly Survivor or Basic Life Claims: If a claim for monthly survivor benefits or basic life benefits submitted to the Plan in accordance with Section 7.01 is denied, the person submitting the claim will be notified in writing of the denial within 90 days of the date the claim is received; provided, however, if special circumstances require an extension of time for processing the claim, the Plan may extend such period an additional 90 days. If the additional time period is needed, the claimant will be notified in writing of the special circumstances requiring the extension of time, and the date on which the decision on the claim is expected. In no event shall such extension exceed a period of 90 days from the end of the initial 90-day period."

4. Effective for claims filed on or after January 1, 2002, Section 7.03 of the Plan is hereby amended by deleting the provision in its entirety, renaming Section 7.03 "Appeals of Claims" and inserting in the new Section 7.03 the following language:

“(a) Appeals of Temporary or Long-Term Disability

Benefits: If the decision on a Temporary or Long-Term Disability claim under Section 7.02(a) results in an adverse benefit determination, the claimant, his attorney, or other duly authorized representative may request a review of the claim within 180 days after receipt of the notification of the adverse benefit determination. Such appeal shall be reviewed and determined by the delegate of the Administrative Committee or, in the case of an adverse benefit determination regarding the Employee’s eligibility to participate in the Plan or the calculation of the Employee’s benefit payment amount, the Administrative Subcommittee, within 45 days after the receipt of the claimant’s request for review by the Plan, unless the Administrative Subcommittee or the delegate of the Administrative Committee, as the case may be, determines that special circumstances require an extension of time for processing the claim . If it is decided that an extension of time is required, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 45-day period. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the determination on review, which shall in no event be longer than a period of 45 days from the end of the initial 45-day period. In the event that a period of time is extended in accordance with this Section 7.03 due to a claimant’s failure to submit

information necessary to decide a claim, the period for making a benefit determination on review shall be tolled from the date on which the notification of the extension is sent to the claimant until the date on which the claimant responds to the request for additional information.

Following a decision to deny the claim upon review by either the Administrative Subcommittee or the delegate of the Administrative Committee, whichever is applicable, the Employee may voluntarily appeal to the Administrative Committee in accordance with Section 7.04 of the Plan; provided, however, that such voluntary appeal shall not be part of the Plan's mandatory appeal process.

(b) Appeals of Monthly Income Survivor Benefits or Basic Life Benefits. If the decision on a Monthly Income Survivor Benefit or Basic Life claim under Section 7.02(a) results in an adverse benefit determination, the claimant, his attorney, or other duly authorized representative may request a review of the claim within 90 days after receipt of the notification of the adverse benefit determination. Such appeal shall be reviewed and determined by the Administrative Subcommittee within 60 days after the receipt of the claimant's request for review by the Plan, unless the Administrative Subcommittee determines that special circumstances require an extension of time for processing the claim. If the Administrative Subcommittee determines that an extension of time for processing is

required, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 60-day period. In no event shall such extension exceed a period of 60 days from the end of the initial 60-day period. The extension notice shall indicate the special circumstances requiring the extension of time and the date by which the plan expects to render the determination on review. In the event that a period of time is extended as provided in this Section 7.03(b) due to a claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination on review shall be tolled from the date on which the notification of the extension is sent to the claimant until the date on which the claimant responds to the request for additional information. Should the Administrative Subcommittee uphold such denial upon review, the person submitting the claim may appeal to the Administrative Committee in accordance with Section 7.04 of the Plan. Such second level of appeal, as described in Section 7.04, shall be mandatory under the Plan's claim review procedure for monthly income survivor benefit and basic life benefit claims under this Plan.

5. Effective for claims filed on or after January 1, 2002, the first sentence of Section 7.04 of the Plan is deleted and the following new sentence is inserted in its place as follows:

“If there is denial of a benefit determination on review, as described in Section 7.03(a) or 7.03(b), the claimant, his attorney or duly authorized representative may request a review of the claim by the Administrative Committee (this level of review shall be voluntary with respect to claims described in Section 7.03(a) and mandatory with respect to claims described in Section 7.03(b)).”

6. Effective for claims filed on or after January 1, 2002, the following new sentence is added to Section 7.04 of the Plan immediately before the second to the last sentence thereof.

“In the event that a period of time is extended as provided in this Section 7.04 due to a claimant’s failure to submit information necessary to decide a claim, the period for making the benefit determination on review shall be tolled from the date on which the notification of the extension is sent to the claimant until the date on which the claimant responds to the request for additional information.”

7. Effective for claims filed on or after July 1, 2002, Section 7.05 is deleted in its entirety and the following new Section 7.05 is inserted in its place as follows:

“Review by either of the delegate of the Administrative Subcommittee, Administrative Committee, or the delegate of the Administrative Committee will be made only upon the written record. The claimant, his attorney, or duly authorized representative may review, upon request, documents relevant to

the claimant's claim for benefits and may submit comments, a statement of issues and/or additional documentary evidence, Whether a document is relevant to a claim for benefits shall be determined by reference to the Claims Procedure Regulation (as defined in Section 7.01)."

8. Except as expressly amended herein, the Plan shall remain otherwise without change.

IN WITNESS WHEREOF, this Amendment has been executed this 15th day of Sept, 2009 but effective as provided herein.

Delta Air Lines, Inc.

By: 
Executive Vice President -
Human Resources