



## DELTA DISABLED PILOTS AND SURVIVORS ASSOCIATION

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### PILOTS BEGIN RECEIVING CORRECTIONS TO LTD BENEFITS

The process of correcting errors relating to incorrect offsets to Long Term Disability (LTD) benefits finally has begun and will continue over the next few months. Several pilots have reported that their LTD benefits have been corrected. The notification of the correction was delivered by UPS and included a letter of explanation, details about the correction and, in most cases, a **check** from the D&S Trust. **Caution:** one pilot assumed that the payment would be made by direct deposit and almost threw away the UPS folder containing a check for more than \$8,000.

As you may recall, a long hard battle was waged with Delta over the incorrect application of a social security offset to LTD benefits. Although the Delta Pilot Retirement Plan specified a social security offset to retirement benefits, the D&S Plan does not specify such an offset to LTD benefits. A grievance on this issue was won in 2013 by a DDPSA Board Member. As a follow up to that grievance, the Administrative Committee made the decision to correct this error and compensate pilots (and survivors of deceased pilots) for any such offsets that had been applied previously to LTD benefits.

During the time that Delta was gathering required information from the PBGC, DDPSA uncovered another common error. Delta had been applying improper variable increases to offsets when pilots elected a lump sum distribution from the retirement plan. As part of the lengthy review of LTD benefits, Delta agreed to correct the variable increase error. For clarification, pilots who retired between April 2000 and April 2003 will not receive a correction for the variable increase because variable increases were not applied to their offset to LTD benefits.

Please note that, in cases where pilots failed to keep Delta informed of increases in their PBGC benefits, as was required, such pilots may have received overpayments from the D&S Plan which have to be repaid. However, the corrections for improper social security offsets and improper variable increase offsets should mitigate the amount of repayment that is due.

DDPSA appreciates the financial support that has allowed us to pursue the protection of D&S Plan benefits of disabled pilots, survivors and future eligible survivors (including the eligible survivors of "normally retired pilots"). Hopefully disabled pilots who will benefit from DDPSA's efforts will want to provide financial support to the organization, especially those disabled pilots who have not yet contributed \$1,000.