



# DELTA PILOTS MUTUAL AID GUIDE FOR SURVIVORS

Please accept the condolences of Delta Pilots Mutual Aid (DPMA). We understand this is a difficult time for you and your loved ones. We would like to offer this guide to assist you in making initial contact with the organizations in charge of providing benefits to the Delta pilots. In addition, a representative from Delta will be in contact shortly, and will provide any additional assistance that you may require. They will also help prepare the necessary information for other Delta departments to locate and deliver your benefits.

## **SUMMARY OF BENEFITS**

1. **Life Insurance:** Delta Term Insurance and any Optional Life and/or Private Pilot Insurance through ALPA and/or Harvey Watt
2. **Delta Pilots Mutual Aid (DPMA):** \$35,000 survivor benefit
3. **Financial Benefits:** Delta Pilots 401(k) Plan and Market Based Cash Balance Plan, final paycheck, Pension Benefit Guaranty Corporation (PBGC) benefits, Northwest Pilots Retirement Plan Benefits, Health Savings Account (HSA), Delta Community Credit Union, Wings Financial Credit Union
4. **Medical and Dental Benefits:** Delta Medical and Dental, Medicare
5. **Social Security Benefits**
6. **Other Delta Benefits:** Flight Benefits, CARE Fund, Employee Assistance Program (EAP) Counseling
7. **Military Benefits:** VA, SGLI or VGLI

**Note:** Have your pilot's employee number available prior to contacting My Delta Service Center.

## **MY DELTA SERVICE CENTER**

Contact the My Delta Service Center by calling 800 MY DELTA (800 693-3582) to report the passing to Delta. The intake call is taken by a Family Loss Coordinator who collects the pertinent information, and a Family Loss Specialist (FLS) will walk you through the process of determining Survivor Benefits.

## **LIFE INSURANCE**

**Delta Air Lines** has purchased Term Life Insurance for the pilot as a benefit of employment negotiated through the Pilot Working Agreement (PWA). A family member will need to contact MetLife at 866 939-7409. MetLife will require a Certified Copy of the death certificate to ensure that payments from the Basic Life Insurance and any Optional Life and Spouse/Child Life (if applicable) are made as soon as possible.

**ALPA** offers members Term and Accidental Life Insurance products.

- Please call ALPA Membership at 800 746-2572 to determine if either of these insurances were purchased. <http://memberinsurance.alpa.org>

**Harvey Watt** offers DPMA members Term and Accidental Life Insurance products and Loss of Medical License Insurance coverage that may carry a survivorship benefit. Please call Harvey Watt Policyholder Services 800 241-6103 to determine if those coverages are in force. [www.HarveyWatt.com](http://www.HarveyWatt.com)

### **DELTA PILOTS MUTUAL AID (DPMA) SURVIVOR BENEFIT**

Members of Delta Pilots Mutual Aid (DPMA) may be eligible for a \$35,000 Survivor Benefit. This benefit is available to members of DPMA on the Delta seniority list. The benefit will generally be paid within 48 hours of notification of death. Please call DPMA directly with any questions at (404) 559-9421 or email [membership@dpma.org](mailto:membership@dpma.org).

### **FINANCIAL ACCOUNTS**

#### **DELTA PILOTS 401(k) PLAN AND MARKET BASED CASH BALANCE PLAN**

These accounts are managed by Fidelity Investments.

Fidelity Investments  
P.O. Box 9039 Boston, Mass 02205  
800 554-0262

#### **FLIGHT PAY**

A final payroll deposit from Delta will include flight pay, unused vacation time, and payoff of any balance remaining in the full-service bank. Please address any questions to Payroll at [PayrollOperations@Delta.com](mailto:PayrollOperations@Delta.com).

#### **PENSION BENEFIT GUARANTY CORPORATION (PBGC)**

Many pilots have a pension benefit managed by the PBGC because of Delta's bankruptcy in 2006. You will need to contact the PBGC for the specifics of a pilot's account.

PBGC/Insurance Operations Department  
P.O. Box 15175 Alexandria, VA 22315-1750  
800 400-7242 (Customer Contact Center)  
PBGC Case Number for Terminated DPRP: 20544100  
[www.pbgc.gov](http://www.pbgc.gov)

#### **NORTHWEST PILOTS RETIREMENT PLAN BENEFITS**

Pilots that were former Northwest Airlines may have a pension benefit from the Northwest Pilots Retirement Plan. Contact the My Delta Service Center by calling 800 MY DELTA (800 693-3582) to determine if benefits are available.

#### **HEALTH SAVINGS ACCOUNT (HSA)**

Depending on the enrolled health plan, it may include an HSA. This is a transferrable benefit. Please note that the transfer is in-kind and triple tax free to spouses, but becomes a taxable event when inherited by children or others. Contact Optum Bank.

Optum Bank:  
866 234-8913  
[www.optumbank.com](http://www.optumbank.com)

#### **DELTA COMMUNITY CREDIT UNION (DCCU)**

If you bank with DCCU, they will send you a letter regarding your accounts. You are still eligible for full membership and any funds in joint ownership accounts should be available to you. Non-joint accounts may be allocated directly to the estate.

DCCU

1025 Virginia Ave, Atlanta, GA 30354  
800 544-3328  
www.deltacommunitycu.com

Additionally, DCCU offers Life Insurance to its members. It is suggested you contact them to confirm if there is additional coverage through the account.

### **WINGS FINANCIAL CREDIT UNION**

If you bank with Wings Financial as a joint owner, you may be eligible for full membership.

Wings Financial Credit Union  
14985 Glazier Ave, Apple Valley, MN 55124  
952 997-8000 or 800 692-2274  
www.wingsfinancial.com

## **MEDICAL AND DENTAL BENEFITS**

### **DELTA MEDICAL AND DENTAL BENEFITS**

Medical and Dental benefits are available as long as the survivor remains eligible per the Delta Pilots Working Agreement (PWA Section 25 D). Note: This is not COBRA.

Eligible survivors will, until the eligible survivor reaches Medicare eligibility age, be eligible annually to elect either the DPMP or the DP-HDHP then in effect for pilots or, the Delta Health Plan. Eligible survivors who are dependent children who do not reside in the household of the deceased pilot will be given an independent election. Contact the My Delta Service Center directly:

P.O. Box 52045 Phoenix, AZ 85072  
800 MY-DELTA (693-3582)  
Email: ESC.Delta@Delta.com

For issues receiving or getting signed up for medical and dental benefits, contact Delta ALPA at 404 763-4925, ask for the Retirement and Insurance (R&I) Department.

### **MEDICARE BENEFITS**

Some pilots may be close to their Medicare eligibility age. You may need to contact the Medicare office for survivorship benefits by calling 800 772-1213 or visiting your local Social Security Office.

## **SOCIAL SECURITY BENEFITS**

Social Security benefits are most likely available to you and family members. Contact your local Social Security Office.

800 772-1213  
www.ssa.gov/benefits/survivors

## **OTHER DELTA BENEFITS**

### **FLIGHT BENEFITS**

Eligible survivors are defined as the legal spouse and unmarried natural or adopted dependent children under age 19 (age 24 if a full-time student/missionary who has never been married) of the deceased employee and meet the eligibility requirements of the survivor plan. You must have been married for at least one year at the time of the employee's death.

- Survivors are limited to six (6) S3A's per anniversary year and unlimited S3B standby travel on Delta and Delta Connection flights systemwide and are not eligible for reduced-rate travel on other airlines.

- All applicable international fees and taxes will be billed to the survivor's home address.
- The specific pass travel privileges vary based on the employee's age, years of service and status at the time of their death, as follows:
  - Survivors of an employee with at least ten (10) years of consecutive service are eligible for unlimited lifetime space-available S3B flight days system wide (dependent children are eligible until the child attains nondependent status).
  - Survivors of an employee with less than ten (10) years of consecutive service are eligible for unlimited space-available S3B flight days system wide for a period of maximum ten (10) years following death (dependent children are eligible for a maximum period of ten (10) years following death or until the child reaches age 19 (or age 24 if a full-time student/missionary), whichever occurs first.
- Survivors are eligible to use awarded Employee Award Travel passes.

For immediate travel issues for you and/or your family, contact your Chief Pilot Office representative or Pilot Liaison.

### **CARE FUND GRANT**

The Delta Care Fund may award a "Loss of Employee" grant to beneficiaries. The grant application for this award is completed by the Chief Pilot Office. Funds are deposited into the same account as the employee's pay.

### **EMPLOYEE ASSISTANCE PROGRAM (EAP) COUNSELING**

Surviving spouses and anyone living in the household have access to three (3) years of aftercare counseling/therapy services through the Delta EAP program. We encourage you and your family to take advantage of this valuable benefit during this difficult time. To arrange these services, contact EAP at 800 533-6939 option 2.

### **MILITARY BENEFITS**

If the pilot was in the military service, benefits might also be available. Contact the VA Benefit Department at:

800 827-1000

[www.benefits.va.gov/insurance](http://www.benefits.va.gov/insurance)

For Active National Guard and Reserve service members there may be a Servicemembers' Group Life Insurance (SGLI) policy in effect. To inquire, contact SGLI directly.

800 419-1473

[www.va.gov/life-insurance/options-eligibility/sqli](http://www.va.gov/life-insurance/options-eligibility/sqli)

For retired servicemembers, there may be a Veterans Group Life Insurance (VGLI) policy in effect. For more information contact the VGLI office.

800 419-1473

[www.va.gov/life-insurance/options-eligibility/vgli](http://www.va.gov/life-insurance/options-eligibility/vgli)

Again, DPMA offers our condolences at this difficult time. If you have difficulty in reaching any of these agencies, please call DPMA and we will do our best to assist you.