



Retiree Death Checklist and Survivor Benefits Processing

As a retiree, it is important to inform your family members of the steps they should take in the event of your death. As your surviving family members may be eligible for benefits, it is very important for them to contact the Employee Service Center (ESC) as soon as possible following your death. By placing this call, family members help ensure the timely set up of their survivor benefits (if applicable) and help avoid any potential overpayments from your pension plan (if applicable). In addition, life and/or accident insurance coverage may be payable upon your death.

Retiree Death Checklist

In order to determine survivorship eligibility, the ESC must first be notified as indicated below.

Step	When	What to Do
1	Death of retiree	<p>A surviving family member (or someone on the retiree’s behalf or behalf of the retiree’s estate) should contact the ESC at 1-800 MY DELTA (1-800-693-3582) to report the death. For international access: 1-404-677-8000. Follow these steps to reach a survivor benefit representative.</p> <ol style="list-style-type: none"> 1. Press “3” to be connected with the Employee Service Center 2. Press “2” for a representative who can assist with reporting the death of an employee
2	As soon as possible after reporting the death	<p>Within five days after the death is reported, the ESC will send a letter of condolence to the surviving family member, along with a Survivor Income Eligibility Statement for Delta retirees and a Surviving Spouse Statement for Northwest retirees. Also included is a phone contact list for other companies the survivor may need to contact (i.e. insurance companies, credit union, etc).</p> <p>A surviving family member should complete the Survivor Income Eligibility Statement or Surviving Spouse Statement and return the completed form to the ESC with the following documentation so the ESC can determine survivorship eligibility</p> <ul style="list-style-type: none"> • Death Certificate of the deceased retiree • Marriage Certificate (photocopy acceptable) - <i>if applicable</i> • Birth Certificate of the deceased retiree, the spouse/domestic partner and dependent children (photocopy acceptable) – <i>if applicable for spouse/domestic partner and dependent children</i> • Copies of all Social Security Award Letters for spouse/domestic partner and dependent children if the retiree is receiving a pension benefit from the Delta Retirement Plan - <i>if applicable</i>



Retiree Death Checklist (continued)

Step	When	What to Do
3	As soon as possible after reporting the death	<p>If life and/or accident insurance coverage is payable upon the retiree's death, file a claim with the appropriate insurance company.</p> <ul style="list-style-type: none"> • Basic Life Insurance and Optional Life Insurance are administered by The Metropolitan Life Insurance Company (MetLife). To initiate a claim, call MetLife at 866-939-7409. Also try 800-638-6420 • Group Accident, Family Group Accident Insurance and Private Pilots Accident Insurance are administered by Administration Concepts, Inc. (ACI). To initiate an accidental death claim, call ACI at 855-672-1273. The survivor should indicate under which coverage they are making a claim, and provide the contract/policy number, which is ADD N04983233 for Group Accident and Family Group Accident Insurance, and ADD N04983245 for Private Pilots Accident Insurance. <p>If the retiree has a balance in their 401(k) account (Delta Family-Care Savings Plan, Delta Pilots Savings Plan or the Delta Savings Plan - Puerto Rico) contact the Delta Service Center at Fidelity by calling 1-800-554-0262.</p>
4	As soon as possible after receipt of the Benefit Enrollment Worksheet	<p>If surviving family members are determined to be eligible for health insurance, a Benefit Enrollment Worksheet will be sent under separate cover approximately two weeks after the death is reported.</p> <p>Call the ESC at 1-800 MY DELTA to complete benefit enrollment over the phone.</p>
5	As soon as possible after receipt of the survivorship eligibility letter from the ESC	<p>Generally within 15 business days after receiving the completed Survivor Income Eligibility Statement or Surviving Spouse Statement, the ESC will send the surviving family member a survivorship eligibility letter that explains eligibility for applicable survivor benefits, including survivor and/or pension income benefits, and information about nonrevenue travel privileges.</p> <ul style="list-style-type: none"> • The surviving family members may call the ESC with questions about survivor benefits. • The surviving family member may call the ESC for instructions on adding eligible pass riders.



Survivor Benefits Processing

The ESC will review the Survivor Income Eligibility Statement for Delta retirees and the Surviving Spouse Statement for Northwest retirees and supporting documentation that a surviving family member (or someone on his/her behalf) submits. Generally within 15 business days, the ESC will send the surviving family member a letter that explains eligibility for applicable survivor benefits, including survivor and/or pension income benefits, information about other benefits and nonrevenue travel privileges, as described in the summary below

It is important to note:

- All benefits under the retiree (including health insurance) cease once the death is reported.
- If the surviving spouse/domestic partner and/or dependent children are determined eligible survivors, the benefits will be retroactive to the date of death.
- Not all retirees are eligible for survivor benefits. Call the ESC to determine if you are eligible for survivor benefits.

Income Benefits	<p>If survivor benefits are payable, all survivor statements (Survivor Income Eligibility Statement for Delta and Surviving Spouse Statement for Northwest) and supporting documents must be received at the ESC by the 5th day of the month in order for your 1st benefit payment to be processed the following month.</p> <p>For Delta survivors, benefits will be set up for payment effective on the first day of the month following the death. For Northwest survivors, benefits will be set up for payment effective on the last day of the month following the death.</p> <p>If your survivor statement and supporting documents are received at the ESC after the 5th day of the month, then your 1st benefit payment will be processed by the second month following the death and will include retroactive payments.</p> <p>Note: Receipt of the Survivor Income Eligibility Statement or Surviving Spouse Statement by the 5th day of the month does not guarantee benefits will be paid the following month in all situations due to other possible processing requirements.</p>
Health Insurance	<p>Information regarding health insurance and a Benefit Enrollment Worksheet will be sent under separate cover one to two weeks after the death is reported.</p> <p>The survivor will need to call the ESC once they receive the Benefit Enrollment Worksheet to complete enrollment over the phone.</p>
Travel Privileges	<p>Information about survivor travel privileges will be included in the Survivor Eligibility Letter from the ESC.</p> <p>Pass riders continue to be active in the retiree's Primary Pass Rider (PPR) account for 30 days after death is reported. Buddy passes in the retiree's PPR account are suspended immediately.</p>