

Delta MEC Retirement & Insurance Handbook



Prepared by the Delta MEC Retirement & Insurance Committee and
ALPA's Retirement & Insurance Department
January 2022

Fellow Delta pilot,

The Delta MEC Retirement & Insurance Committee has compiled this handbook for your use. The benefits field has become increasingly complex because of changing laws. Consequently, this handbook is intended as an abbreviated guide for general retirement and insurance issues, and should be used only as an introduction to Pilot Working Agreement (PWA) benefits.

Many pilots will be retired for as many years as they will spend flying the line. Some will become medically unqualified to continue their chosen career prior to retirement, while others will not survive due to accident, injury, or disease. Therefore, it is vitally important that you put an effort into retirement and insurance planning well before it is too late to affect significant change. While retirement may be for older pilots; retirement, insurance and survivor planning are important for all pilots. Maximizing performance of your hard-earned savings and retirement benefits is best realized early on — not just when approaching age 60–65. Besides this handbook, the Delta MEC Retirement & Insurance Committee provides videos and bulletins addressing various aspects of our negotiated benefits package, located on the Committee's webpage at www.alpa.org/dal/Committees/Retirement-Insurance.

Please remember that this handbook provides only a general summary of your benefits and does not address every individual situation. The PWA and plan documents provide the terms and conditions that apply in all situations. Additionally, this handbook does not constitute legal, tax, investment or other advice to any individual. Refer to the PWA, applicable plan documents and/or applicable law for specific concerns.

In general, benefits described in this handbook apply to all pilots on the seniority list. However, premerger NWA pilots on sick leave, disability or other leaves of absence as of October 30, 2008 that are still in an inactive status continue to be covered by the plans in place at Northwest prior to October 2008, and will only be covered by the programs described in this handbook when they return to service with Delta. For a summary of the Northwest plans, please refer to [Appendix E](#) of this handbook. Additional information is available on the Retirement & Insurance Committee webpage as listed above.

We hope this handbook addresses your most common questions and helps you to better understand your benefits. Your comments are encouraged and will help us improve future communications about retirement and insurance issues. Please contact the Delta MEC R&I Office at 800-USA-ALPA, or by email at DALRI@alpa.org.

Fraternally,

Delta MEC Retirement & Insurance Committee

Table of Contents

Quick Reference Contacts	4
Delta 401(k) Retirement Plan for Pilots	8
Delta Pilots Retirement Plan (DPRP) (Premerger DAL)	11
NWA Pension Plan and Excess Plan (Premerger NWA)	14
Sick and Disability Benefits	19
Delta Pilots Mutual Aid (DPMA)	27
Survivor Benefits, Company-Provided Life Insurance, & Optional Life Insurance	29
Medical/Dental/Vision Plan Options	34
Flexible Spending Accounts (FSA)	39
Medicare	42
ALPA National-Sponsored Benefits	44
Retirement Guide	46
Part I: Approaching Retirement	47
Part II: The Retirement Transition	48
Part III: Profit Sharing and Retirement Income	50
Part IV: Retiree Healthcare Benefits	52
Part V: Life Retiree Insurance and Other Benefits	57
Part VI: Government Retirement Benefits	59
Appendix A: Delta Health Plans Summary	63
Appendix B: Dental Benefits	64
Appendix C: Vision Benefits	65
Appendix D: Cobra Premiums	66
Appendix E: Benefits for Premerger NWA Pilots on NWA LTD or NWA DRP	67
Appendix F: Information to Know in the Event of a Death	69
Appendix G: Survivor’s Checklist	71

Quick Reference Contacts

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

GROUP ACCIDENT INSURANCE/FAMILY GROUP ACCIDENT INSURANCE

PRIVATE PILOTS ACCIDENT INSURANCE

Employee Service Center (ESC)	800-MY-DELTA (800-693-3582)
Administrative Concepts Inc. (ACI)	994 Old Eagle School Road, Suite 1005
Policy number:	Wayne, PA 19087-1802
ADD N04983233 (Group/Family Group)	855-672-1273
ADD N04983245 (Private Pilot)	info.visit-aci.com/delta

ALPA NATIONAL-SPONSORED INSURANCE BENEFITS

Reference Documents	Insurance brochures are available on the ALPA National website: www.alpa.org/resources/alpa-insurance
Member Insurance	800-746-2572

CREDIT UNIONS

Delta Community Credit Union	www.deltacommunitycu.com Toll-free: 800-544-3328 ATL local: 404-715-4725
Wings Financial Credit Union	www.wingsfinancial.com Toll-free: 800-692-2274 MSP local: 952-997-8000

DELTA MEDICAL DIRECTOR (AME)

Dr. Thomas Faulkner	www.drtomfaulknerame.com 404-565-0870 tfaulkner@drtomfaulknerAME.com
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DELTA MEC

Delta Air Lines Master Executive Council 100 Hartsfield Centre Parkway, Suite 800 Atlanta, GA 30354	www.alpa.org/dal Toll-free: 800-USA-ALPA (800-872-2572) ATL local: 404-763-4925
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DELTA PILOTS MUTUAL AID (DPMA)

Reference Document	DPMA plan: www.dpma.org
Benefits Manager: Zsaneta Grinnage	claims@dpma.org
	Toll-free: 888-DAL-DPMA (888-325-3762)
	ATL local: 404-559-9421

DISABILITY

Reference Documents	Pilots Disability Benefits Handbook
Employee Service Center (ESC)	800-MY-DELTA (800-693-3582)
ALPA Aeromedical	DEN local: 303-341-4435
Harvey Watt (Claims Administrator)	Toll-free: 800-241-6103
	ATL local: 404-767-7501
Workers' Compensation (OJI Claims)	WorkersCompensationConcierge@delta.com
	877-673-3582

FAA MEDICAL EXPENSE REIMBURSEMENT

Pilot Assist	877-DAL-2FLY (877-325-2359)
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FLEXIBLE SPENDING ACCOUNTS (FSA)

Reference Document	Healthcare Benefits Handbook (DPMP) Healthcare Benefits Handbook (DABHP)
Delta Health Services	800-MY-DELTA (800-693-3582)
UnitedHealthcare	www.myuhc.com
	877-912-1820

LIFE INSURANCE (BASIC AND OPTIONAL)

Reference Documents	Pilots Life Insurance and Survivor Benefits Handbook
MetLife	MetLife Recordkeeping Center P.O. Box 14401 Lexington, KY 40512
	www.metlife.com
	866-939-7409

MEDICAL/DENTAL/VISION PLANS

Reference Documents	Healthcare Benefits Handbook (DPMP) Healthcare Benefits Handbook (DABHP)
Healthcare — UnitedHealthcare	www.myuhc.com 877-912-1820
Employee Service Center (ESC)	800-MY-DELTA (800-693-3582)
OptumHealth Behavioral Solutions	800-533-6939
Optum Bank (HSA Custodian)	www.optumbank.com 800-791-9361
Delta Health Advocate Team	877-912-1820
Dental Care — Delta Dental	Delta Dental P.O. Box 1809 Alpharetta, GA 30023-1809 888-818-7927 www.deltadentalins.com/dal
Vision Care — Eyemed	First American Administrators Attn: OON Claims P.O. Box 8504 Mason, OH 45040-7111 833-DELTA-VP (833-335-8287) www.eyemed.com

MEDICARE

Employee Service Center (ESC)	800-MY-DELTA (800-693-3582)
Medicare	www.medicare.gov
Social Security Administration	www.ssa.gov 800-772-1213

PASS TRAVEL BENEFITS

Travelnet	Travelnet link at: Deltanet.delta.com
Travel VRU	Toll-free: 800-325-7123 ATL local: 404-715-4989

PAYROLL ISSUES

Employee Service Center (ESC)	800-MY-DELTA (800-693-3582)
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PILOT ASSISTANCE NETWORK

<i>Available for pilots seeking physiological, psychological or medical assistance</i>	
PAN Hotline	800-USA-ALPA, ask for PAN volunteers (during non-business hours, press 7)

RETIREMENT PLANS

Delta Pilots Retirement Plan (Terminated)	PBGC: 800-400-7242 www.pbgc.gov
PBGC Case Number for Terminated DPRP	20544100
NWA Pension Plan for Pilot Employees NWA Excess Plan for Pilot Employees	NWA Pilots DB Plan Benefit Handbook
Delta 401(k) Retirement Plan for Pilots	Delta 401(k) Retirement Plan for Pilots Benefit Handbook
Fidelity	www.netbenefits.com 800-554-0262

SURVIVORS' BENEFITS

Employee Service Center (ESC)	800-MY-DELTA (800-693-3582)
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WORKERS' COMPENSATION

Pilot Assist	877-DAL-2FLY (877-325-2359)
Workers' Compensation (OJI Claims)	WorkersCompensationConcierge@delta.com 877-673-3582

Delta 401(k) Retirement Plan for Pilots

What is the Delta 401(k) Retirement Plan for Pilots?

The Delta 401(k) Retirement Plan for Pilots, also known as the 401(k), is a qualified defined contribution retirement plan that maintains an individual account for each participant. Both the Company and pilot are eligible to make contributions to the 401(k).

How much does the Company contribute to my 401(k) account and what is the employer contribution limit?

The Company contributes 16% of your earnings to the Delta 401(k) Retirement Plan for Pilots twice a month. The payroll codes, which are used to define your earnings, are *Flt Pay/Pilot*, *Flt Advance/Pilot*, *Shared Rewards*, and *Profit Sharing*. As a reminder, this is a contribution, not a match. No employee contribution is required to be eligible for the Company contribution.

Under Internal Revenue Code (IRC) Section 401(a)(17), Company contributions are limited to the first \$305,000 of earnings in 2022. Any Company contributions owed on earnings above this limit will be paid directly to the pilot as taxable wage income and appear under the payroll code *401(k) Excess Plus*. This may happen even though you have not reached your personal limit of \$20,500 or the combined limit of \$61,000.

The PWA requires that your post-retirement vacation payout be directed to the 401(k) as a contribution until you reach the combined limit for the year.

How much may I contribute to the Delta 401(k) Retirement Plan for Pilots?

For 2022, pilots may elect to make pre-tax contributions and/or after-tax Roth contributions to the 401(k). Under IRC Section 402(g), the aggregate limit on these contributions is \$20,500 for 2022.

Pilots may also make after-tax contributions not subject to the limit of Section 402(g). These contributions are labeled “401A” on the Fidelity website. While not limited by the individual \$20,500 cap, they are limited by the combined limit under 415(c) (see the next question).

In addition to the pre-tax, Roth, and 401A contributions, pilots who are age 50 or older by December 31 of a given year may make catch-up contributions on either a pre-tax or after-tax Roth basis. The limit for “catch up” contributions is \$6,500 in 2022. On the Fidelity website, catch-up contributions are elected separately from regular contributions.

What is the limit on total contributions?

The combined Company **and** pilot contributions are subject to the limit under IRC Section 415(c). Section 415(c) restricts the total amount that may be contributed each year to a participant's accounts under all of an employer's defined contribution plans to a specified dollar amount or, if less, 100% of the participant's compensation that year. The dollar limit for 2022 is \$61,000. This total includes the following contributions:

- Company contributions
- Pilot contributions (pre-tax, Roth, and after-tax 401A contributions)
 - **Note: Age 50 and older catch-up contributions do not count toward this limit**

Once you have reached a combined contribution of \$61,000 this year, Company contributions will be shown on your paystub as *401(k) Excess* (formerly *DPSP Cash*)

How are the funds in my Delta 401(k) Retirement Plan for Pilots invested?

You are responsible for directing the investment of your account. The account provides several options for investments:

- **Core funds**
 - Lifecycle
 - Indexed
 - Actively-managed
- **BrokerageLink** — Brokerage accounts for both non-Roth and Roth funds

Fidelity's Delta Service Center Planning and Guidance staff is available at 800-603-4015.

Within the 401(k), optional financial advice is provided by Edelman Financial Engines. Edelman Financial Engines provides two levels of investment advice (online advice is free; professional management is fee-based).

You may also authorize a third-party financial advisor to direct the investment of the BrokerageLink portion of your account. Detailed information about investment options and your account balance is available online at www.netbenefits.com or by contacting Fidelity at 800-554-0262.

May I receive distributions from my Delta 401(k) Retirement Plan for Pilots before I retire?

You may elect to take in-service withdrawals from limited portions of certain sub-accounts under the 401(k). You may take loans from the account, not to exceed \$50,000. Currently, two loans are allowed. It is planned to be reduced to one loan at a date to be determined after the COVID-19 crisis. This does not retroactively affect loans already in place before this date. Full details are available through Fidelity at www.netbenefits.com or on Deltanet in the [Delta 401\(k\) Retirement Plan for Pilots Benefit Handbook](#).

When I retire, what distribution options are available?

At or after retirement and if you are age 59½, you may elect to have your account distributed to you in a lump-sum or rolled over to an IRA or other qualified plan. Other distribution options may also be available. You may also leave your money in the Delta 401(k) Retirement Plan for Pilots at retirement. You will be responsible for directing the investment of your account. Distributions made before you reach age 59½ may incur a penalty, in addition to applicable taxes. See the [Delta 401\(k\) Retirement Plan for Pilots Benefit Handbook](#) for full distribution details.

When I retire, what distributions are required?

Your pre-tax contributions and earnings, Roth contributions and earnings, and earnings on 401A after-tax contributions are subject to the Required Minimum Distribution (RMD) rule. Generally, this means distributions must begin by April 1 following the year you attain age 72. Roth funds and the earnings on Roth funds may be rolled to a Roth IRA where they are not subject to the RMD rule.

What if I am disabled?

If you are receiving disability payments from the Delta Pilots Disability and Survivorship (D&S) plan, you will continue to receive 401(k) Company contributions. Those contributions are calculated at 32% x LTD pay. You may also be eligible to contribute to your 401(k) from your disability pay. If you choose this option, scroll down on the lower section of the contributions screen to make the election apply to your disability pay. Please see Notices under Plan Information and Documents for more information and eligibility requirements about this plan feature.

Delta Pilots Retirement Plan (DPRP) (*Premerger DAL*)

What is the Delta Pilots Retirement Plan?

The DPRP was a qualified defined benefit retirement plan terminated on September 2, 2006, and is now administered by the Pension Benefit Guaranty Corporation (PBGC).

Do I have a benefit from this plan?

If you are a premerger DAL pilot and were hired prior to September 2, 2006, you are a participant in this plan and have an earned accrued benefit calculated under the plan provisions. If your net benefit after the MPPP offset has been applied is greater than zero, you are entitled to receive a benefit from the PBGC based on the DPRP benefit formulas, subject to the PBGC payment limitations.

How can I calculate my benefit from the terminated DPRP?

The PBGC mailed a benefit determination letter in 2010. That letter provided your retirement benefit at the earliest retirement date (age 50), at age 60, and at age 65. You may request another copy via the PBGC website (www.pbgc.gov).

How do I calculate my early retirement benefit?

The easiest way to calculate an early retirement benefit is to request a benefit estimate from the PBGC specifying the date you wish to early retire and commence benefits. The PBGC will calculate your benefit based on this date. You can visit the PBGC website (www.pbgc.gov) to establish a “MY PBA” account, or you may call them at 800-400-7242 to request a benefit estimate. The PBGC has assigned a case number of 20544100 to the terminated DPRP.

What if I continue to fly past age 60?

Under PBGC rules, you may collect your retirement benefits from the PBGC at or after age 60, even if you continue to work as a pilot for Delta; however, ***please note: if you are already disabled when you begin to draw your PBGC benefit, or if you become disabled after you begin to draw your PBGC benefit, the disability benefit payable to you under the Delta Pilots Disability and Survivorship Plan will be reduced dollar-for-dollar by the benefit you receive from the PBGC.*** PBGC payments, once started, cannot be suspended or stopped. Additionally, if you previously divorced and your former spouse is entitled to a portion of your total PBGC benefit, then once your offset begins, it would also include your former spouse’s PBGC benefit amount.

When must I start collecting my PBGC benefit?

If you reached age 70½ before December 31, 2019, you were required to commence your benefit no later than April 1 of the year after the year when you reached age 70½. If you reach age 70½ after December 31, 2019, you are required to commence your benefit no later than April 1 of the year after the year when you reach age 72. In general, benefits will increase for every month you defer commencement beyond age 60 (this includes deferring commencement beyond age 65). If you delay commencement of your PBGC benefit until after age 65, that amount does continue to increase over time. To see the progression over time, contact the PBGC for estimates for ages 66, 67, 68, 69, 70, 71 and 72.

There is one caveat regarding delaying your PBGC benefit commencement. Due to ERISA and PBGC rules, in some individual cases delaying your PBGC benefit may actually result in a lower overall value for the benefit received. Therefore, as you approach age 60 and are considering whether to commence or defer your PBGC benefit, it is important to contact the PBGC for estimates of the benefit amount commencing at age 60 and at various later ages, and to consult your financial advisor about the decision.

Please refer to [R & I Report 19-03-Approaching Age 60](#) for a discussion on the benefits of commencing or delaying your PBGC benefit.

How do I begin to receive my retirement benefits from the PBGC?

You may submit an application for PBGC benefits up to 180 days before your retirement by contacting the PBGC at 800-400-7242 or through their [website](#). You must be at least age 50 to draw a benefit from the PBGC, and you must not be employed by Delta if you wish to draw this benefit prior to age 60.

When can I expect my first PBGC pension check?

Subject to the proper completion of paperwork required by the PBGC, your first pension checks will be payable as of the annuity starting date you elect, as permitted by the PBGC. You may elect only a prospective annuity starting date. For additional information on this topic, see the discussion above in “What if I decide to continue to fly past age 60?” Your retirement date from Delta does not establish the commencement date of your benefits from the PBGC. You may only establish an annuity starting date by applying for benefits and filing completed paperwork with the PBGC.

Are benefits from the PBGC taxable?

Retirement benefits paid by the PBGC are subject to federal income tax. These benefits are also subject to state income tax in some states. Laws governing state taxation of retirement benefits vary from state to state.

What survivor benefits are available?

If you die prior to commencing your benefit, the PBGC automatically provides a preretirement survivor annuity to your spouse. If you are age 50 or older at the time of your death, your spouse will be eligible to apply for this benefit immediately, if desired. If you are under age 50, your spouse may begin to receive a benefit no earlier than the date you would have attained age 50 had you not passed away.

If you are unmarried and die prior to commencing your benefit, no survivor benefits are paid by the PBGC.

If you die after your benefits have commenced, your survivors may or may not receive benefits after your death, depending on the form of benefit you elected. If you are unmarried, the DPRP standard form of benefit provides for an amount paid out over your lifetime only. This form of benefit is known as a single or straight life annuity. If you are married, the standard benefit is a joint and 50% survivor annuity with your surviving spouse as beneficiary. In lieu of these standard benefit forms, and with your spouse's consent, you may elect to have your pension paid in one of the available optional forms of PBGC benefit. These include straight life annuity; 5-, 10-, or 15-year certain-and-continuous annuity; joint and 50%, 75%, or 100% survivor annuity; and joint and 50% survivor pop-up annuity. A description of these optional forms of benefit can be found on the [PBGC website](#).

NWA Pension Plan and Excess Plan (*Premerger NWA*)

What are the NWA Pension Plan and the NWA Excess Plan?

The NWA Pension Plan for Pilot Employees is a qualified defined benefit retirement plan frozen on January 31, 2006. With very limited exceptions, no further benefit accrual is allowed after that date. The NWA Excess Plan is a non-qualified defined benefit retirement plan which pays for benefits in excess of those permitted by IRS limits applicable to qualified retirement plans. Under IRS regulations, the Company does not set aside funds in a secure pension trust to pay for Excess Plan benefits. Benefits are paid from current income of the corporation. The NWA Excess Plan was also frozen on January 31, 2006.

An exception to provisions of these plans allows disabled pilots to continue to receive benefit accrual service under both plans during the period they receive a Disability Retirement Pension from the NWA Pension Plan.

Do I have a benefit from these plans?

If you are a premerger NWA pilot and were hired on or before January 31, 2005 (one year before the freeze date), you are a participant in the NWA Pension Plan. Depending on your level of benefit, you may also be eligible for a benefit under the NWA Excess Plan.

How do I calculate my retirement benefit?

Premerger NWA pilots may review their pension benefit calculations as follows:

- Navigate to [Deltanet > HR > Self-Service > Benefits Direct > Retirement Plan](#)
- Complete a pension projection using the last day of any given month
- Fill in the boxes and press "Calculate"

A termination date is required for all calculations. You can also see your benefit under the survivor benefit forms.

How do I calculate my Early Retirement benefit?

If you elect to retire before age 60, your pension benefit will be reduced. If you have over 25 years of vesting service when you retire, the reduction is 3% per year (prorated monthly) for each year you retire prior to age 60. If you have fewer than 25 years of vesting service at retirement, the reduction is higher: 7% per year (prorated monthly) for the first five years early and 4% per year (prorated monthly) for next five years early. Vesting service continues to accumulate while you are working at Delta. You may review your pension benefit for any desired early retirement date by using the Deltanet procedure as described above.

What if I continue to fly past age 60?

You cannot collect your pension while you remain employed by Delta. Your pension benefit does not increase if you fly beyond age 60. It remains the same age 60 benefit amount regardless of when you retire after age 60.

I am a former Republic pilot. How do I start my Prudential Annuity?

The Prudential Annuity for former Republic pilots may commence at or after retirement from Delta. If you have a Prudential Annuity, Delta (not Prudential) will provide you with forms you must complete to elect commencement of this benefit. These forms will be included with your retirement packet. The Prudential Annuity includes an automatic 50% Qualified Joint and Survivor Annuity (QJSA) with the spouse as beneficiary. Pilots who choose early retirement should review their annuity certificates to determine how much the annuity will pay at different ages. Pilots have the option to defer the annuity to avoid the early-retirement reductions that will reduce annuity payments.

How is my NWA Excess Plan benefit related to my other plan benefits?

Pilots may have a portion of their pension paid under the NWA Excess Plan. The NWA Excess Plan provides benefits that cannot be paid from the NWA Pension Plan due to limits on qualified retirement plans under the IRC. The limits that affect your NWA pension are the compensation limit of IRC Section 401(a)(17) and the benefit limit of IRC Section 415(b).

NWA Excess Plan benefits will always be paid monthly due to the IRC Section 415(b) benefit limit. NWA Excess Plan benefits attributable to the IRC Section 401(a)(17) compensation limit will be paid monthly for pilots who retire before age 60 or who start the benefit at age 60 from a disability status. However, if you retire at or after age 60 and have been on active status for at least one day on or after age 60, any NWA Excess Plan benefits attributable to the IRC Section 401(a)(17) compensation limit will be paid in a lump-sum.

How do I calculate the lump-sum payment from the NWA Excess Plan?

If you select a benefit commencement date on or after age 60 and are eligible to receive an NWA Excess Plan benefit, the online pension modeler found on Deltanet will reflect the lump-sum value of your benefit. The lump-sum displayed uses the current interest rate for determining the equivalent actuarial value of your monthly NWA Excess Plan benefit. The actual lump-sum you receive will depend on the interest rates in effect when you retire, and could be substantially different from the amount currently shown; the system will automatically update for that rate, but there is no printed rate sheet nor is there any public access to that information.

How do I inform Delta I am retiring?

Always start by notifying your base chief pilot. **You may have to verify your plan to retire if you will be retiring prior to age 65.** The [Pilot Retirement Checklist](#) will guide you through the Company requirements and can be found at [Deltanet > My Division > Admin > Forms/Reports](#).

There is a key difference for former NWA pilots with a defined benefit: you must specify the last day of the month as your retirement date. This is the opposite from all other Delta employees who specify the first day of the month for their retirement. Essentially, the NWA Pilot DB plan must know your last day of work while other Delta employees are specifying their first day of retirement.

The Employee Service Center (800-MY-DELTA) is responsible for preparing your retirement package, which includes all the forms to be completed. It will also include an up-to-date estimate of your retirement benefit amount, including adjustments for your choice of optional survivor benefits. If you are retiring before age 65, you must request a packet at least 30 but no more than 60 days prior to your desired retirement date, as some forms are time-sensitive.

Note: the ESC will auto-generate your packet if retiring at age 65. Your benefit and the packet will be calculated and mailed to you approximately 25 days prior to the end of the month in which you plan to retire.

When your retirement date approaches, Payroll is notified of your separation from service and will prepare to issue your final paycheck. This preparation consists of reconciling bank time and expenses and paying off unused vacation time. Once Payroll notifies the pension representative that all of your pay records are clear, your benefit amount will be calculated and put into pay status.

When can I expect my first pension check?

Payments from the NWA Pension Plan (and NWA Excess Plan, if applicable) are made on the last day of the month. The first payment of your pension benefit from the NWA Pension Plan will be due for the month following the month in which you retire. Benefits are not paid for the month in which you retire (i.e., you are on active status for any day in the month), and there is no pro-rata payment for a partial month. Therefore, plan to retire on the last day of a month. If you are eligible to receive an NWA Excess Plan lump-sum benefit, you will receive that check approximately 30 days after retirement. If you are receiving a Prudential annuity payment, that payment is made on the first of each month.

Are benefits from the pension plan(s) taxable?

NWA Pension Plan and NWA Excess Plan benefits are subject to federal income tax as well as state income tax in some states. Tax laws vary from state to state.

NWA Excess Plan benefits are subject to FICA payroll taxes. These include Social Security tax of 6.2% of wages up to \$147,000 (for 2022), plus Medicare tax of 1.45% of all wages. An additional Medicare tax equal to 0.9% of all wages in excess of \$200,000 single/\$250,000 joint also applies. The \$147,000 limit for Social Security tax will include all your earnings for the year in which the tax is due. If you receive an annuitized payment, the FICA tax is payable in the year in which benefits commence and is calculated on the present value of your benefit. If you receive a lump sum, the FICA taxes are deducted from your lump sum payment.

An NWA Excess Plan benefit paid in a cash lump-sum cannot be rolled over into an IRA or other qualified plan because it is not a distribution from a qualified plan. If you are planning a retirement prior to age 60, the R&I Committee can provide you with more detail on the taxation of the NWA Excess Plan payment as an annuity.

What survivor benefits are available?

If you are married and you die prior to commencing your benefits, a pre-retirement survivor annuity will be payable to your surviving spouse. This would include any benefits from the NWA Excess Plan, which are also paid as a 50% Joint & Survivor (J&S) annuity. If you are not married and you die prior to commencing your benefits, no benefits will be payable to your survivors.

If you die after your benefits have commenced, your survivors may or may not receive benefits after your death, depending on the form of benefit you elected. If you are unmarried, the NWA Pension Plan's standard benefit provides for an amount paid out over your lifetime only. This form of benefit is the Single or Straight Life Annuity. If you are married, the standard benefit is a 50% Qualified J&S Benefit annuity with your surviving spouse as beneficiary. In lieu of these standard forms, you may elect to have your pension paid in one of the optional forms (with your spouse's consent if married).

To compute the benefit payable in a form other than the Single Life Annuity, multiply the Single Life Annuity pension amount by the factor associated with the optional form of benefit you elect. These factors are determined based on a percentage adjusted based on the age difference between you and your spouse or your pension partner. The age difference between the pilot and spouse or pension partner is considered as whole years' difference (rounded to the nearest whole year).

NWA Pension Plan Forms of Benefit

Benefit Form	Factor	Comments
Single Life Annuity/ No Survivor Benefit	100%	No survivor benefits are payable under this form.
50% Qualified Joint & Survivor Benefit	100% -0.5% for each year spouse is younger	Surviving spouse benefit. If you are married, this is the default benefit unless you elect a different form with spousal consent.
50% Survivor Benefit	90.5% +/- 0.5% per year age difference*	Pension partner benefit for pension partners only, not spouse.
75% Survivor Benefit	87.1% +/- 0.5% per year age difference*	Greater reduction but higher percentage to surviving pension partner at death.
100% Survivor Benefit	80.5% +/- 0.5% per year age difference*	
50% Contingent Benefit	100% +/- 0.5% per year age difference*	Certain amount while both pilot and beneficiary living, with a reduced amount to survivor upon death of either.
67% Contingent Benefit	93.2% +/- 0.5% per year age difference*	
Term Certain (up to 120 months) & Life	-.03% per month for first 60 months of term certain, plus -.06% per month for next 60 months of term certain	Provides payments for your life, but not less than a guaranteed period. The guaranteed period is from 1 to 120 months as you elect. If you die before the guaranteed period ends, your beneficiary will receive payments for the remainder of the guaranteed period.

**Add if spouse or pension partner is older, and subtract if younger.*

Here are a few things to consider when choosing a benefit form:

- If you are married, your benefit will be paid under the 50% Qualified Joint and Survivor Annuity (QJSA) option unless you elect a different form with your spouse's written, notarized consent.
- The person who becomes your pension partner need not be your spouse; you can choose someone else. Depending on the form of benefit there may be a restriction on the age difference between you and your pension partner. This varies from no restriction to as little as 10 years. See the NWA Pilots DB Plan Benefit Handbook for details.
- The election of the 50% contingent benefit for a pilot and spouse no longer makes sense for most people. While both you and your spouse are alive, you would receive the same amount as under the 50% QJSA. If you die first, it provides the same amount to your spouse as would be available under the 50% QJSA. However, you would have a reduction in your benefit if your spouse should predecease you.

Sick and Disability Benefits

What should I do if I become ill?

If you become ill or injured, advise Crew Scheduling at 800-DAL-CREW.

What are my sick leave benefits?

The number of hours of sick leave you receive as an allotment every sick leave year (June 1–May 31) is based on your years of employment as described in Section 14 D of the PWA. The maximum annual allotment of 270 hours is earned in your 20th and later years of employment. Sick leave hours not used as of May 31 of a given sick leave year do not carry over to the next sick leave year unless you are on sick leave as of May 31 and continue on sick leave after May 31. Sick leave is paid at 100% of your applicable pay rate.

A pilot who exhausts his sick leave credit hours during a sick leave year will not be eligible for another allotment until the following June 1, even if he goes on, and recovers from, disability. However, if such pilot is returning from disability and has exhausted his sick leave credit hours for the current sick leave year, he may elect to transfer up to 50 hours of his allotment from the subsequent sick leave year to be available for the current sick leave year by making a written request to his chief pilot or Pilot Assist within 30 days of his return to active payroll status. Such transferred sick leave credit hours will be deducted from and will not carry over into his allotment for the subsequent sick leave year. A pilot who exhausts his sick leave credit hours during any sick leave year, and whose absence due to illness or injury continues into the subsequent sick leave year, will be eligible for another allotment of sick leave credit hours in the subsequent sick leave year when he returns to active payroll status in the subsequent sick leave year and completes all training required to return to flight duty, including OE.

What happens if I remain ill or injured after my sick leave hours run out?

You may be eligible to receive Temporary Disability (TD) and Long-Term Disability (LTD) benefits from the D&S Plan, as explained below. If you are not eligible for TD benefits, you will go on an unpaid medical leave of absence.

What is the Pilot Assistance Network (PAN)?

The Pilot Assistance Network provides support for pilots during difficult times. ***It is available for pilots seeking physiological, psychological or medical assistance.*** Call 800-USA-ALPA and ask for PAN. During non-business hours, press “7” at the main menu to transfer to PAN.

What is the Disability & Survivorship (D&S) Plan?

The D&S plan provides TD and LTD benefits funded by the Company through the tax-exempt D&S Trust.

How do I apply for Temporary Disability (TD) and Long Term Disability (LTD)?

Contact Crew Scheduling and your chief pilot if you anticipate an extended absence due to illness or injury. You must complete an application for disability. This will cover both the TD and LTD phases. Your chief pilot generally has this form, and it is also included in the packet titled Delta Pilot Disability Guide, available at [Deltanet > My Division > Admin > Pilot Leaves > Pilot Disability Guide](#).

TD and LTD benefits are paid from the Delta Pilots D&S Trust.

Harvey Watt, the third-party claims administrator of the D&S Plan for Delta, oversees the application and recertification for disability and monitors compliance with D&S Plan guidelines.

You may also want to contact the Aviation Medicine Advisory Service (AMAS), provided to all ALPA members free of charge at 303-341-4435.

What are the requirements to receive TD benefits?

To receive TD benefits, you must be unable to work due to illness, disease, injury, or pregnancy, and you must have been treated for the disabling condition by your qualified health care professional (QHCP). You must comply with your QHCP's recommended treatment for the disabling condition as provided in writing to you (e.g., statement, report, office notes, prescription). However, you will not be considered out of compliance if you decline any recommended treatment involving an invasive or experimental procedure. Your QHCP must provide documentation requested by the plan administrator. And under certain circumstances, you may be eligible for TD benefits, even though you are not presently disabled, but due to the Aviation Medical Examiner's (AME's)/FAA's concern regarding your medical status, the AME fails to issue a first class medical certificate in a timely manner (see the next FAQ for further details).

Can I receive TD/LTD benefits if my AME fails to issue my first class medical for some reason?

Yes, as long as you had previously made "timely and good faith disclosures" to your AME, the FAA, or Delta's Director – Health Services, at the time of your previous medical issue. While there are no simple rules on what should or should not be reported, if you have any medical condition (other than a routine cold or flu) that would prevent you from working for 15 consecutive days, or are prescribed medication, consider contacting them prior to calling in well, to ensure there will be no problems at your subsequent physical.

Additionally, if the FAA requires additional testing at that subsequent physical and as a result, pends the issuance of your first class medical, then you must promptly report the FAA's action to the Director – Health Services, utilize resources provided by the Company, ALPA or other entities, and cooperate with the FAA's requests in a timely manner, to regain your first class medical. For more information about this area of the PWA, please contact the Delta MEC R&I Office at DALRI@alpa.org or 800-USA-ALPA.

When does my TD benefit start, and how long does it last?

Your TD period starts on your date of illness or injury (defined as your “event date”) and lasts for 26 weeks. TD benefits begin on the later of your eighth day of illness/injury or when your sick leave, accident leave, or vacation ends. You must exhaust your sick leave before receiving TD benefits. You may, but are not required to, exhaust your available vacation before receiving TD benefits. TD benefits are paid twice per month, on the 15th and 30th.

When do LTD benefits begin, and how are they paid?

LTD benefits begin at the end of your 26-week TD period and are paid on the first of each month for the previous month. You must be aware of the fact that the transition from paying on a current basis to paying in arrears could leave a gap in income until the cycle completes.

What are the requirements to receive LTD benefits?

To be eligible to receive LTD benefits, a pilot must not meet the standards to hold a first class medical certificate, as determined by the plan administrator.

How long do LTD benefits last?

Assuming you remain disabled and in compliance with your QHCP's recommended treatment plan, LTD benefits will continue until you reach age 65, subject to exclusions and restrictions as described below.

Are any disabilities excluded?

TD or LTD benefits will not be paid for a disability that results from:

- Self-inflicted injuries
- Crop dusting, spraying, or seeding

Additionally, disabilities that occur while on a leave of absence (other than FMLA) are generally excluded.

Are any disabilities restricted?

LTD benefits paid for psychiatric conditions, alcoholism, and drug abuse are limited to a 30-month maximum per period of disability, and 54 months lifetime.

How are the TD and LTD benefit amounts calculated?

The monthly benefit for TD or LTD is 50% of the average of your highest consecutive 12 months of pay (including sick leave pay) out of the last 36 months of active payroll status. When you are approved for disability status, you will receive a statement detailing your 50% FAE disability payment calculation.

One-half of the monthly LTD benefit is paid in a fixed benefit, and the other half is paid in a variable benefit. The variable portion may increase or decrease annually (as of April 1) in accordance with the earnings or losses of the D&S Plan trust, but cannot decrease below the original benefit amount.

Are disability benefits taxable?

Disability benefits paid from the D&S Plan are funded 100% by Delta. As such, payments are subject to federal income tax and, if applicable, state income tax. State tax laws regarding these benefits vary from state to state. Disability benefits are also subject to FICA tax, but only through the end of the sixth calendar month following your event date.

You will receive a Form W-2 and need to include this when filing your taxes as failure to do so can cause tax and penalty when the IRS cross matches the information transmitted by Delta with your actual tax return.

Can I work in another job and still receive disability benefits?

You may perform other work and still receive TD and LTD benefits. However, LTD benefits will be offset, dollar for dollar, by your income from employment that exceeds your disability benefit. For example, a pilot's monthly \$5,000 disability benefit would be reduced if the pilot earned \$5,001 from employment; the offset would be \$1, reducing the disability payment to \$4,999. This offset ends after you receive LTD benefits for 36 months.

Are there any other offsets to TD or LTD disability benefits?

TD benefits are offset by amounts received from Workers' Compensation and state disability plans (whether or not you apply for these benefits) and for retirement benefits earned because of your service at Delta or Northwest and actually paid to you.

LTD benefits are offset by amounts received from Workers' Compensation and state disability plans (whether or not you apply for these benefits), income from employment that exceeds your disability benefit and retirement benefits earned because of your service at Delta or Northwest and actually paid to you. You will have to certify any income from employment annually, though you may voluntarily self-report at any time. Benefits are not offset by military retirement or payment from ALPA Loss of License/Disability plan benefits. The offset for income from employment is only applied for the first 36 months on LTD.

What documentation will be required?

The plan administrator may require that you provide proof of your continued disability for the first ten years of disability. For the first two years, continuing proof may be requested on a quarterly basis. After two years, proof may be requested annually. In addition, if the plan administrator has a good faith belief that the participant may no longer continue to qualify for benefits, he or she may conduct a medical review no more frequently than annually. Failure to provide documentation on a timely basis when requested can result in termination of benefits.

What if I have other disability coverage besides my Delta coverage?

If you have ALPA-sponsored disability insurance, you must contact ALPA separately to begin the claims process. Notifying Delta, Harvey Watt, or ALPA Aeromedical will not accomplish this. If you have DPMA coverage (described in the next section), you must contact DPMA separately to begin the claims process. **Note: Receipt of benefits from ALPA-sponsored disability benefits, DPMA benefits, or other non-state disability insurance benefits will not affect your Delta disability benefit.**

Enhanced Disability Benefits

Disabled pilots will receive enhanced disability benefits using hours credited to their enhanced disability accounts from a portion of their unused sick leave. At the end of each sick leave year, beginning with the sick leave year ending May 31, 2017, a pilot's enhanced disability account will be credited with the number of hours equal to 50% of the difference between 80 hours and the number of sick leave credit hours the pilot used during that sick leave year. Although the maximum credit is 40 hours for any sick leave year, there is no limit on the number of hours that may accumulate in the account. The hours credited to a pilot's enhanced disability account are available to provide enhanced disability benefits while he is eligible for disability benefits under the D&S Plan, starting after he exhausts all of his sick leave, DPMA benefits and top-up benefits. At that time, in addition to his 50% disability benefit, the disabled pilot will be paid 50% of his hourly rate for each hour credited to his enhanced disability account, up to 80 hours per month. Each hour paid (at 50%) from the pilot's enhanced disability account will be subtracted from the balance in his account. No 401(k) contributions are made by the Company with respect to enhanced disability benefits.

Does anyone within this system talk to the FAA?

Harvey Watt is governed by the Health Insurance Portability and Accountability Act (HIPAA) and is prohibited from discussing your case with the FAA. Furthermore, your treating physician is similarly prohibited, as is UnitedHealthcare.

What is AMAS or ALPA Aeromedical, and what is its role?

AMAS (Aviation Medicine Advisory Service), often referred to as the ALPA Aeromedical Office, routinely works to help pilots stay on, or return to the line. Upon an ALPA pilot request, the Aeromedical advisors review detailed information about the individual pilot's medical problems as they might relate to health, welfare, continued employment, disability or FAA medical certification. This special service is provided at no charge to any ALPA member in good standing.

Who is Dr. Faulkner, and what is his role?

Dr. Faulkner is the Director—Health Services (DHS) for Delta Air Lines. He reviews the medical records of all pilots who receive an FAA special issuance medical certificate, return to duty after being absent for four or more months for medical reasons and in individual cases, where there is reason to believe that a pilot may not be eligible to hold a first class medical certificate.

What happens to my unused vacation?

When you exhaust your sick leave, you will not be removed from your line until the earlier of your confirmation that you will not be available for the remaining portion of such line or, seven days after the first attempted contact by Crew Resources to confirm your availability for the remaining portion of such line. If you transition to disability, future periods of vacation will be removed if you are still on disability at that time. If you return to active payroll status in the current vacation year and prior to February 1, you will have an opportunity to rebid these vacations. If you return after February 1 but prior to April 1, you will have the option of rebidding your vacations, or having the remaining hours in your vacation bank paid out on April 15. If you do not return prior to April 1st, your vacation bank will be paid out on April 15. See Section 7 of the PWA for details.

What other changes occur?

While on disability:

- You will be carried in the category “NBC SIC” on the monthly category list and prohibited from bidding a monthly schedule or participating in future advance entitlements until you return from disability.
- Your medical/dental/vision and Company-paid life insurance benefits remain the same as if you were active, and you can contribute pre-tax to an FSA or HSA account but must re-elect to make these contributions, if desired.
- You may also submit a new election to continue your contributions to the 401(k), from your disability benefits.

Please note: 401(k) contributions and insurance premium payments will be deducted from your disability payment. If you receive a bill (as opposed to a deduction), please contact the ESC at 800-MY-DELTA to have the payment method corrected in the system.

Are there special benefits for maternity?

Under LOA #17-01 — Maternity Leave:

- A pregnant pilot will continue to have the option of flying as long as she is fit and complies with the notification and update requirements.
- She will be released from duty upon her request at any point during her pregnancy.
- She will be eligible to use sick leave and unused earned vacation immediately upon release from duty.
- Once sick leave and any opted vacation are exhausted, or once her child is born, maternity leave benefits begin.

If she wishes to extend her active duty status, she may elect to use any remaining sick leave and/or earned vacation prior to transitioning to maternity leave benefits.

The paid maternity leave benefit is 100% of her Final Average Earnings (FAE) under the D&S Plan, i.e., the average of her highest consecutive 12 months of pay (including sick leave) out of her last 36 months of active payroll status, paid semi-monthly. 100% pay benefit lasts:

- Six weeks in the case of a vaginal delivery
- Eight weeks in the case of a cesarean section
- One additional week is granted to a pilot who stops flying at least seven days prior to giving birth

If a pilot has a disabling condition following her paid maternity leave benefits, she will be eligible to apply for disability benefits (50% of FAE). DPMA benefits are also available while on disability, refer to www.dpma.org/maternity-pilot-resources for more information.

A pilot on maternity leave receives Company-paid medical/dental coverage and life insurance for herself and her eligible family members. She is responsible for any optional insurance premiums (including optional additional life insurance, dependents life insurance, accidental death and dismemberment insurance, and voluntary personal insurance)

How are my travel benefits affected while on sick leave, TD or LTD?

Travel benefits are not specifically governed by the PWA, but they are provided here for reference. Pass travel privileges are based on your status:

- **Sick leave** — Pilots on accident or sick leave are not eligible to use their annual pass travel benefits or reduced-rate ticket benefits. The chief pilot can, however, authorize non-revenue pass travel to an employee who must travel during an emergency, for reasons directly connected with the illness or injury (e.g., doctor's orders) or for a significant life event (as determined by the chief pilot). An employee's eligible family members may utilize their pass travel benefits while the employee is receiving full salary for accident or sick leave.
- **TD** — Travel benefits on Delta for pilots on TD are the same as for pilots on active payroll status; however, interline travel is not permitted.
- **LTD** — The specific travel benefits vary based on the employee's age and years of service when their approved LTD leave began determined by your age and years of service on your Event Date:
 - If you are at least age 50 with 10 years of consecutive service when your approved disability leave began, you will be eligible for the same pass privileges as a regular Delta retiree.
 - If you are under age 50 but have at least nine years of consecutive service when your approved disability leave began, you will be eligible for eighteen S3B domestic/transoceanic flight days every pass anniversary year.
 - If you have fewer than nine years of service when your approved disability leave began, you will receive eighteen S3B domestic/transoceanic flight days every pass anniversary year for the length of your completed years of service only

Delta Pilots Mutual Aid (DPMA)

What is DPMA?

DPMA is run by Delta pilots and is a tax-exempt entity, completely independent of both Delta and ALPA. Only Delta pilots are eligible to become members of DPMA, to include all pilots of merged pilot groups. Members must pay dues, in after-tax contributions by payroll deduction. Contact DPMA to obtain the most up-to-date information on your benefits.

What benefits does DPMA provide?

DPMA provides a supplement to the disability benefit and a survivor benefit of \$25,000. Refer to the [DPMA Disability Hints](#) booklet on their website (www.dpma.org).

Am I a member of DPMA?

To verify your DPMA membership, contact DPMA at 404-559-9421, or by email at claims@dpma.org.

How do I become a member of DPMA?

A pilot becomes eligible upon date of hire. Pilots may enroll in DPMA within the first 45 days of becoming eligible. It is important that you make a decision during that time because it is your only opportunity to enroll.

When I reach age 65 or retire, will my DPMA membership continue?

DPMA membership terminates at the earliest of the mandatory retirement age (age 65), retirement or termination from Delta, or voluntary resignation from DPMA.

When do DPMA benefits begin, and how much are they?

DPMA benefits begin when Delta sick leave ends. DPMA benefits fill a portion of the gap between disability payments and a pilot's take-home pay, for up to one year. Benefits are based on your Final Average Earnings (FAE). FAE data is provided by Delta and is the same calculation used to compute your TD and LTD benefits.

Are DPMA benefits taxable?

Since benefits are funded through pilot after-tax dues, they are not federally taxable when received. State tax laws regarding disability benefit income vary from state to state.

What are the requirements to receive DPMA benefits, and how long do they last?

You must be unable to work as a Delta pilot due to an illness or injury. Benefits are paid for up to 365 days for any one disability period with a 730 day (two year) lifetime limit on benefits for all periods of disability.

How do I apply for DPMA benefits?

Contact the DPMA office at 888-325-3762 or 404-559-9421, or by email at AskDPMA@dpma.org or claims@dpma.org.

Survivor Benefits, Company-Provided Life Insurance, & Optional Life Insurance

If I die before retirement, what survivor benefits are available for my family?

The following types of pre-retirement survivor benefits are available:

- Participants with either a PBGC benefit or in the NWA Pension Plan, or former Republic pilots eligible to receive a Prudential annuity will have a survivor benefit. See Delta Pilots Retirement Plan and NWA Pension Plan and NWA Excess Plan earlier in this handbook for a discussion of the survivor benefits available from these plans.
- The balance of a pilot’s 401(k) account will be paid to the pilot’s beneficiaries.
- Your beneficiary(ies) will receive the proceeds of a Company-paid term life insurance policy covering the pilot. Per the PWA, the amount is equal to 2,500 times the 12-year captain hourly rate on the highest-paying aircraft type outlined in the PWA in effect on January 1 of each year. Applying this formula, the Company-paid life insurance in effect is \$885,000 in 2022. **Note: A pilot may elect a lower amount of Company-paid life insurance, as explained below.** You may designate any individual(s) or trust(s) as beneficiary for the Company-paid term life insurance.

IRS regulations require you to be taxed on the value of employer-provided group term life insurance coverage in excess of \$50,000, thus the taxable value imputed to your income in 2022 is based on \$835,000 of term life insurance unless you have elected a lesser amount. The amount of imputed income can be calculated using this IRS table below.

IRS Imputed Income on Value of Company-Provided Life Insurance

Five-Year Age Bracket (age as of 12/31/2022)	Monthly Rate per \$1,000 of Insurance	Semimonthly Imputed Income for \$835,000	Annual Tax Liability* on Imputed Income
Under 25	\$.05	\$20.88	\$195.44
25 to 29	\$.06	\$25.05	\$234.46
30 to 34	\$.08	\$33.40	\$312.62
35 to 39	\$.09	\$37.58	\$351.74
40 to 44	\$.10	\$41.75	\$390.78
45 to 49	\$.15	\$62.63	\$586.21
50 to 54	\$.23	\$96.03	\$898.84
55 to 59	\$.43	\$179.53	\$1,680.40
60 to 64	\$.66	\$275.55	\$2,579.15
65 to 69	\$1.27	\$530.23	\$4,962.95

*Assumes marginal tax rate of 39% for federal, state, and Medicare tax

If I die after retirement, what survivor benefits are available to my family?

These types of post-retirement survivor benefits are available:

- If the pilot has a PBGC or NWA Pension Plan benefit, any survivor benefit will depend on the form of benefit elected. See the [Delta Pilots Retirement Plan](#) or [NWA Pension Plan and NWA Excess Plan](#) discussed in earlier sections of this handbook.
- The balance of a pilot's 401(k) account will be paid to the pilot's beneficiaries under those plans. Be sure to designate a beneficiary either online or with a paper form.
- Company-paid retiree life insurance will be paid to the retiree's named beneficiary. Upon a pilot's retirement, the amount of Company-paid term life insurance in effect prior to retirement will be reduced to the lesser of the amount in effect immediately prior to his retirement or \$250,000; and on each successive anniversary of his retirement, the amount will be further reduced by \$50,000. The final reduction will be to \$10,000, and the insurance will stay at \$10,000 for the remainder of the retiree's lifetime. The retiree may designate any individual(s) or trust(s) as beneficiary of the life insurance. Designating a beneficiary for the term life insurance will not cause that person to be deemed a survivor under Section 25 of the PWA or for any other Company-provided benefit (e.g., medical/ dental/vision and pass benefits). The value of Company-paid retiree life insurance coverage is also subject to the rules regarding imputed income for coverage in excess of \$50,000, as described in the preceding question.

May I elect to reduce the amount of Company-paid life insurance provided by Delta?

During each annual open enrollment, you may elect to opt down to one of these amounts: \$50,000, \$200,000, \$300,000, \$400,000, or \$500,000. In addition, at retirement a pilot may opt down to \$50,000.

When I retire, what happens to the Company-paid life insurance provided by Delta?

When you retire, the amount of life insurance in force reduces immediately to \$250,000. Each year thereafter it reduces another \$50,000 with the final reduction being to \$10,000. As an exception, if you elect \$50,000 at retirement, only one reduction is made to \$10,000 on the fifth anniversary of your retirement.

If I previously opted down, may I opt back up?

During each annual open enrollment, you may opt back up to \$200,000, \$300,000, \$400,000, \$500,000 or the maximum amount (\$885,000 in 2022) by providing evidence of insurability. Only pilots on active payroll status may opt back up.

How does my beneficiary receive the Company-paid life insurance proceeds?

Your beneficiary should contact your chief pilot or the Retirement and Survivor's Benefits Department at 800-MY-DELTA (800-693-3582). Your beneficiary must execute a claim form and attach the required proof to receive the insurance proceeds. The beneficiary form you execute for this life insurance policy (not your will) determines who receives the life insurance proceeds. It is recommended that you verify your beneficiary designations at www.MetLife.com at least annually or anytime you have a life-changing event such as marriage, divorce, birth of a child, etc.

Are the life insurance proceeds taxable?

Life insurance proceeds are not taxable to your beneficiary.

May I receive all or a portion of the life insurance proceeds if I become terminally ill (accelerated death benefit)?

All Company-sponsored life insurance coverage (both Company-paid and optional pilot-paid) provides for an accelerated death benefit that can be paid to you in the event of a terminal illness (defined as an injury or sickness from which you are expected to die within 24 months.)

- Company-paid basic life insurance provides for early payment of up to 75% of your life insurance coverage.
- Optional, pilot-paid life insurance is limited to 75% of coverage, not to exceed \$500,000.
- These accelerated benefits are voluntary and you must apply to receive them. You cannot apply for an accelerated benefit if you have an irrevocable beneficiary. Any scheduled reduction within 24 months will reduce the calculated amount. Please refer to the Pilot Life Insurance and Survivor Benefits Handbook for more details.

How much life insurance do I need?

To make this decision, first determine how much your family will need to maintain a desired standard of living. Then, list all the benefits and funds available (including the Company-paid term life insurance, 401(k), amounts attributable to the terminated DC Plan, and survivor's benefits from the PBGC or NWA Pension Plan) and your personal savings. If there is a shortfall, consider additional life insurance.

How much optional life insurance may I purchase?

Each pilot may purchase optional group life insurance in multiples of \$25,000 for coverage amounts below \$1 million and in multiples of \$100,000 for coverage amounts of \$1 million or more, up to a maximum amount of \$1.5 million. You may also purchase up to \$250,000 of life insurance for your spouse. The insurance carrier's requirements regarding evidence of insurability will apply. The rates are included in the brochure from MetLife, available at [Deltanet > HR > Self-Service > Benefits Direct > Library](#).

Are there any provisions for continuing life insurance after I retire or terminate employment?

Continuation of Company-Provided and Optional Life Insurance Programs

Insurance Options	Terms of Coverage
Company-Paid Retiree Life Insurance	<p>\$885,000 (for 2022) of Company-paid life insurance will decrease to \$250,000 at retirement (or will remain at \$50,000 or \$200,000 had the pilot opted down to either amount). Coverage will continue to decrease by \$50,000 per year, but will never decrease below \$10,000 and will remain at that amount until your death. If you opted for \$50,000 at retirement, only one reduction to \$10,000 is made on the fifth anniversary of your retirement.</p>
Conversion of Company-Paid Retiree Life Insurance	<p>May convert, and continue at your expense, the amount of the reductions in life insurance coverage under the group retiree life insurance provisions. For example, for most pilots retiring in the 2022, the life insurance amount will be reduced by \$635,000 (from \$885,000 to \$250,000). The \$635,000 can be converted to individual coverage. Conversion is also available for the annual \$50,000 reductions during retirement. Premiums are based on MetLife’s individual rates, which are gender and age based. Must apply for the conversion within 31 days after group coverage ends or the reduction occurs.</p>
Conversion of Optional Coverage	<p>May convert optional coverage to an individual policy without evidence of insurability. Premiums paid by retiree. Rates are determined by MetLife and are age based. Must apply for conversion within 31 days after group coverage ends. Will be notified by MetLife of the option after separation occurs. Conversion rates are generally higher than portability rates.</p>
Portability of Optional Coverage	<p>At 65, the face value of your optional coverage drops to 25% of its pre-retirement value. This coverage may be ported to an individual policy without evidence of insurability. Premiums are paid by retiree. Rates are determined by MetLife and are age based. Must apply for portability within 31 days after group coverage ends.</p>

Is an Accidental Death & Dismemberment (AD&D) policy available?

Pilots may purchase AD&D insurance coverage from Delta through payroll deduction in amounts up to \$1,500,000, limited to 10 times earnings for coverage amounts in excess of \$750,000. Spousal coverage is available for up to 65% of the pilot's coverage. Dependent coverage is available for up to 20% of the pilot's coverage. You may also see this policy called Group Accident Insurance and Family Group Accident Insurance. **Note: This policy excludes losses incurred while piloting a private aircraft. Private pilot accident insurance coverage information is shown below.**

Is Private Pilot Accident Insurance available?

A pilot may elect in increments of \$15,000, up to a maximum coverage amount of \$300,000, but in no amount greater than either:

- 50 times the number of logbook pilot hours, rounded to the next \$15,000 increment,
- OR**
- The amount of coverage the pilot has under the optional AD&D insurance program

Pilots may continue this coverage at retirement. At retirement, coverage reduces to 50% of the insurance amount in effect before retirement, rounded to the next-highest \$15,000 increment. At age 80, the coverage is further reduced by 50% (i.e. 25% of that in effect at retirement, rounded to the next-highest \$15,000 increment) to a minimum of \$15,000. Premiums are reduced ratably with each reduction in the amount of coverage.

Is assistance available for will preparation?

Each pilot may have a will prepared for free, as part of MetLife's insurance services. Will preparation is offered by Hyatt Legal Plans, a MetLife company. This service provides access to an attorney who participates in the plan for preparing or updating a will at no charge. For more information, refer to the [Will Preparation Fact Sheet](#) on Deltanet. If you have questions about will preparation, contact Hyatt Legal Plans toll-free at 800-821-6400 and use code 300533.

Medical/Dental/Vision Plan Options

What medical plan options are available?

Your medical plan options include:

- Copay Option
- Out-of-Area (OOA) Copay Option
- Gold Health Savings Account (HSA)
- Silver HSA
- OOA Gold HSA*
- Delta Pilots Medical Plan (DPMP)
- DPMP OOA*
- HMO (Hawaii and Puerto Rico only)
- No coverage

**Out-of-area plans are available only if you live in a zip code determined to have insufficient geographical access to in-network providers.*

All of the plans use UnitedHealthcare's POS Choice Plus Network.

An overview of some medical options is provided in the following paragraphs. A table that summarizes the benefits and required premiums is included as [Appendix A](#). However, pilots should refer to the full plan descriptions in the reference materials provided by the Company each year during the open enrollment window for more specific details on the plans and the coverage they provide. You may access the latest documents at [Deltanet > HR > Self-Service > Benefits Direct > Library](#).

All Delta health plans permit you to cover your children up to age 26, even if they have employer-sponsored coverage available.

Copay Option — A new option for 2022, the Copay option is a more traditional medical plan with lower deductibles, lower out-of-pocket maximums and more predictable costs, including \$0 for primary care, telehealth, behavioral health and substance abuse visits. The Copay option is compatible with a healthcare FSA, but does not meet the standard of a high deductible healthcare plan, so no contributions can be made to an HSA. Previously deposited funds into an HSA can be used to pay for healthcare claims however. ***Note: If you were previously covered by the HRA plan in 2021, any leftover HRA funds will be converted to a reimbursement account. You can use your reimbursement account dollars for expenses that apply toward your deductible and coinsurance, including copays.***

HSA Plans — A Health Savings Account (HSA) is an account that allows employees and/or employers to contribute pre-tax dollars, up to certain limits, to be used for reimbursement of qualified medical expenses. Delta's HSA plans provide for employee contributions and Company contributions. However, Company contributions are only provided if you complete the associated Health Rewards actions. Contributions, earnings, and qualified distributions are tax-free. You must be enrolled in a High-Deductible Health Plan (HDHP), and, with limited exceptions, you are not permitted to have other medical coverage in addition to the HDHP. This includes coverage through a spouse, a Flexible Spending Account or TRICARE. Each of the available HSA Plans qualifies as a HDHP.

The maximum amounts you can contribute to an HSA for 2022 are \$3,650 for single coverage and \$7,300 for family coverage. To maximize tax savings, your contributions should be made by payroll deduction. For participants who are age 55 or older, an additional catch-up contribution of up to \$1,000/year may be made on a pre-tax basis via payroll deduction. If the pilot's spouse is age 55 or older, he or she may also make the \$1,000 catch-up contribution. However, a spouse contribution cannot be made via payroll deduction. HSA contributions made for a spouse must be made by check to the spouse's separate HSA.

For contributions made by separate check in lieu of a payroll deduction, the tax benefit may be realized on the tax return using IRS Form 8889. Catch-up contributions may be made as late as April 15 of the following year, much like IRA contributions. Note that, for IRS Form 8889, the contributions you make through payroll are considered "employer contributions to a cafeteria plan," rather than employee contributions. When completing this form, these contributions should not be included in line 2. When properly completed, Form 8889 will ultimately determine what HSA contributions, if any, should be reported on Form 1040.

If you become eligible to enroll in TRICARE mid-year and wish to change your Delta-provided medical coverage, you must notify the Company within 60 days of TRICARE eligibility by sending a signed written request along with proof of TRICARE coverage to the ESC. Your medical coverage change will be effective the 1st or 16th of the month following the date the ESC receives the written request to drop your Delta medical coverage. If enrolled in TRICARE, you must turn off contributions to the HSA and have the account at Optum Health Bank disassociated from Delta to avoid receiving Delta Health Rewards in violation of IRS regulations. Delta will then allow you to drop your Delta coverage and/or elect the TRICARE Supplement plan, as desired. You will not be permitted to change plans or add any other benefits. If you lose eligibility for TRICARE at any time during the year, this is a reportable life event allowing you to get back into Delta coverage provided you notify Delta within 60 days of losing TRICARE.

DPMP Option — The DPMP is a fee-for-service plan and is the only plan with benefits collectively bargained. In addition, there is a DPMP Out-of-Area plan that covers pilots without sufficient network coverage. Details for each plan can be found in [Appendix A](#). One unique feature of the DPMP is the annual deductible and maximum Out-of-Pocket (OOP) expenses are simultaneously applied to both in-network and out-of-network expenses. The other plans have separate deductibles and OOP maximums for in-network and out-of-network expenses.

HMO — HMO coverage is available only for residents of Hawaii and Puerto Rico.

TRICARE Supplements — While not provided by Delta, there are [supplement plans](#) offered to military retirees who are actively working and are covered by TRICARE. Federal law requires the participant to pay 100% of the plan costs.

No-Coverage Option — You may also elect to have no medical coverage. You might do this, for example, if you are covered as a dependent under your spouse’s employee health plan or if you have military service-related coverage under the federal TRICARE plan. **Note: *If you elect no coverage and subsequently become inactive, for example by becoming disabled, you may be ineligible to elect health coverage at a later open enrollment period until you return to active payroll status.***

What dental plan options are available?

Your options include:

- Comprehensive Dental
- Basic Dental
- DPMP Dental (requires DPMP Medical coverage)

An overview of these options is provided in the following paragraphs; however, pilots should refer to the full plan descriptions in the reference materials provided by the Company each year during the open enrollment window for more specific details on the plans and the coverage they provide. You may access the latest documents at [Deltanet > HR > Self-Service > Benefits Direct > Library](#).

Delta Dental provides dental coverage under the DPMP, Comprehensive, and Basic Dental options. You may access provider directories on the Delta Dental website at www.deltadentalins.com/dal. While you may see any dentist, dentists who participate in a Delta Dental PPO network have agreed to reduced fees, and you won’t get charged more than your negotiated share of the bill.

Comprehensive Dental — This plan provides for reimbursement of a portion of your covered dental expenses based on set percentages for the dental procedures. It also covers diagnostic and preventive services such as two cleanings per year at no cost to you. It has a \$60/person and \$240/family annual deductible, but is limited to \$2,000/person maximum benefit per plan year (excluding orthodontia). Orthodontia is covered at 50%, limited to \$3,000/person lifetime maximum.

Basic Dental — This plan covers diagnostic and preventive charges at 100%. It has no deductible but has a \$600/person maximum benefit per plan year.

DPMP Dental — When you select the DPMP medical plan, you can enroll in the DPMP Dental plan. DPMP Dental is very similar to the Comprehensive Dental. It has a \$50/person and \$125/family deductible; covering diagnostic and preventive services at 90% reasonable and customary (R&C), basic services at 80% R&C, and major restorative services at 60% R&C, limited to \$2,000/person annual maximum benefit (excluding orthodontia). Orthodontia is covered at 50%, limited to \$3,000/person lifetime maximum.

Are vision benefits available?

Vision coverage is available at your expense through EyeMed Vision, with an extensive network of providers. The program has a fixed reimbursement schedule for products and services. See [Appendix C](#). EyeMed can also be reached at 833-335-8287 (833-DELTA VP)

How are my health plan premiums calculated when I retire?

If you are retired and under age 60, you are eligible to enroll in Delta's Retiree and Survivor Health Savings Account Plan or the Delta Pilots Medical plan, and pay 100% of the cost. Once you attain age 60, you will pay 51% of the premium for DPMP (or DPMP OOA) and 100% of the premium for the Retiree and Survivor HSA plan. When you reach age 65, your eligibility for Delta Medical coverage ceases. Pilots may change their plan elections at retirement even if the "no coverage" option was in effect. Retirees may elect to opt out of current coverage and reenroll in any medical plan option offered during later open enrollment periods.

Do I have other options besides DPMP and the Retiree and Survivor HSA?

Under the COBRA law, employees who separate from service are eligible to continue enrollment in the plans available to active employees at 102% of the active employee premium. COBRA is the only way to preserve deductibles and coinsurance already met in the year in which you retire and you can only sign up immediately after retirement.

Generally, eligibility under COBRA is 18 months. It is extended to 36 months for spouses and dependents as a result of the pilot becoming Medicare eligible. If you are retiring at age 65, be sure to notify the Employee Service Center (800-MY-DELTA) that your spouse/dependent's eligibility is due to your becoming Medicare eligible, otherwise the assumption may likely be that they are only eligible for 18 months of COBRA coverage.

Are survivors eligible to participate in the Delta health plans, and how are their premiums calculated?

Your eligible survivors may enroll for coverage at the time of your death and during future annual open enrollments. Coverage is available in the two retiree plans at 100% of the retiree premium or under the COBRA provision at 102% of the active employee premium (with an 18 month duration or until the survivor reaches Medicare eligibility age). Survivors eligible on the event date may elect to opt out of current coverage and reenroll in any medical plan option offered during later open enrollment periods. Coverage may vary depending on the pilot's status of active or retired at date of death.

Is there any reimbursement for my FAA flight physicals?

A pilot will be reimbursed automatically for his FAA physical based on being an active pilot. Payments are credited to a pilot's mid-month paycheck, following the month in which his FAA First Class Medical Certificate is submitted. The FAA physical reimbursement in 2022 is \$427 when an EKG is required or \$260 if an EKG is not required. FAA physical reimbursement rates are adjusted annually. For those pilots requiring two physicals per year, the first physical of the year will be paid at the EKG rate, regardless of which physical requires the EKG. Reimbursement will be made based on submission of your medical to the Chief Pilot's Office.

How are reimbursements handled for Special Issuance FAA Medical Certificates or those requiring additional evaluations or testing?

Evaluations required for recertification will be fully reimbursed upon submission of documentation and will re-establish the six or 12-month cycle for the re-certified pilot. Pilots requiring other than a standard FAA physical examination (e.g., any additional medical evaluation and/or testing required by the FAA to obtain a First Class Medical Certificate) will also be fully reimbursed for the cost of these services. You should **not** process these through your medical insurance. ***Note: To prevent having these additional procedures billed through your insurance, set up separate billing accounts with your healthcare provider. Ensure that your healthcare insurance is not associated with the separate account. Use a different version of your name to keep the accounts separate.*** For example, instead of putting the account under your full name, John Doe, use J Doe or J.R. Doe. Submit receipts using Concur within 30 days of payment. Contact Pilot Assist with any questions (877-325-2359 | pilotassist@delta.com) Reimbursements are processed as soon as claims are received. The reimbursement is generally made within 45 days from receipt.

Flexible Spending Accounts (FSA)

What is a Flexible Spending Account (FSA)?

There are three types of Flexible Spending Accounts:

- **Health Care FSA (HCFSA)** — for eligible health care expenses
- **Dependent Care FSA (DCFSA)** — for eligible dependent care (day care) expenses
- **Limited Purpose FSA (LPFSA)** —for dental/vision, limited coinsurance reimbursement

If you elect to participate in an FSA program, you may fund your FSA with pre-tax contributions by payroll deduction. You may use the funds in your FSA to pay for certain medical, dental, vision, or dependent-care (child care) expenses. Your contributions are not subject to federal income or FICA taxes. Contributions are also exempt from state taxes in most cases. State tax laws vary from state to state.

If you choose an HSA medical plan, the FSA becomes a Limited Purpose FSA (LPFSA), and it can only be used for dental and vision expenses, or to reimburse yourself the 20% co-insurance amount paid after the deductible has been met. Having a LPFSA with the HSA simply allows you to put more money aside tax-free and gives you the choice of whether to use your HSA or LPFSA funds for the dental, vision and coinsurance expenses.

What expenses are eligible for reimbursement under the Full Purpose Health Care FSA?

Eligible expenses are those that would generally be deductible on an individual's federal taxes and have not been paid by any medical/dental/vision plan. Expenses of your spouse, dependent children and adult relatives (if considered qualified dependents by the IRS and dependent upon you for more than 50% of their financial support) are also eligible. Health care expenses eligible for FSA reimbursement include (but are not limited to):

- Expenses over reasonable and customary (R&C) amounts
- Expenses exceeding medical, dental, or vision plan limits
- Copayments and deductibles
- Eye exams, prescription glasses, and contact lenses
- Hearing aids and batteries
- Acupuncture

For more information, obtain IRS Publication 502 by calling the IRS at 800-TAX-FORM, or go to the IRS website at www.irs.gov. This publication details those health expenses that are deductible and therefore eligible for reimbursement from an FSA.

What expenses are eligible for reimbursement under the Limited Purpose FSA?

If you are enrolled in an HSA medical plan option, the following are the only expenses eligible for FSA reimbursement:

- Dental expenses
- Vision expenses
- The employee co-insurance portion which is paid after reaching the annual deductible

What expenses are eligible for reimbursement under the Dependent Care FSA?

Generally, you may receive reimbursement through your Dependent Care FSA (DCFSA) for any day care expenses for which you could receive a federal tax credit if your income were within IRS limits. For these dependent care expenses to be eligible for reimbursement, they must be work-related — that is, incurred as a way of permitting you to work.

The expenses the IRS has deemed eligible for reimbursement through a DCFSA are:

- After-school care or summer day camp for children under age 13
- Day care or elder care inside or outside the home by anyone other than a dependent claimed on your tax return, or by a child under age 13
- Day care, child care, and elder care centers (if the day/child care center looks after over six children, it must comply with state and local regulations)
- Care provided by a housekeeper whose primary responsibility is to care for an eligible tax dependent
- Education expenses for a child not yet in kindergarten (such as nursery school or preschool expenses)
- Taxes you may pay for eligible providers

Tax law requires you to report the Taxpayer Identification Number (TIN) of the organization that provides day care services. However, if the dependent care provider is a tax-exempt organization of the type described in IRC Section 501(c)(3), no TIN is required. If you pay an individual for day care services, you must report that individual's Social Security number.

You may not claim the same expenses under both the federal tax credit for dependent care and benefits from your DCFSA. Expenses reimbursed from an FSA will offset your available tax credit. For more information, obtain IRS Publication 503 by calling the IRS at 800-TAX-FORM or from the IRS website at www.irs.gov. This publication details IRS guidelines concerning the deductibility of dependent day-care expenses.

How much money may I contribute?

For 2022, you may contribute up to \$2,750 to your HCFA or LPFA. In deciding how much to contribute, review your eligible expenses during the previous year and any additional expenses you predict you may incur for the upcoming year.

Delta adopted favorable FSA changes permitted due to COVID-19, so all unused 2021 healthcare and dependent care FSA balances were carried over to 2022. You may want to be conservative in your estimates, however, since the same carryover may not be permitted into 2023, and you may only be able to rollover up to \$550 of unused contributions to the following year. You must also elect an FSA in the subsequent year and contribute at least \$1 per pay period to have access to the rolled-over \$550 for the entire year. If you fail to do this, you must claim reimbursement of the funds by March 31 of the rollover year (grace period). Claims can only be made on services rendered in the year an FSA was elected. Any remaining unclaimed balance on March 31 will be forfeited when the reconciliation is done after the close of open enrollment in the next year.

IRS regulations allow you to contribute up to \$5,000 to your Dependent Care FSA. Note that if you and your spouse are both employed, file a joint tax return, and participate in a DCFA, your total contributions to DCFAs combined may not exceed \$5,000 per year. Contributions are deducted equally over 24 paychecks. Since deductions must be in whole dollar amounts, the maximum you may contribute through the payroll system is \$4,992 (or \$208 per paycheck).

How do I file for reimbursement?

You may obtain information on claim forms, account balances, and eligible expenses from the UHC website at www.myhealthcareview.com, or the FSA claims administrator at:

UnitedHealthcare
PO Box 981506
El Paso, TX 79998
Customer Service Phone: 877-311-7849 | Fax: 866-262-6354

Participants with a HCFA (including LPFA) may elect, via the UHC website, for automatic reimbursement of expenses and direct deposit of the reimbursement amount. Click on “Claims & Accounts”, then “Plan Balances.”

Do I forfeit FSA funds I don't use during the plan year?

Under Delta's FSA plan design, expenses must be incurred by December 31; however, you have until March 31 of the following year to file a claim for reimbursement. If planning to rollover funds from to the following year, you must elect an FSA during the open enrollment period and contribute at least \$1 per pay for the upcoming year. If you do not elect an FSA in the following year, any unused funds will be forfeited and used to offset the plan's administrative expenses after the March 31 deadline.

Medicare

How does Medicare eligibility impact my health plan benefits?

Most people become eligible for Medicare at age 65. An individual may become eligible for Medicare earlier, for example, after receiving Social Security disability payments for 24 months.

If you are receiving Delta long-term disability benefits (and, as a result, are no longer considered in current employment status), and you or your dependent/Spouse is Medicare eligible, then **Medicare pays primary, and Delta pays secondary** for that Medicare-eligible individual. Additionally, if the Delta plan pays secondary, you or the Medicare eligible family member will be moved to the Out-of-Area Medical Option associated with your Delta plan coverage.

As an active employee, you will not be eligible for Medicare until the first of the month in which you turn age 65. However, your spouse or other dependents could be eligible for Medicare while you are an active employee. In that case, Medicare coverage for them will be secondary, meaning that Medicare will provide coverage only after payments have been made by the Delta health plan.

What happens to my Delta-sponsored medical coverage when I become eligible for Medicare?

Delta coverage ends the first day of the month in which a retiree becomes eligible for Medicare (or the first day of the previous month if your birthday is on the first of the month).

If you have a spouse under age 65, he or she will remain eligible for Delta sponsored healthcare until reaching age 65. If you have dependent children under age 26, they will also remain eligible for Delta sponsored healthcare until reaching age 26. In this case, the under age 65 family member will have medical options available under COBRA or a Retiree Medical Plan but there is no subsidy for the Delta Pilots Medical Plan. The subsidy stops when the pilot reaches age 65.

How do I learn more about Medicare?

Medicare publishes a guide every year called “[Medicare and You](#).” If your spouse is covered under your plan and turns 65 before you, he/she will receive information from Medicare allowing him/her to accept Part A (Hospital) but reject Part B (Doctors) until employer sponsored coverage is lost due to your retirement, while still holding the premiums at the current rates. There are instructions in the packet explaining that you sign the Medicare card and return it to them in the envelope provided. Retain a copy for your files.

Do be aware that Medicare Part B premiums are subject to means testing based on your earnings two years prior to retirement. That means test can be appealed after retirement to reflect the reduction in income as a result of retirement. Delta will provide a letter confirming your retirement for use in your appeal.

How does the Medicare Surcharge Tax affect me?

The Medicare surcharge tax applies an additional Medicare tax on every employee’s wages above \$200,000, regardless of the employee’s filing status. However, the tax only applies to wages over \$200,000 for unmarried employees and to wages over \$250,000 for married employees. If you pay this tax, you must file Form 8959. If you are married filing jointly and therefore only liable for the additional Medicare tax on wages over \$250,000, proper completion of your annual tax return will generate a refund of the additional Medicare tax withheld on wages from \$200,000 to \$250,000.

ALPA National-Sponsored Benefits

What benefits does ALPA sponsor?

ALPA sponsors several types of group insurance. Open enrollment occurs in October-December. Below is a brief overview of available insurance products:

- **Disability** — Offered in three forms as Disability Base/Plus/Lump-Sum
 - *Base* provides a monthly benefit of \$600 to \$4,800 in own-occupation benefits for up to four years after a 12-month wait, depending on age at date of disability
 - *Plus* covers any gainful occupation, benefits continue for eligible claimants generally to age 65, and a COLA applies after one year of extended benefits
 - *Lump-Sum* offers \$25,000 to \$150,000 payable in a lump-sum after a 12-month wait
- **Term Life** — Available at Group Annual Renewal, 10-Year, and 20-Year Term, coverage ranging from \$50,000 to \$1,750,000. Coverage is limited to combined total of \$1,750,000 for all three ALPA-sponsored life insurance plans held by a participant
- **Medicare Advantage Plan** Two Aetna Medicare Advantage PPO plans are available to all ALPA Medicare retirees and their Medicare-eligible dependents. Both plans include Part D drug coverage and are available throughout the United States with no restrictions. Plus, you do not have to use in-network doctors; you can see any doctor eligible to receive Medicare payment.
- **Critical Illness** — Up to \$30,000 of a lump-sum benefit for members and \$15,000 for spouses which covers illnesses and conditions specified within the plan. ***Annual wellness benefit of \$100 per covered adult may reduce the cost to \$0 or even pay you, depending on your age***
- **Accident** — Lump-sum benefits for a variety of injuries, as specified in the plan. ***Annual wellness benefit of \$100 per covered adult significantly reduces the total cost of this coverage — can be used in conjunction with Critical Illness benefit***
- **Accidental Death and Dismemberment (AD&D)** — \$50,000 to \$500,000 (\$350,000 for retirees)
- **Dental** — Insured by Delta Dental, a good option for retirees who are age 65 and older when Delta Air Lines coverage ends, offering both basic and comprehensive plans (waiting periods do apply for major restorative procedures)
- **Identity Theft** — ALPA sponsors LifeLock identity theft protection to all members and their family at a 15% discounted rate

More information is available on ALPA's website, at www.alpa.org/resources/alpa-insurance. ALPA's insurance staff can be reached during business hours by calling 800-746-2572 to answer questions or fill requests for printed materials, or via email at Insurance@alpa.org.

Are ALPA's insurance rates competitive?

ALPA's life insurance rates compare well with other group insurance plans and have no exclusions or limitations related to recreational or occupational flying. The philosophy in establishing and monitoring ALPA's premium rates has been to provide the best price consistent with making the plan widely accessible. ALPA Term Life, Disability, and AD&D products are underwritten by The Guardian Life Insurance Company of America.

Retirement Guide

The Retirement Guide portion of this Handbook is designed to assist you in preparing for your retirement. It will also help you organize the retirement process and ensure that the required administrative steps are completed in a timely manner. When used in conjunction with Delta's [Pilot Retirement Checklist](#), this Guide will provide you with the necessary tools for a smooth transition. Additionally, this Guide offers a comprehensive overview of your retirement benefits.

We've compiled many elements from insurance, pay and retirement that you'll need to consider during the retirement process. Please note, this is not an all-inclusive list. Many of these items, such as basic life insurance amounts and premiums for health benefits change annually. Please reach out to us at DALRI@alpa.org for additional information not included in this booklet. Each pilot has unique circumstances that may require consultation with outside professionals. In any case, call us with questions as you approach your big day!

Part I: Approaching Retirement

1 Year Before Retirement

Familiarize yourself with Social Security, Medicare, PBGC (if applicable) and other options available to you. We strongly encourage you to contact professionals (financial planners, government benefit specialists, lawyers, accountants, etc.) to assist you with important future decisions.

Review your will, trusts, living wills/advance directives, medical power of attorney and beneficiary designations.

Check your beneficiaries for the Delta 401(k) Retirement Plan for Pilots, defined benefit plans, all life insurance policies (Company Basic, Optional and AD&D, as well as other policies you may own), and IRAs, as applicable.

If you do not yet have a will, you can have one prepared, free of charge, by contacting Hyatt Legal Plans at 800-821-6400 using code 300533. For More information refer to the [Will Preparation Fact Sheet](#) on Deltanet

Complete the Survivor's Checklist ([see Appendix G](#)).

Expect an email from Crew Resources prior to your final vacation year at Delta (April 1st–March 31st), requesting you to indicate how you would like to receive your final earned vacation. Pilots have three options: Bid vacation, receive a vacation payout or a combination thereof. Any bid vacation must be in seven-day increments and before your retirement date. See “*Vacation Pay Off after Retirement*” later in this Guide for the handling of this payout.

3–4 Months Before Retirement

Download the [Pilot Retirement Checklist](#) on Deltanet to help you complete the Company's administrative requirements. Available at [Deltanet > My Division > Admin > Forms/Reports > Pilot Retirement Checklist](#).

Consider your medical, vision and dental insurance needs and options during retirement.

Part II: The Retirement Transition

2–3 Months Before Retirement (*Premerger NWA Pilots*)

For a premerger NWA pilot with a benefit under the NWA pension plan:

If you are retiring before the month you turn age 65 — Request a retirement package by calling the Employee Service Center 60 to 90 days before your intended pension benefit commencement date or request a package at [Deltanet > Self-Service > Benefits Direct > Pension Overview > Benefits Commencement](#) and follow the directions. You can also find the Pension Modeler in Benefits Direct.

If you are retiring at 65 — The Employee Service Center will automatically generate a packet for you on the 10th of the month preceding your 65th birthday. Your intended benefit commencement date can be no earlier than the last day of the calendar month following the calendar month in which you retire. **Note: If you intend to fly until age 65 and your birthday is in the first half of the month, you may wish to consider retiring the month prior to your birthday.** This might be beneficial if your pension benefit payment would exceed the amount of flight pay that you could earn in the month. If you elect to fly until your 65th birthday, the days on and after your birthday are blocked for bidding with an associated credit that reduces the amount of flying you can bid for the month.

All Premerger NWA Pilots with a benefit — Complete and submit the retirement application no later than the last day of the month before your pension benefit commencement date. For example, if you intend to retire during July 2022, your pension benefit would commence in August (payment date would be August 31, 2022). You should request a retirement package in June (reminder, if you retire at age 65, a retirement package will be automatically generated), and you must complete and submit the application no later than July 31, 2022. If you miss the July 31 deadline, your pension will not begin in August, and you will forfeit an entire month's pension benefits.

Retain a copy of all paperwork and send the packet via a trackable method to ensure receipt. If Delta requires more information, they will reach out to you.

1–2 Months Before Retirement

The Company requests at least 30-day advance notice of your intended retirement date.

You can retire on any day of the month, but it is generally recommended you retire on the last day of the month for pay purposes. If you do elect to retire mid-month, you go into a no-pay status for the remainder of that month.

Note: If you are a premerger NWA pilot, you will need to act earlier in order to start your NWA pension plan benefit at the earliest date following your retirement. See “2–3 Months Before Retirement” above.

We suggest providing at least 30-60 days advance notice to the Social Security Administration, Medicare and the PBGC (if applicable) if you intend to draw benefits immediately upon your retirement.

Complete the applicable items from [Pilot Retirement Checklist](#).

30 Days Following Retirement

Retirement is considered a “life event” for purposes of a medical plan. If you are retiring before age 65, you will be given an option to elect a different medical plan in retirement from what you currently have. Retiree medical benefits are available only to you and your dependents who are not eligible for Medicare. You will receive two separate packets. One packet is from Delta, in which you may elect the Retiree and Survivor HSA medical plan or the Delta Pilots Medical Plan (DPMP). The second packet will be from the ESC, in which you may elect COBRA for any of the medical plans offered by Delta, including the DPMP. See [Part IV: Retiree Healthcare Benefits](#) for further details.

Ensure you have completed all remaining applicable items of the [Pilot Retirement Checklist](#).

Part III: Profit Sharing and Retirement Income

Profit Sharing

You will receive a profit sharing award based on your annual compensation for the calendar year in which you retire. The profit sharing award is usually paid on February 14, following the calendar year that generated the profit sharing. For an active pilot, Delta also makes a 401(k) contribution in the amount of 16% of the profit sharing award. However, due to IRS regulations, if you retire before November 30 in a calendar year, the 16% contribution on your profit sharing award cannot go into the 401(k) Plan, but instead will be included in the profit sharing award you receive the following February as an additional amount. If you retire on or after November 30, the 16% employer contribution will be made to the 401(k) Plan.

To receive any Profit Sharing payout, you must be an active employee for at least one day in the calendar year. This affects pilots who retire in December. Their final paycheck (flight pay for December, vacation payout, etc.) will be received in January. Since they won't be an active employee that year, there will be no Profit Sharing paid for that paycheck. For example, if you retire on December 31, 2022. You will be paid profit sharing on February 14, 2023 for earnings in 2022. You would not be paid profit sharing on February 14, 2024 for your final paycheck that was paid on January 15, 2023.

Delta 401(k) Retirement Plan for Pilots

Upon retirement, you may keep all account assets in your 401(k), or transfer some or all assets to a traditional or Roth IRA (as applicable), another qualified plan, or a tax-sheltered annuity.

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Advantages of keeping your funds in the Delta 401(k) Retirement Plan for Pilots are:

- No action required
- One-stop account for pre-tax, Roth, post-tax, and employer contributions and earnings
- Continued tax-deferred earnings (versus taxable earnings on funds withdrawn)
- Ability to execute Roth In-Plan conversions
- Plan features you may want, like:
 - Institutional-class investments, typically with lower fees than similar retail-class
 - Brokerage option can include multiple accounts and preferred trade pricing
 - Mobile app to monitor your account and initiate changes
- Assets typically protected from creditor claims, based on federal law
- Professional investment guidance from Financial Engines
- Ability to aggregate in one view all of your retirement dedicated holdings

Note: *You are not required to take a distribution or rollover your Delta 401(k) Retirement Plan for Pilots balance upon retirement;* you may leave your balance in the Plan and continue directing investment of your money in the same manner as before your retirement.

When you are ready, you may request distributions in an amount and frequency as desired. However, you may not request a loan or make additional contributions to your account. You may elect to defer your distributions up until April 1 of the year following the calendar year in which you reach age 72, when the IRS Required Minimum Distributions (RMD) must begin.

If you do choose to rollover your entire balance in the 401(k) plan to an IRA/Roth IRA account or tax-qualified annuity, make sure all final contributions from the Company have been made prior to the rollover. These final contributions will generally occur no later than the end of the month following your last month of flying.

If you have Roth contributions and earnings in the Delta 401(k) Retirement Plan for Pilots, they will be subject to RMDs when you reach 72. You may avoid RMDs of your Roth funds by rolling your Roth contributions and earnings into a Roth IRA. Roth IRAs do not require withdrawals until after the death of the owner.

Vacation Pay Off after Retirement

As specified in the PWA Section 7 G. 4, upon retirement, any hours in your vacation bank and any accrued vacation payout will be directed to your 401(k) account as a company contribution. Any amount that cannot be contributed to your 401(k) due to IRC limits will be paid directly to you as *401(k) Excess*.

PBGC Retirement Benefits (*Premerger DAL Pilots Hired Before 2006*)

If you are a premerger DAL pilot covered by the Delta Pilots Retirement Plan when it was terminated, contact the PBGC at 800-400-7274 or www.pbgc.gov to start your benefit. For more information, refer to the previous section on the [Delta Pilots Retirement Plan](#).

NWA Pension Plan and NWA Excess Plan Benefits (*Premerger NWA Pilots Hired Before 2006*)

If you are a premerger NWA pilot covered by the Northwest Airlines Pension Plan for Pilot Employees or the Northwest Airlines Pension Excess Plan for Pilot Employees, contact Delta's Employee Service Center at 800-MY-DELTA to review your benefit distribution options. Also, see [Part II: 2–3 Months Before Retirement](#). For more information, refer to the previous section on the [NWA Pension Plan and Excess Plan](#).

Prudential Annuity (*Premerger NWA Participants in the Terminated Republic Airlines Inc. Pilots Retirement Income Plan*)

If you are a premerger NWA pilot who was a participant in the Republic Airlines Inc. Pilots Retirement Income Plan, paperwork to begin your Prudential Annuity will be included when you request your retirement package to begin your NWA pension.

Part IV: Retiree Healthcare Benefits

Retiree Medical Coverage for Pilots Retiring Prior to Age 60

Under the PWA, if you retire prior to age 60, you are eligible to enroll in the Delta Pilot Medical Plan (DPMP) or Retiree and Survivor HSA medical plan, but are required to pay 100% of the cost of coverage. You are also generally eligible to elect continued coverage under COBRA for up to 18 months, and under Delta's administration of COBRA, you may choose to continue the medical plan you were enrolled in immediately prior to retirement or choose to enroll in any other available medical plan. COBRA premiums are lower than the pre-60 retiree premiums for all plans. See the tables below for retiree and COBRA medical premiums. At the end of the COBRA period, you may select from the DPMP or Retiree and Survivor HSA medical plan and pay the appropriate pre-60 retiree premium.

You will become eligible for Company-subsidized medical coverage upon reaching your 60th birthday. The only Company-subsidized plan is the Delta Pilots Medical Plan, with the Company paying 49% of the cost of coverage and the pilot paying 51%. If you are enrolled in the Retiree and Survivor HSA plan when you turn 60, you will have to wait for the next open-enrollment period if you desire to switch to the DPMP to take advantage of the Company-paid subsidy. Thus, if your birthday is early in the calendar year, you may wish to elect the Delta Pilots Medical Plan during benefits open enrollment for the year you turn 60. You would pay the unsubsidized rate until you turn 60, and then automatically be eligible for the reduction at age 60. Upon turning age 65, you become eligible for Medicare, and your Company-provided medical benefits cease. However, see below for coverage related to your pre-65 dependents.

Retiree Medical Coverage for Pilots Retiring Age 60–64

Under the PWA, if you retire between ages 60–64, you are eligible to enroll in the Delta Pilot Medical Plan (DPMP) or Retiree and Survivor HSA medical plan. In most cases, the Delta Pilots Medical Plan (DPMP) is the preferable option, as it is the only Company-subsidized plan, with the Company paying 49% of the cost of coverage and the pilot paying 51%. If you enroll in the Retiree and Survivor HSA, you are required to pay 100% of the cost of coverage.

You are also generally eligible to elect continued coverage under COBRA for up to 18 months, and you may choose to continue the medical plan you were enrolled in immediately prior to retirement or choose to enroll in any other available medical plan. COBRA premiums are comparable to the Company-subsidized DPMP premiums, but lower than the Retiree and Survivor HSA premiums. See the tables below for 2022 retiree and COBRA premiums. COBRA will allow you to remain on your coverage plane and retain deductibles and coinsurance amounts already met in that calendar year, where the retiree medical choices will not. Upon turning age 65, you become eligible for Medicare, and your Company-provided medical benefits will cease for you.

Medical Coverage for Spouse/Dependents under Age 65, of Retired Pilots over Age 65

If your spouse or dependents are under the age of 65, they are no longer eligible for the DPMP Company subsidy. However, they remain eligible to continue medical coverage under the DPMP or Retiree and Survivor HSA plans at 100% of the premium. Alternatively, if they were still on COBRA at the time you reached age 65, due to your retirement within the 18 months prior to turning age 65, they may elect to continue COBRA coverage for up to 36 months total or until they turn 65, whichever occurs first.

TRICARE Supplement

While not a Delta healthcare plan, [a supplement plan](#) is offered to military retirees who are actively at work and covered by TRICARE. Federal law requires participants to cover 100% of the plan costs. You can only elect this plan while you are an active pilot.

Dental Benefits

Under the PWA, you are eligible to enroll in any Delta dental plan during retirement. Upon turning age 65, you become eligible for Medicare, and your Company-provided Dental benefits will cease.

All dental plan options are available to you either through COBRA, if you were covered prior to retirement, or as a retiree medical option. You will pay the full cost of coverage for all dental plans in retirement, with the exception of the DPMP dental option when you are age 60–64, which receives the same 49% Company subsidy as the DPMP medical option. DPMP Dental is only available if you elect DPMP Medical. With any of the other medical plans, you can decide whether you want to carry a dental plan. You are not eligible for dental coverage after you become eligible for Medicare, but your dependents under age 65 may maintain dental coverage until they no longer qualify as a dependent or until they become eligible for Medicare.

If you wish to have dental coverage for yourself beyond age 65, consider the [ALPA Dental program](#).

Health Savings Account (HSA)

If you remain in the Retiree and Survivor HSA medical option, you are still eligible to contribute to your HSA. However, you must contribute by check and report your contributions using IRS Form 8889 to reap the tax benefits. Once retired, you are no longer eligible for company provided Delta Health Reward dollars.

You continue to have full access to the funds in your HSA, regardless of whether you make contributions.

Flexible Spending Accounts (FSA)

All FSA expenses must be occur prior to retirement. However, FSA claims may continue to be submitted for reimbursement for expenses incurred prior to retirement, until the end of the FSA Plan year (currently March 31st of the following year).

Health Reimbursement Account (HRA)

If you have a balance in your HRA and you remain in the HRA medical plan via COBRA, you may continue to use those dollars to cover eligible medical expenses in retirement, but you will not receive any additional dollars in retirement.

Vision Benefits

All vision plan options are available to you through COBRA by either being covered prior to retirement, or as a retiree option.

You cannot carry vision coverage after you become eligible for Medicare, but your dependents under age 65 may maintain vision coverage until they no longer qualify as a dependent or until they become eligible for Medicare, whichever occurs first.

Retiree Healthcare Premiums

If retirement from Delta might be in your near future, you will have many decisions to make. Upon retirement, Delta will give you an enrollment opportunity to continue, change or discontinue the healthcare coverage, if you are eligible for these coverages. You can change your medical, dental and/or vision options and drop or add eligible dependents. When thinking about your options, review the 2022 healthcare premiums for retirees below. Note: Only 2022 premiums are shown here. Premiums may change in future plan years.

Premiums shown are 100% of the monthly cost and do not reflect any applicable subsidy.

Medical Options				
	Retiree Only	Spouse Only	Child(ren) Only	Family
Retiree and Survivor HSA	\$795.70	\$795.70	\$491.56	N/A
Retiree and Survivor HSA OOA	\$795.70	\$795.70	\$491.56	N/A
DPMP Network	\$1,315.05	\$1,315.05	\$784.15	N/A
DPMP OOA	\$1,315.05	\$1,315.05	\$784.15	N/A

Dental Options				
	Retiree Only	Spouse Only	Child(ren) Only	Family
Basic	\$23.14	\$23.14	\$29.33	N/A
Comprehensive	\$42.92	\$42.92	\$54.41	N/A
DPMP Dental Option	\$44.78	\$44.78	\$53.86	N/A

Vision Options				
	Retiree Only	Spouse Only	Child(ren) Only	Family
Vision	\$5.87	\$5.87	\$5.87	N/A

To calculate your premiums, add the cost for each person to be covered. The cost for child coverage is the same for one or more children. Retirees who are 60-64 years old will pay 51% of the total.

Example: A retiree selects the DPMP coverage for herself, spouse and two children.

Retiree \$ 1,315.05
 Spouse \$ 1,315.05
 Children \$ 784.15
Total \$ 3,414.25 per month

If the retiree is age 60-64, the total is multiplied by 51% to become \$ 1,741.26.

For more information about retirement eligibility and the options available to you, refer to the "Thinking About Retiring" section of the 2022 Healthcare Benefits Handbook found on Employee Connection.

You can also contact the Employee Service Center at **1-800 MY DELTA (1-800-693-3582)**, Monday through Friday, 8 a.m. to 5 p.m. Eastern Time for further information.

COBRA Premiums

COBRA continuation coverage is a temporary extension of coverage under the plans after you or your eligible dependents lose group health coverage in certain circumstances. You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the plans is lost because of a qualifying event. The Employee rate applies for any qualified beneficiary making an individual COBRA election. In the event you qualify for COBRA continuation coverage and elect such coverage, the following COBRA premiums would apply for 2022.

Medical Options				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Copay Option	\$852.72	\$1,831.92	\$1,491.24	\$2,471.46
Gold HSA	\$737.71	\$1,593.75	\$1,277.21	\$2,132.22
Silver HSA	\$637.75	\$1,377.51	\$1,100.75	\$1,840.50
OOA Copay Option	\$852.72	\$1,831.92	\$1,491.24	\$2,471.46
OOA Gold HSA Option	\$737.71	\$1,593.75	\$1,277.21	\$2,132.22
DPMP Network	\$1,067.94	\$2,295.00	\$1,868.64	\$3,095.70
DPMP OOA	\$1,067.94	\$2,295.00	\$1,868.64	\$3,095.70
PPO Option B/OOA*	\$927.89	\$1,994.98	\$1,623.82	\$2,690.89

Dental Options				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Basic	\$23.60	\$48.10	\$53.52	\$78.02
Comprehensive	\$43.78	\$89.20	\$99.27	\$144.70
DPMP Dental Option	\$45.68	\$88.06	\$100.62	\$142.98
Dental Option B*	\$46.18	\$88.98	\$101.70	\$144.52

Vision Options				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Vision	\$5.99	\$11.37	\$11.97	\$17.60

For a detailed description of COBRA continuation coverage and eligibility guidelines, please refer to the “COBRA Continuation Coverage” section of the 2022 Healthcare Benefits Handbook found on Employee Connection. You can also contact the Employee Service Center at **1-800 MY DELTA (1-800-693-3582)**, Monday through Friday, 8 a.m. to 5 p.m. Eastern Time for further information.

*CBAID pilots are only eligible for PPO Option B/PPO Option B OOA and Dental Option B. Premiums are based on leave status.

Part V: Life Retiree Insurance and Other Benefits

Note: See Delta’s “Pilots Life Insurance and Survivor Benefits Handbook”, available at [Deltanet > HR > Self-Service > Benefits Direct > Library](#), for complete information on life insurance and the ability to continue more than the PWA-required insurance into retirement.

Basic Life Insurance

Upon retirement, your Company-paid life insurance will reduce to \$250,000 for the first year and subsequently reduce \$50,000 each year thereafter, until your sixth year in retirement when it will reduce to \$10,000, as outlined in Section 25 G. of the PWA. If you had previously elected an amount of less than \$250,000, it will also reduce by \$50,000 each year in retirement, until reducing to \$10,000, where it will remain for the rest of your life. One exception applies; if coverage in effect at retirement is \$50,000, only one reduction is made to \$10,000 on the fifth anniversary of your retirement. In all cases, you will receive a W-2 from Delta each year to reflect the imputed value of the Company-paid retiree life insurance that exceeds \$50,000.

Each time your Company-paid life insurance is reduced during retirement, you have the option of keeping the reduced amount by converting to an individual life policy and paying the premiums yourself. To keep the reduced amount, you must apply to MetLife within 31 days after a reduction. However, this period may be extended depending on when you are provided with notice of your conversion rights after your coverage is reduced. The conversion rights notice will state your specific application deadline and when your converted coverage will become effective. For example, if a pilot retires in 2022, the Company-paid life will decrease from \$885,000 (unless previously reduced) to \$250,000 on his or her retirement date. However, the pilot may elect to purchase the \$635,000 that was lost by paying the applicable conversion premium. The premium is based on age and gender but will not require Evidence of Insurability.

Optional Life Insurance

Upon retirement, you will have the option to either:

- Convert your optional life insurance to an individual life insurance policy with MetLife, without having to provide evidence of insurability,
- OR**
- Port your life insurance to another group policy with MetLife “portable insurance”

Typically, you must apply for conversion within 31 days after coverage reduces or ends. However, as is the case with the Company-paid life insurance, this period may be extended depending on when you are provided with notice of your conversion rights after your coverage ends or is reduced. The conversion rights notice will state your specific application deadline and when your converted coverage will become effective. Contact MetLife at 866-939-7409 for more information regarding rates and the application process.

Group Accidental Death and Dismemberment (AD&D) Insurance and Private Pilot Insurance

Upon retirement, you may elect to retain your Group Accidental Death and Dismemberment Insurance in any incremental amount offered, but not to exceed the amount you had in effect on the day prior to your retirement date. Private Pilot insurance is also available, but at 50% of the coverage in effect before retirement. See [Optional Life Insurance](#) for more details.

Will Preparation

Refer to the end of the [Survivor Benefits](#) section for more information regarding will preparation for active employees, retirees and their survivors.

Retiree Travel Benefit

Retirees and their eligible dependents have access to unlimited travel benefits. Please refer to Delta's retiree pass-travel policies for further information, available at [Deltanet > HR > Travel > Leisure Travel > Retirees](#). To be eligible, pilots must have 10 consecutive years of service (YOS) at age 50, or 25 consecutive YOS. If retiring from furlough/TD/LTD/MLOA/PLOA/Unpaid Medical Leave, you must meet the YOS requirements prior to becoming inactive. Eligible pass riders include the same dependents as while active, including Buddy pass travel. Boarding priority is as follows:

- Emergency — S1A (Must first call 1-800 MY DELTA for authorization)
- Standard — S3B
- Buddy Passes — S4 (Buddies are S4 if accompanied or not)

When traveling internationally, Delta pays the taxes and fees up front, then sends the bill to the pilot's address of record. Retirees are also eligible for Fly Confirmed Programs and Interline travel programs (ZED Fares). Survivor eligibility generally remains the same, except for the parents of the primary pass rider. Go to [Deltanet > HR > Travel > Leisure Travel > Survivors](#) for more information.

ALPA Member Benefits, Publications, Union Dues

You may continue your ALPA-sponsored term life and accidental death and dismemberment policies, subject to plan limits, by continuing to pay the applicable premiums. However, ALPA insurance premiums may not be deducted from your monthly retirement benefit payments. More information is available on ALPA's website, at www.alpa.org/resources/alpa-insurance. ALPA's insurance staff can be reached during business hours by calling 800-746-2572.

As a retired ALPA member in good standing, you will continue to have access to the ALPA website. If you retire as a member in bad standing, you must first regain your member in good standing status before you will receive the Air Line Pilot magazine. Contact ALPA's Membership Administration Department to discuss your options. You will not be required to pay dues to the Association once you are retired.

Part VI: Government Retirement Benefits

Social Security Retirement Benefits

You may begin receiving Social Security retirement benefits at or after age 62. Your benefits will be reduced if you commence benefits before Full Retirement Age, as defined below.

Year of Birth	Full Retirement Age
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

If you delay receiving retirement benefits until after your Full Retirement Age, your benefits will increase 8% per year (or two-thirds of 1% per month). Your benefit will continue to increase until you reach age 70.

If you work while receiving Social Security retirement benefits prior to your Full Retirement Age, your Social Security benefits will be reduced by \$1 for every \$2 you earn above the annual limit (\$19,560 in 2022). In the year you reach your Full Retirement Age, the reduction is \$1 for every \$3 you earn above a different annual limit (\$51,960 in 2022) in the months before you reach your Full Retirement Age. There is no reduction once you reach your Full Retirement Age.

We highly recommend monitoring your Social Security account in the years prior to retirement. Create a login with the Social Security administration at www.ssa.gov. This will allow you to view your Social Security statements, including your estimated benefits, as well as review your lifetime earnings records, among other features. You may also reach the SSA at 800-772-1213.

Medicare Coverage for Persons Age 65 and Above

You will become eligible for Medicare in the month you turn 65. While the Medicare website is www.medicare.gov, the actual sign-up process is through the Social Security website, www.ssa.gov.

There are four parts to Medicare:

- Part A — Hospital Insurance
- Part B — Medical Insurance
- Part C — Medicare Advantage Plans (Medicare HMO)
- Part D — Prescription Drug Plan

Medicare Part B Premiums

You pay a premium each month for Medicare Part B. Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years prior to determine Part B Premiums. This is the most recent tax return information provided to Social Security by the IRS. Premiums will be automatically deducted from your Social Security benefit payment once commenced.

Yearly income in 2020 (2 year old tax return)			Part B Monthly Premium
Filing individually	Filing Jointly	Filing married & separate tax return	
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10
\$91,001 up to \$114,000	\$182,001 up to \$228,000	N/A	\$238.10
\$114,001 up to \$142,000	\$228,001 up to \$284,000	N/A	\$340.20
\$142,001 up to \$170,000	\$284,001 up to \$340,000	N/A	\$442.30
\$170,001 and less than \$500,000	\$340,001 and less than \$750,000	\$91,001 and less than \$409,000	\$544.30
\$500,000 and above	\$750,000 and above	\$409,000 and above	\$578.30

Retirement income may be below the income band used to determine your monthly premiums. If so, you may file a petition (request for reconsideration) with the Social Security on form SSA-44 to have your premiums adjusted to reflect your current income. When doing so, you will need the following:

- Reason income is reduced
- Estimate new modified adjusted gross income
- Retirement letter signed by employer (Available from the ESC on behalf of Delta)
- Copy of most recent tax return

Medicare Supplement Plans

Since your Delta-sponsored health benefits terminate when you become eligible for Medicare, and Medicare does not cover all health expenses, you may want to consider purchasing a Medicare Supplement Plan that will pay for certain health expenses not covered by Medicare, such as international travel. Visit www.medicare.gov or call 800-633-4227 for more information. You may also refer to [Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare](#), updated annually and available on Medicare’s website.

Creditable Coverage for Medicare Part D

As a Medicare beneficiary, you and your spouse can receive subsidized prescription drug coverage through the Medicare Part D program. In order to avoid a penalty later, it is important that anyone who is Medicare eligible be enrolled in a healthcare plan that is considered “creditable coverage.” These are medical plans that have been determined to be as good as the standard Medicare prescription drug coverage (Part D). Currently, all 2022 Delta Health Plans meet these criteria, including:

- DPMP (including OOA)
- Copay Option (including OOA)
- Gold HSA (including OOA)
- Silver HSA
- HMO (Hawaii and Puerto Rico only)

If a spouse is older and forgoes Medicare when turning age 65 to remain on a Delta Health Plan, enrolling in a creditable coverage plan listed above will save your spouse from additional Medicare Part D penalties later. Similarly, if you’re a dependent on your spouse’s group plan, when you become eligible for Medicare, verifying the medical plan option meets the criteria for creditable coverage will save you from paying a penalty later when you enroll in Medicare Part D. If you choose not to sign up at the first opportunity, you may have to pay more if you wait to enter the program after the initial open enrollment period. See “Medicare Part D Notice of Creditable Coverage” in the Healthcare Benefits Handbook, available at [Deltanet > HR > Self-Service > Benefits Direct > Library](#).

TRICARE

If you are a military retiree, visit www.TRICARE.mil for more information.

Health Coverage Tax Credit

Note: The HCTC expired January 1, 2022 and will require additional legislative action to extend beyond 2021. This guide will be updated if the HCTC is extended.

The Health Coverage Tax Credit (HCTC) is a tax credit that pays 72.5% of qualified health insurance premiums for eligible individuals and their families. You may be eligible for the HCTC if you meet **ALL** the following:

- Age 55 to 65
- Receiving Pension Benefit Guaranty Corporation (PBGC) pension benefits
- Enrolled in a healthcare plan and are paying more than 50% of the cost. The DPMP qualifies for this tax credit as the retiree premiums are 51% of cost (per PWA) and COBRA premiums are 102% of cost (by law)

While healthcare expense savings can be significant, enrolling in the HCTC is an involved process. The following information is based upon feedback from early retirees who have successfully participated in the program.

In order to start the enrollment process in the HCTC, you must already be receiving a PBGC benefit and covered by the DPMP. This overlap mean you will be responsible for paying DPMP premiums directly until approved for the HCTC (a separate reimbursement of these initial payments is available from the IRS). Once approved, the IRS pays your healthcare premiums directly, and you pay the IRS your share of the premiums (27.5%) by mail on a monthly basis.

Before Retirement:

- Plan to be receiving PBGC benefits upon retirement (it is recommended you apply 3-6 months before your selected retirement date); see [Delta Pilots Retirement Plan](#) section for more information

Upon Retirement:

- The ESC recommends applying for DPMP healthcare coverage two weeks **AFTER** retirement, accomplished at [Deltanet > HR > Self-Service > Benefits Direct](#)
- *As stated above, initially you must pay for DPMP premiums directly, with auto-payment features also available on [Benefits Direct](#)*

Upon Receipt of First DPMP Invoice:

- Complete [IRS form 13441-A](#) to begin the HCTC enrollment process, including the following information:
 - Healthcare provider: UnitedHealthcare
 - HCTC Vendor name: Conduent HR Services LLC for Delta Air Lines, P.O. Box 382119, Pittsburg, PA 15251
 - HCTC Vendor number: 2120065

Once Enrolled in the HCTC:

- Use [IRS form 13973](#) to make monthly payments to the IRS HCTC program
- File for reimbursement of initial DPMP premiums via [IRS form 14095](#)

Resource Contacts:

- Retiree Healthcare enrollment – ESC (800-MY-DELTA)
- Healthcare plan administrator – UHC (877-683-8555)
- HCTC – (email) wi.hctc.stakehldr.en@irs.gov

For complete information, go to www.irs.gov and www.pbgc.gov.

Appendix A: Delta Health Plans Summary

IN-NETWORK SERVICES		Copay Option	Gold HSA	Silver HSA	DPMP/FDMO
MONTHLY PREMIUM ¹	Employee-Only	\$150	\$110	\$40	\$230
	Employee + Spouse	\$323	\$237	\$86	\$495
	Employee + Child(ren)	\$263	\$193	\$70	\$403
	Family	\$435	\$319	\$116	\$668
COVID-19 SURCHARGE	Employees not meeting Delta's COVID-19 vaccine requirements will incur an additional \$200 monthly surcharge in addition to premiums.				N/A
PREVENTIVE CARE (e.g., annual physical, vaccines)		\$0			
DELTA HEALTH REWARDS (DHR) HSA FUNDING	Employee-Only	N/A	Up to \$750		N/A
	Employee + Spouse		Up to \$1,500		
	Employee + Child(ren)		Up to \$1,200 plus \$250 child funding		
	Family		Up to \$1,950 plus \$250 child funding		
DEDUCTIBLE (Individual/Maximum for all covered members)	Employee-Only	\$500	\$1,400	\$2,800	\$350
	Employee + Spouse or Child(ren)	\$500/\$1,000	\$2,800 ²	\$2,800/\$4,200	\$350/\$700
	Family	\$500/\$1,500	\$2,800 ²	\$2,800/\$8,100	\$350/\$700
		Medical-Only Deductible	Combined Medical and Non-Preventive Prescription Drug Deductible		Medical-Only Deductible
COPAYS	Office visit: primary care, telehealth	\$0	N/A	N/A	N/A
	Office visit: behavioral health and substance use	\$0			
	Office visit: specialist	\$40/visit			
	Urgent care	\$60/visit			
	Outpatient surgical center	\$200/surgery			
	Emergency services	\$250/visit			
	Inpatient hospital	\$300/stay			
COINSURANCE (After deductible is met; Delta pays/Employee pays)		80%/20%			
COINSURANCE MAXIMUM (Individual/Maximum for all covered members)	Employee-Only	\$2,000	\$2,500	\$2,500	\$2,000
	Employee + Spouse or Child(ren)	\$2,000/\$4,000	\$2,500/\$3,750	\$2,500/\$3,750	\$2,000/\$4,000
	Family	\$2,000/\$6,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,000/\$4,000
PRESCRIPTION DRUG COVERAGE ³ (30-day supply)	PRESCRIPTION DRUGS		PREVENTIVE PRESCRIPTION DRUGS		PRESCRIPTION DRUGS
	Tier 1: \$10 Tier 2: \$30 Tier 3: \$50		You pay tiered pricing all year and your cost goes toward your coinsurance maximum. If you meet your coinsurance maximum, even if you haven't met your deductible, the plan will pay 100% of the cost the remainder of the year.		
	You pay tiered pricing all year and your cost goes toward your coinsurance maximum. If you meet your coinsurance maximum, even if you haven't met your deductible, the plan will pay 100% of the cost the remainder of the year.		Tier 1: Up to \$10, Tier 2: 20% (\$30min./\$75 max.), Tier 3: 20% (\$50min./\$125 max.)		
			NON-PREVENTIVE PRESCRIPTION DRUGS		
		BEFORE YOU MEET YOUR PLAN DEDUCTIBLE: You pay the full discounted cost of your non-preventive drugs and your cost goes toward your deductible.		AFTER YOU MEET YOUR PLAN DEDUCTIBLE: You pay tiered pricing on all covered drugs and your cost goes toward your coinsurance maximum.	
OUT-OF-POCKET MAXIMUM (Total out-of-pocket maximum for all covered members)	Employee-Only	\$2,500	\$3,900	\$5,300	\$3,350 ⁴
	Employee + Spouse or Child(ren)	\$5,000	\$6,550	\$7,950	\$6,700-\$12,700 ⁴
	Family	\$7,500	\$7,800	\$13,100	\$7,700-\$12,700 ⁴

1. Premiums shown above are for active employees only. Inactive employees may view specific medical premiums on Benefits Direct, accessible via Self Service on Deltanet or call 1-800 MY DELTA (800-693-3582).

2. The Gold HSA has a non-embedded deductible. This means that the out-of-pocket costs for all covered members go toward one \$2,800 deductible. Once the deductible is met, all covered members move into coinsurance and have separate coinsurance amounts. The out-of-pocket maximum for individuals cannot be represented due to the combined deductible, but total expenses for one covered member cannot exceed \$5,300. This would be if the member met the full family deductible themselves as well as their coinsurance of \$2,500. Remaining members would only then need to meet their own coinsurance amounts in order to reach their individual out-of-pocket maximum.

3. See the Prescription Drug Lists (PDLs) on Deltanet for a complete list of covered, preventive/non-preventive drugs and drug tiers.

4. The DPMP/FDMO out-of-pocket maximum includes the prescription drug out-of-pocket maximum. The numbers displayed assume a minimum of two covered individuals in Employee & Child(ren) coverage and three covered individuals in Family coverage.

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Appendix B: Dental Benefits

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics, if applicable?	Basic Option: None Comprehensive Option: \$60 per person / \$240 per family each calendar year			
	Basic Option: N/A Comprehensive Option: Yes			
Maximums D & P counts toward maximum?	Basic Option: \$600 per person each calendar year Comprehensive Option: \$2,000 per person each calendar year			
	Yes			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Basic Option		Comprehensive Option	
	Delta Dental PPO dentists[†]	Non-Delta Dental PPO dentists[†]	Delta Dental PPO dentists[†]	Non-Delta Dental PPO dentists[†]
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100 %	100 %	100 %	100 %
Basic Services Fillings, posterior composites, stainless steel crowns and denture repairs/reline/rebase	70 %	70 %	70 %	70 %
Endodontics (root canals) Covered under Basic Services	70 %	70 %	70 %	70 %
Periodontics (gum treatment) Covered under Basic Services	70 %	70 %	70 %	70 %
Oral Surgery Covered under Basic Services	70 %	70 %	70 %	70 %
Major Services Crowns, inlays, onlays and cast restorations	0 %	0 %	50 %	50 %
Prosthodontics Bridges and dentures	0 %	0 %	50 %	50 %
Temporomandibular Joint (TMJ) Benefits	70 %	70 %	70 %	70 %
Temporomandibular Joint (TMJ) Maximums	\$500 Lifetime	\$500 Lifetime	\$500 Lifetime	\$500 Lifetime
Orthodontic Benefits Adults and dependent children	0 %	0 %	50 %	50 %
Orthodontic Maximums	N/A	N/A	\$3,000 Lifetime	\$3,000 Lifetime

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

† Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Appendix C: Vision Benefits



40% OFF

additional complete pair of prescription eyeglasses

20% OFF

non-covered items, including non-prescription sunglasses

Find an eye doctor (Insight Network)

- 1.833 DELTA VP (833.335.8287)
- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

Heads up

You may have additional benefits. Log into eyemed.com/member to see all plans included with your benefits.

SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	\$10 copay	Up to \$30
Retinal Imaging	Up to \$39	Not covered
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up – Standard	\$0 copay; paid in full fit and two follow-up visits	Up to \$35
Fit and Follow-up – Premium	\$0 copay; 10% off retail price, then apply \$55 allowance	Up to \$35
FRAME		
Frame	\$0 copay; 20% off balance over \$150 allowance	Up to \$58
STANDARD PLASTIC LENSES		
Single Vision	\$15 copay	Up to \$25
Bifocal	\$15 copay	Up to \$35
Trifocal	\$15 copay	Up to \$46
Lenticular	\$15 copay	Up to \$60
Progressive – Standard	\$65 copay	Up to \$39
Progressive – Premium Tier 1 - 3	\$85 - 110 copay	Up to \$39
Progressive – Premium Tier 4	\$65 copay; 20% off retail price less \$120 allowance	Up to \$39
LENS OPTIONS		
Anti Reflective Coating – Standard	\$35	Up to \$7
Anti Reflective Coating – Premium Tier 1 - 2	\$47 - 58	Up to \$7
Anti Reflective Coating – Premium Tier 3	20% off retail price	Up to \$7
Photochromic – Non-Glass	\$65	Up to \$7
Polycarbonate – Standard	\$0 copay	Up to \$28
Polarized	\$75 copay	Up to \$4
Scratch Coating – Standard Plastic	\$0 copay	Up to \$11
Tint – Solid and Gradient	\$0 copay	Up to \$11
UV Treatment	\$12	Up to \$3
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts – Conventional	\$0 copay; 15% off balance over \$130 allowance	Up to \$95
Contacts – Disposable	\$0 copay; 100% of balance over \$130 allowance	Up to \$95
Contacts – Medically Necessary	\$0 copay; paid in full	Up to \$210
OTHER		
Hearing Care from Amplifon Network	Discounts on hearing exam and aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY		
Exam	Once every 12 months	Once every 12 months
Frame	Once every 24 months	Once every 24 months
Lenses	Once every 12 months	Once every 12 months
Contact Lenses	Once every 12 months	Once every 12 months
(Plan allows member to receive either contacts and frame, or frames and lens services)		
ALLOWED FREQUENCY - ADULTS		ALLOWED FREQUENCY - KIDS
Once every 12 months		Once every 12 months
Once every 24 months		Once every 24 months
Once every 12 months		Once every 12 months
Once every 12 months		Once every 12 months

Appendix D: Cobra Premiums

COBRA continuation coverage is a temporary extension of coverage under the plans after you or your eligible dependents lose group health coverage in certain circumstances. You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the plans is lost because of a qualifying event. The Employee rate applies for any qualified beneficiary making an individual COBRA election. In the event you qualify for COBRA continuation coverage and elect such coverage, the following COBRA premiums would apply for 2022.

Medical Options				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Copay Option	\$852.72	\$1,831.92	\$1,491.24	\$2,471.46
Gold HSA	\$737.71	\$1,593.75	\$1,277.21	\$2,132.22
Silver HSA	\$637.75	\$1,377.51	\$1,100.75	\$1,840.50
OOA Copay Option	\$852.72	\$1,831.92	\$1,491.24	\$2,471.46
OOA Gold HSA Option	\$737.71	\$1,593.75	\$1,277.21	\$2,132.22
DPMP Network	\$1,067.94	\$2,295.00	\$1,868.64	\$3,095.70
DPMP OOA	\$1,067.94	\$2,295.00	\$1,868.64	\$3,095.70
PPO Option B/OOA*	\$927.89	\$1,994.98	\$1,623.82	\$2,690.89

Dental Options				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Basic	\$23.60	\$48.10	\$53.52	\$78.02
Comprehensive	\$43.78	\$89.20	\$99.27	\$144.70
DPMP Dental Option	\$45.68	\$88.06	\$100.62	\$142.98
Dental Option B*	\$46.18	\$88.98	\$101.70	\$144.52

Vision Options				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Vision	\$5.99	\$11.37	\$11.97	\$17.60

For a detailed description of COBRA continuation coverage and eligibility guidelines, please refer to the "COBRA Continuation Coverage" section of the 2022 Healthcare Benefits Handbook found on Employee Connection. You can also contact the Employee Service Center at **1-800 MY DELTA (1-800-693-3582)**, Monday through Friday, 8 a.m. to 5 p.m. Eastern Time for further information.

*CBAID pilots are only eligible for PPO Option B/PPO Option B OOA and Dental Option B. Premiums are based on leave status.

Appendix E: Benefits for Premerger NWA Pilots on NWA LTD or NWA DRP

Premerger NWA pilots on sick leave, disability, or inactive status as of October 30, 2008, and who have not yet returned to service will not be eligible for many of the retirement and insurance benefits provided under the PWA until they return to active service with the Company. Meanwhile, these benefits will continue as applicable:

NWA RSP and NWA MP3

These plans have merged into the 401(k). See the [Delta 401\(k\) Retirement Plan for Pilots](#) section of this handbook for benefits under those plans. Pilots will continue to participate in that plan. For NWA LTD pilots, employer contributions are paid in taxable income directly to the participant. Individual elective 401(k) contributions are not permitted while on NWA LTD or NWA DRP status.

Medical and Dental Coverage

You are covered by PPO Option B medical and dental coverage. These plans are similar to the former NWA Health Plan. The other medical and dental programs described in this handbook will not be available until you return to active service.

NWA LTD

Pilots on NWA LTD receive a monthly benefit based on 50% of the highest-paid 12 months in the last 60-month period of active status, but not to exceed \$8,250 per month. This benefit will be paid until recovery from disability, retirement, or attainment of age 65 and will be offset for retirement benefits that the pilot receives. You will remain on the Delta pilot seniority list until the earlier of 10 years on disability or age 65.

NWA DRP

Pilots receiving a Disability Retirement Pension (DRP) from the NWA Pension Plan receive that monthly benefit until recovery from disability, retirement, or attainment of age 60. If you continue to draw a DRP benefit until age 60, you will receive credit for your retirement benefit. At age 60 your DRP benefit will cease, and you will transition to your normal retirement pension from the NWA Pension Plan.

Life Insurance

Pilots on DRP status will receive \$50,000 of retiree life insurance coverage until age 65. At age 65, the life insurance benefit will decrease immediately to \$25,000 and then decrease by \$3,000 per year until \$10,000 of coverage remains at age 70 and will continue at that level thereafter. Prior to age 60, the pilot will be covered by the family member benefit of the NWA Pension Plan.

Pilots on NWA LTD status will receive \$50,000 of retiree life insurance plus 0.25% decreasing term life coverage until age 65. At age 65, the life insurance benefit will decrease immediately to \$25,000 and then decrease by \$3,000 per year until \$10,000 of coverage remains at age 70 and will continue at that level thereafter. Prior to age 65, decreasing term life insurance will continue to remain in force at the amount in effect as of the pilot's LTD date.

Appendix F: Information to Know in the Event of a Death

Benefits that may be payable upon a pilot's death before retirement are summarized below. We recommend that survivors always notify the appropriate contact to receive benefits. See the [Quick Reference Contacts](#) at the beginning of this handbook for the phone numbers.

Company-Sponsored Benefits

Company-Paid Life Insurance — Contact Delta via the number listed in the [Quick Reference Contacts](#) under “Survivors Benefits.” See the [Survivor Benefits, Company-Provided Life Insurance, And Optional Life Insurance](#) section in this handbook for more details.

Delta 401(k) Retirement Plan for Pilots — If the pilot is not married, Plan account balances (if any) are paid to the pilot's designated beneficiary. If the pilot is married, they are paid to the pilot's surviving spouse or to the beneficiary designated by the pilot with his or her spouse's written consent. See the [Delta 401\(k\) Retirement Plan for Pilots](#) section of this handbook for more details.

PBGC Benefits — A benefit may be payable by the PBGC to the pilot's surviving spouse upon death. Contact the PBGC at 800-400-7274 or www.pbgc.gov for more details.

NWA Pension Plan and Excess Plan — A benefit may be payable from the NWA Pension Plan and Excess Plan. See the [NWA Pension Plan and Excess Plan](#) section in this handbook for more details.

Flight Passes — Passes may be available to the surviving spouse and dependent children. Refer to pass information available on [Deltanet > HR > Travel > Leisure Travel > Survivors](#).

Medical and Dental Coverage — The eligible surviving spouse and dependents may continue coverage. See the survivor eligibility details in the [Medical/Dental/Vision Plan Options](#) section of this handbook for more details.

Optional Life Insurance — Contact Delta via the number listed in the [Quick Reference Contacts](#) under “Survivors Benefits.” See the [Survivor Benefits, Company-Provided Life Insurance, And Optional Life Insurance](#) section in this handbook for more details.

ALPA-Sponsored Benefits

If the pilot participated in any optional ALPA programs, contact ALPA at 800-746-2572.

Delta Pilots Mutual Aid Death Benefit

A death benefit of \$25,000 may be available to an active DPMA member or a DPMA member receiving benefits from DPMA. Contact DPMA at 888-DAL-DPMA for more details.

Miscellaneous

Social Security — Contact the SSA at 800-772-1213 or www.ssa.gov.

Military Benefits — If the pilot served in the military in any active, reserve, or guard status, additional military-sponsored benefits, including survivor annuities, may be payable. The appropriate branch of the military and/or Department of Defense should be contacted.

In summary, if a pilot's death occurs, it is very important that all the survivors are aware of all potential benefits, including those outside of Delta and ALPA. A Survivor's Checklist is included in [Appendix G](#). This checklist, or some similar checklist of your choosing should be completed by the pilot, discussed with family members, and kept in a safe place.

Appendix G: Survivor's Checklist

The Air Line Pilots Association's Retirement & Insurance Department and the Delta MEC Retirement & Insurance Committee have prepared this checklist as an aid for you to you and your family in the event of your death.

After completing the information suggested in this checklist, review and update it at least once every three years. You should also update this information anytime your family or financial situation changes substantially or when a new PWA is negotiated with Delta.

Place this checklist wherever you keep your other important papers and make sure your spouse or next of kin knows of its location.

If you have not already done so, we strongly recommend that you draw up a will. If you have one, determine whether it needs updating due to a change in family status, births, death, marriage, divorce, or remarriage.

Personal Information

Name: _____
 Address: _____
 Telephone: _____
 Date of Birth: _____
 Driver's License #: _____ State: _____
 Social Security #: _____
 Military ID #: _____
 Delta Employee #: _____
 Blood Type: _____
 My Will is filed with: _____
 Dated: _____

Contacts *(Name, Address, Phone Number)*

Next of Kin: _____
 Physician: _____
 Dentist: _____
 Attorney: _____
 Accountant: _____
 Insurance Agent: _____

I have signed a Uniform Anatomical Gift Act form: Yes No

Location of:

Car title(s): _____
Previous tax returns: _____
Birth Certificate(s): _____
Marriage Certificate(s): _____
Divorce Decree(s): _____
Military records: _____
Social Security card: _____
Insurance policies: _____
Cemetery plot: _____

Financial Accounts

Checking: _____

Savings: _____

Investment: _____

Credit Card: _____

Safe Deposit Box

Location: _____
 Box #: _____
 Holder's Name: _____
 Others with access: _____

 Number of keys: _____
 Location of keys: _____

Debts and Liabilities

In addition to locating and distributing your assets, your executor or legal representative will be responsible for settling your debts. List all your current debts and liabilities.

Creditor: _____
 Address: _____
 Debt for: _____

Creditor: _____
 Address: _____
 Debt for: _____

Creditor: _____
 Address: _____
 Debt for: _____

Creditor: _____
 Address: _____
 Debt for: _____

Creditor: _____
 Address: _____
 Debt for: _____

Whom to see and what to do in the event of my death:

Instructions for your spouse/next of kin for arrangements to be made in the event of death.

- Delta’s Employee Service Center: 800-MY-DELTA
- Contact the Delta MEC office (800-USA-ALPA) for assistance

Powers of Attorney

List general or limited powers of attorney you may have executed. Note the date, to whom given, valid until what date or action.

Inventory

A current inventory of your assets will be very useful to your beneficiaries, executor, or legal representative in locating the assets of your estate. The following is a partial list of different investments that may be helpful in completing your inventory.

Agriculture Equipment	Common/Preferred Stocks	Real Estate Partnership
Annuities	Corporate/Municipal Bonds	Commercial Real Estate
Art	Corporate Qualified Plans	Research and Development
Antiques	Energy Income Partnerships	Sheltered Partnerships
Bank Acceptances	Keoghs	Traditional/Roth IRA
Business Interests	Life Insurance	Treasury Notes/Bills
Cash/Savings	Money Markets	Undeveloped Land
Certificates of Deposit	Mutual Funds	Vacation/Rec. Property
Collectables	Notes/Mortgages Receivable	Valuable Personal Property
Commodities/Options	Precious Metals/Gems	

Company-Provided Benefits

In the space below, briefly describe the negotiated benefits provided by the Company. A good source for this information is the Summary Plan Descriptions, which are available at [Deltanet > HR > Self-Service > Benefits Direct > Library](#), or contact a member of your MEC Retirement & Insurance Committee at DALRI@alpa.org. (Contact information is provided in the [Quick Reference Contacts](#) for each individual benefit.)

Company-Paid Life Insurance:

Optional Group Life Insurance:

Defined Benefit Retirement Plan Survivor Annuity:

Accidental Death and Dismemberment:

ALPA-Provided Death Benefits

Group Term Life, 10- and 20-Year Level Term Life, and Accidental Death & Dismemberment

As an ALPA member, you are eligible to enroll in several ALPA benefit programs, including three member life insurance programs and an accidental death and dismemberment program. If you elect to be covered, be sure to include the type and amount of coverage on your assets and liability form in this booklet. In the event of your death, your beneficiary should contact:

Air Line Pilots Association
Member Insurance Department
7950 Jones Branch Drive, Suite 400S
McLean, VA 22102

800-746-2572 | Insurance@alpa.org

Government-Provided Death and Survivor Benefits

Social Security Survivor Benefits

Your surviving spouse and dependent children may be entitled to Social Security survivor benefits. Contact the SSA at 800-772-1213 or www.ssa.gov to determine who may qualify. Social Security pays a lump-sum death benefit of \$255 in addition to monthly survivor benefits.

Veterans Benefits

Veterans discharged under conditions other than dishonorable are entitled to burial in a national cemetery or to an allowance for a headstone or grave marker. Dependent spouses and survivors may be entitled to additional benefits and should contact the nearest regional office of the Veterans Administration for additional information.

Workers' Compensation

Workers' Compensation death benefits vary from state to state. Contact the Workers' Compensation Board of your state of residence for more information.

Prepared by:
ALPA's Retirement & Insurance Department
and the
Delta MEC Retirement & Insurance Committee



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