CLARIFICATION OF THE CALCULATION OF THE D&S PLAN MONTHLY INCOME SURVIVOR BENEFIT IN THE CASE OF PILOTS WHO WERE RECEIVING POST RETIREMENT LONG TERM DISABILITY BENEFITS

By Evan Gost July 3, 2025

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The Delta Pilots Disability and Survivorship (D&S) Plan specifies a monthly income survivor benefit for eligible survivors of pilots who retired before January 1, 2008. The calculation of the benefit is different for pilots who were receiving post retirement disability benefits at the time of their death.

Many years have passed since the D&S Plan was altered during the Delta bankruptcy. Consequently, the people administering Delta benefits may not be aware of details relating to the unique monthly income survivor benefit payable from the Delta Pilot D&S Plan. Pilots covered by this unique benefit constitute a relatively small percentage of the Delta retiree population and disabled pilots, even a smaller percentage. It is understandable that there may be occasional errors or omissions in the calculation of the monthly income survivor benefit.

This article will provide information that may be essential is obtaining the correct monthly income survivor benefit for pilots who were receiving post retirement disability benefits at the time of their death.

The 10th Amendment to the 1996 Delta Pilots Disability and Survivorship Plan (Section 25, page 31) contained a paragraph that clarified the calculation of the monthly income survivor benefit of eligible survivors of disabled pilots.

"25. The following additional paragraph is added to the end of Section 5.02(c)(iii) of the Plan. This reflects the current administration of the Plan with respect to the calculation of monthly income survivor benefits of Participants who die on or after September 1, 2001, are eligible for the monthly income survivor benefits and are receiving both disability benefits from this Plan and retirement benefits from the Retirement Plan at the time of death:

> **"For the avoidance of doubt, if an Employee is receiving both a disability benefit from this Plan and a retirement benefit from the Retirement Plan at the time of his death (including a retirement benefit from the PBGC attributable to the terminated Retirement Plan), the Monthly Income Survivor Benefit will equal 50% of the rate of the monthly disability benefit then being paid to the Employee immediately prior to his death, but disregarding for the purposes of this calculation the retirement benefit offset amount (in other words, 50% of the disability benefit being paid at the time of death before it is reduced by the retirement benefit offset)."**