



DELTA DISABLED PILOTS AND SURVIVORS ASSOCIATION

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ISSUES RELATING TO SURVIVOR BENEFITS

Recently, some survivors have experienced difficulty when attempting to apply for the Monthly Income Survivor Benefit from the Delta Pilots Disability and Survivorship (D&S) Plan. In one case, the Delta Employee Service Center (ESC) told the son of a Delta pilot that his mother did not have that D&S Plan benefit. The son was ready to give up. Fortunately, a retired Delta pilot told the son to look at the DDPSA website.

After reviewing information on the DDPSA website, the son once again contacted the ESC. The son claims that in this call the ESC representatives indicated that they were not familiar with this benefit. The son asked for a case number and subsequently called DDPSA. After DDPSA communicated with a contact at Delta, the ESC confirmed that the survivor is eligible for the Monthly Income Survivor Benefit.

Why was the ESC confused about this significant survivor benefit? There may be a couple of reasons. First of all, the Pilots D&S Plan Monthly Income Survivor Benefit is available only to eligible survivors of pilots who retired before 2008. This means that there are very few potential recipients of the benefit compared to the overall Delta population of employees and retirees. Secondly, Delta outsources certain human resource functions to a third party. Newly hired personnel at the third party entity may not be familiar with this somewhat unique benefit.

What can we do to ensure that eligible survivors receive Pilots D&S Plan survivor benefits? Here is what we suggest:

1. Retired Delta pilots should make certain that their potentially eligible surviving spouses, or capable representatives, are familiar with the provisions of the Pilots D&S Plan. For clarification, the general rule is that an eligible surviving spouse must have been married to the Delta pilot before the date of retirement or disability, whichever came first, and

- continuously married to the pilot until the date of death. More complete information is readily available on the DDPSA website.
2. Retired Delta pilots should communicate with their fellow retired pilots and survivors of recently deceased Delta pilots to raise the awareness of this significant benefit.
 3. There needs to be an understanding that the Pilots D&S Plan survivor benefit is NOT A PENSION BENEFIT. If representatives at the ESC are asked about pension survivor benefits, they may refer the inquirer to the PBGC. When contacting the ESC, emphasize that the deceased pilot retired from Delta before 2008. Also state that you are aware that the survivor is entitled to a Monthly Income Survivor Benefit from the Pilots D&S Plan.
 4. Ask for a case number to ensure that your case is reviewed at a higher level.

Many retired Delta pilots suffered major financial losses as a result of the Delta bankruptcy. However, the Pilots D&S Plan survivor benefit is a significant benefit that remains intact for eligible survivors of pilots who retired from Delta before 2008.

DDPSA has communicated our concerns to Delta and will continue to monitor the situation. In the meantime, please ensure that we have your up to date contact information (ddpsamembership@gmail.com). DDPSA is the only organization that specifically concentrates on the Delta Pilots D&S Plan.

Thank you for your support.

Ev Gost
Chairman DDPSA