



# DELTA PILOTS MUTUAL AID DISABILITY HINTS

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# INTRODUCTION

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The DPMA Disability Hints is intended to provide valuable information to you regarding Delta pilot disabilities. It contains information on benefits, reference documents, and important contact information.

The Disability Hints is only a guide. While DPMA does update this document on a regular basis, it does not accept responsibility for the accuracy of information provided to DPMA members regarding disability benefits that are administered through the Pilot Working Agreement (PWA). Specific questions regarding such benefits should be addressed directly to ALPA or Delta.

Pilot Resource Team (PRT) Volunteers are available to answer questions. These volunteers have detailed knowledge of the disability process. Please contact the DPMA office to be put in touch with one of our volunteers.

Finally, the disability process can seem overwhelming at times, especially in light of the possibility of losing your medical certification and having to regain flight status. We cannot address the specifics for all contingencies in a single document. **You are ultimately responsible for knowing your contractual rights and benefits.** In addition to DPMA, there are considerable resources available to you such as Pilot Assist, the Chief Pilot's Office, ALPA R&I, and Harvey Watt. At DPMA, we are **"PILOTS HELPING PILOTS."**

# SECTION I

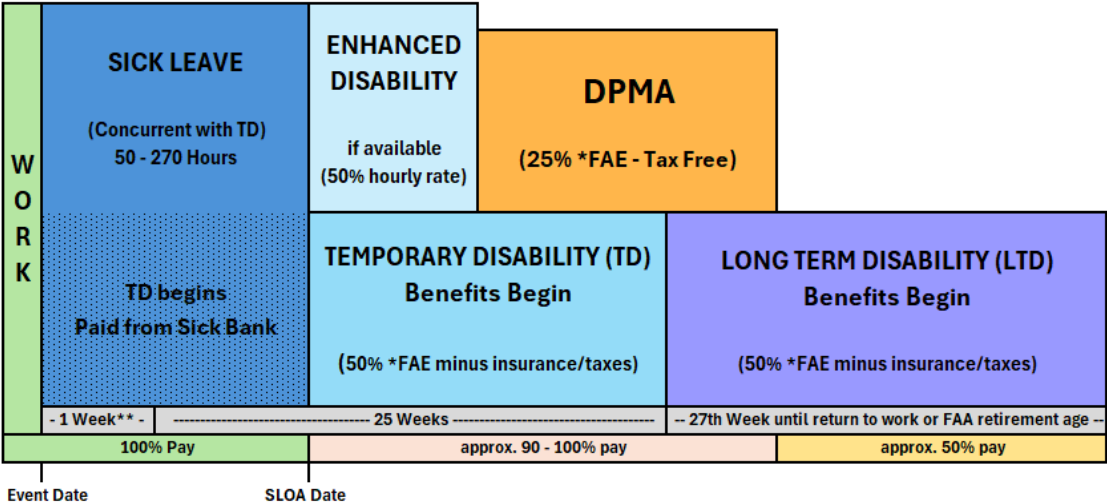
## BENEFITS OVERVIEW

The following graph depicts an overview of the major elements of your sick and disability benefits, and how they relate to each other.

- First, sick leave begins the day that you inform scheduling that you are sick. This normally establishes your **event date**.
- While you utilize your sick leave bank, Temporary Disability (TD) will be running concurrently in the background.
- TD benefits commence once your sick leave bank is exhausted. That is the date when you transition to **Sick Leave of Absence (SLOA)** status.
- Pilot **Enhanced Disability Benefit** payout commences after your sick leave bank is exhausted and you transition to SLOA. Enhanced Disability Benefits are paid in addition to your TD benefits.
- TD benefits will be applied for up to 26 weeks from your event date. After that time, Long Term Disability (LTD) benefits begin, and will continue until retirement or return to work.

DPMA benefits supplement Delta disability and commence once you transition to SLOA status and your Enhanced Disability Benefits, if available, have been exhausted. The DPMA benefit amount is set by the DPMA Board of Trustees and governed by the DPMA Plan. Benefits will continue until you return to active flying status, reach either the single event benefit maximum of 365 days or 730-day career total DPMA benefit, reach the FAA mandatory retirement age for commercial pilots, retire, resign, or are terminated.

### The Big Picture



\*FAE - Highest 12 consecutive months out of last 36 months  
 \*\*Payments from the Delta Disability Plan are not available until the 2nd week of TD. If you transition to SLOA within this waiting period, your DPMA benefit will be FAE\*70.3% for the days Delta TD benefits are not available.

## SECTION II

### SICK LEAVE

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The Delta Sick Leave year runs June 1 to May 31. If you are out sick or on SLOA on June 1<sup>st</sup>, you will not receive your new annual allotment of sick leave until you return to active payroll status and complete all required training to return to flight duty, including OE, if necessary.

#### 1. Sick Bank

Sick Banks are debited in the following manner:

- **Unanticipated Sick Leave:** You call in sick and drop a trip, day(s) of reserve or training during the month or after bidding closes for the following month.
  - Regular Line Pilot - value of rotation dropped.
  - Reserve Pilot - a pro rata share of the reserve guarantee for the on-call day(s) lost.
- **Known Sick Leave:** When a pilot notifies crew scheduling of known sick leave or known accident leave, a sick leave shadow period is applied to the pilot's line of time for the period of such known leave. During the known sick period, the pilot will be awarded trips or a reserve line for pay purposes only.

#### 2. Benefits

During sick leave you will continue to receive the same benefits that you received while on active flying status. **One exception is that** pilots on sick leave are not eligible to use their personal pass travel or jump seat privileges. However, the pilot's eligible pass riders may continue to use their pass travel privileges. Special exceptions for pass travel may be made through the Chief Pilot Office or Pilot Assist.

## SECTION III

### TEMPORARY DISABILITY (TD)

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The TD clock begins on your event date and continues for a maximum of 26 weeks. However, TD benefit payments will only commence once you have exhausted your sick leave. Delta pays TD benefits from Delta's Disability and Survivorship (D&S) Plan, which is administered by Harvey Watt and Co.

#### 1. Filing for Temporary Disability Benefits

In order to receive your TD benefits from Delta, you must file and be approved for benefits via Harvey Watt. Disability Claim Forms can be found in the Delta Pilot Disability Guide on the Flight Operations website.

Ideally, TD claims should be submitted at least three (3) weeks prior to exhausting your sick leave to avoid a delay in payments. In addition, your application for disability must be approved within 30-days of your SLOA date to avoid negative consequences including the possible loss of your medical insurance.

#### 2. TD Benefit

TD benefits are calculated at 50% of your monthly **final average earnings (FAE)**. Your monthly FAE is calculated as the average of the highest 12 consecutive months out of the previous 36 months of active status. Delta's TD benefit is paid on the 15<sup>th</sup> & 30<sup>th</sup>/31<sup>st</sup> of each month and covers the preceding two weeks. In addition, there is a seven (7) day waiting period to receive benefits if no sick leave is available.

#### 3. Offsets

Your TD benefit will be offset by any Workers Comp or State Disability (SDI) benefits you are eligible to receive, or retirement benefits you actually receive.

- **Workers' Compensation Benefits** you receive on account of your employment with Delta (and also by Workers' Compensation benefits that you do not receive because you fail to apply for them).
  - To report a work related injury, call Sedgwick at 877-67DELTA (877-673-3582)
- **State Disability Insurance Benefits:** Currently, only Delta pilots **based** in New York, California and Washington are affected by SDI.
  - For Pilots based in **New York:** Please contact MetLife at 1-800-243-8786 to initiate your state disability claim.
  - For Pilots based in **California:** File a claim for DI benefits using SDI Online (CA residents only) or by mail at <https://edd.ca.gov>.

- To file online you must have a CA drivers license; otherwise, submit a paper claim form that can be obtained from the LAX CP Office or requested by mail from the Employment Development Department (EDD).
- For online filing your physician/practitioner will need to certify your disability by completing the Physician/Practitioner Certification portion of the online application.
- Claims cannot be submitted any earlier than the 9th day from the event date and no later than 49 days after the event date otherwise it's considered late, and you may lose benefits.
- Please contact the EDD at 800-480-3287 for additional questions.
- For Pilots based in **Washington**: The Washington State's Paid Family and Medical Leave Application and submission process is online. You can apply for Medical Leave benefits by creating an account and applying at <https://paidleave.wa.gov>. The treating healthcare physician is required to sign the medical certification form. For questions contact 833-717-2273 or refer to <https://paidleave@esd.wa.gov>

TD and LTD benefits are offset (reduced) by the other income benefits listed below.

- **Retirement Benefit Offset:** Benefits paid by the NWA Pension Plan, the NWA Excess Plan, or the PBGC will offset your Delta disability benefit. Pre-Merger NWA pilots should also reference the Delta Pilot Disability Benefits Handbook for other retirement-based offsets.

#### 4. Deductions

The only deductions allowed from your disability check are:

- Federal and state taxes;
- Healthcare premiums and Flexible Spending Account/Healthcare Savings Account contributions;
- Delta Pilot 401 (k) plan contributions; and
- Optional insurance products.

ALPA dues and DPMA dues are not assessed and will not be deducted from your disability benefits. Confirm deductions from ALPA and DPMA are not being applied to your pay.

If your disability payment covers your Delta healthcare and insurance premiums, then they will be deducted from that payment. Otherwise, you will receive an invoice ("Direct Bill") from the Employee Service Center (ESC) and you should mail your payment to the address provided on the invoice.

#### 5. Taxes

TD is taxable income; therefore, FICA will automatically be deducted for a maximum of six (6) months from your event date if your FICA maximum has not already been met. In

addition, state and federal taxes are deducted according to your current W-4 withholding instructions. A separate IRS W-2 form for TD/LTD benefits will be issued in addition to your W-2 for Flight Pay. For more information, contact the ESC.

6. Insurance

Benefits continue and benefit coverage in subsequent years will be available in accordance with PWA Sections 25B and 25H.

7. Retirement Benefits

The pilot will receive Company contributions to the Delta 401(k) Retirement Plan and the MBCBP on the same basis as a pilot on active payroll status but using as earnings the amount of the disability benefit multiplied by two in accordance with PWA Section 26C3.

## SECTION IV

### ENHANCED DISABILITY BENEFIT

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Pilot Enhanced Disability benefit payout commences when sick leave is exhausted.

- Enhanced Disability Benefit is calculated in accordance with PWA Section 26K5.
- Each pilot can determine their Enhanced Disability Benefit balance by checking the DeltaNet Self-Service page. This balance is updated yearly at the beginning of each sick leave year.
- The Enhanced Disability Benefit value will be reduced at a rate of 80 hours per month and paid at  $\frac{1}{2}$  the pilot's composite hourly rate.
- Enhanced Disability Benefits are paid automatically in addition to TD benefits, once approved through Harvey Watt.
- Once the Enhanced Disability Benefit is depleted, DPMA benefits will begin.

## SECTION V

### LONG TERM DISABILITY (LTD)

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LTD benefits begin when TD benefits end. Pilots may receive benefits under Delta's LTD plan until they either return to work, reach the FAA mandatory retirement age, resign or are terminated from Delta.

#### 1. LTD Benefit

LTD benefits are calculated at 50% of your monthly **final average earnings (FAE)**. Your monthly FAE is calculated as the average of the highest 12 consecutive months out of the previous 36 months of active status. LTD is paid on the 30<sup>th</sup>/31<sup>st</sup> of each month and covers the preceding month.

#### 2. Offsets

LTD benefits are offset by payments under certain other benefit programs. Additionally, LTD benefits are offset by a portion of the income you earn from employment outside of Delta. See the Disability Benefits Handbook, page 22 and the PWA, Section 26 for specific details.

The following four (4) types of offsets may apply:

- Offset for Earned Income;
- Offset for Retirement Benefits (PBGC payments, some DC plan withdrawals);
- Offset for Workers' Compensation; or
- Offset for State Disability Income Benefits (currently only applies to pilots **based** in CA, NY and WA).

#### 3. Deductions

Same as TD (See Section III).

#### 4. Taxes

LTD is reportable to the IRS for federal and state tax purposes and is subject to Federal Income Tax withholding (FITW); however, it is not subject to FICA (Social Security and Medicare).

#### 5. Insurance

Benefits continue the same as TD and should continue to be automatically deducted.

## 6. Retirement Benefits

Delta's contributions to the Delta 401(k) Retirement Plan and the MBCBP are determined in a similar fashion to the calculations for TD; however, there is a reduction to the company contribution if the offset for earned income applies.

## 7. Top-Up Disability Benefit (Former Northwest Pilots only)

If you are a Former NWA Pilot enrolled in DPMA, you may also be eligible for an additional Top-Up Disability benefit, depending on the adjusted NWA Sick Bank hours remaining. The Top-Up Disability is an extended disability benefit by as much as an additional 50%. You must still meet all of the other criteria for disability benefits under the Plan in order to qualify for the Top-Up Disability benefit. This is an additional amount of disability benefit. See the Pilot Disability Benefit Handbook for additional details. Top Up is not administered by DPMA.

## SECTION VI

### DELTA PILOTS MUTUAL AID (DPMA)

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DPMA disability benefits commence on your SLOA date and after the you have exhausted any Enhanced Disability Benefit, if available. Your DPMA benefit will terminate at the earlier of:

- Your medical release for flight duty;
- You reach the DPMA disability single event benefit maximum of 365 days or maximum lifetime DPMA benefit of 730 days; or
- You reach the FAA mandatory retirement age for commercial pilots, retire, resign or are terminated from Delta.

A common misconception is that DPMA can only be used twice in a career. However, you can actually receive DPMA benefits any number of times as long as your total career benefit does not exceed 730 days. If, after receiving DPMA benefits and returning to active flight duty, you become disabled again:

- For a different ICD-10 code, you are eligible for DPMA benefits up to an additional 365 days for this separate disability not to exceed the 730-day lifetime maximum.
- For the same ICD-10 code and you have returned to work for:
  - **Less than two (2) years:** Your disability will be considered one continuous disability. You will be eligible for any remaining DPMA disability benefits up to the single event maximum of 365 days for the original disability. If you already received 365 days of DPMA benefits for that disability period, no further DPMA benefits would be available for this same disability.
  - **More than two (2) years:** If you have been on active status for two continuous years since your previous disability and become disabled for the same condition, this condition will be considered a separate disability. You are again eligible for another 365 days of benefits, not to exceed the 730-days maximum lifetime benefit.

#### 1. Disability Claim Form (DCF)

You are required to provide DPMA with evidence of your disability on a DPMA DCF until your benefits expire or you return to work. The DCF is available for download on the DPMA website in an interactive pdf format.

Your claim for benefits will be valid through the date indicated by your physician or as follows:

- If you are disabled past the date indicated by your physician on the last DCF submitted, you are required to submit an additional DCF in order to continue your DPMA benefits.
- If the disability duration date is undetermined or unknown, you are required to submit a DCF as requested.

- If your treatment is complete but you are awaiting FAA approval, your physician or AME must indicate “Awaiting FAA Recertification” on the DCF, or you need to submit a copy of your FAA letter.
- If your disability is permanent, please have your physician indicate “permanent disability” on the DCF.

Please ensure that your physician writes the diagnosis legibly and includes an “ICD-10” (diagnosis) code.

## 2. DPMA Benefit Payments

DPMA benefits are paid on the 18<sup>th</sup> of the month for the prior month’s disability. Your DPMA benefit payment can be deposited directly into the financial institution of your choice or a check can be mailed to your address of record.

**Example:** If your SLOA date is May 10<sup>th</sup>, your DCF is due to the DPMA office by the end of May. Upon approval, DPMA benefits would be paid on June 18<sup>th</sup> for the period of May 10<sup>th</sup> through May 31<sup>st</sup>.

The DPMA benefit is currently calculated as: FAE x 25%. FAE data is provided by Delta and is also used by Delta to compute your TD and LTD benefits.

DPMA benefits are not taxable and DPMA dues are not tax-deductible. As a Voluntary Employee Beneficiary Association (VEBA) under Internal Revenue Code Section 501(c)(9), DPMA does not issue an IRS W-2 or 1099 for disability benefit payments.

## 3. Subrogation

DPMA includes a provision for subrogation. Subrogation means that you are obligated to reimburse DPMA for benefits paid to you to the extent that you collect damages or benefits from a third party. However, whenever payments you receive are recovered by DPMA under this clause, DPMA will restore all or some of your benefit days based on the gross amount of the recovery.

## 4. Survivor Benefit

DPMA provides a \$35,000 survivor benefit payable to the member’s beneficiary in the event of death. The benefit is normally paid as soon as possible. A completed beneficiary acknowledgement form and certified copy of the death certificate must be provided after receipt of the benefits. Beneficiary information can be updated on a beneficiary form located on the DPMA website. [www.dpma.org](http://www.dpma.org)

# SECTION VII

## OTHER BENEFITS

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### 1. Vacation

Normally, previously awarded vacation weeks will not be moved out of your sick leave period. Per the PWA, a pilot who is incapacitated, immobile, and confined to a hospital or his home immediately prior to or while on vacation may be placed on sick leave in lieu of vacation provided a written request to the Senior Vice President - Flight Operations, and a doctor's certificate supporting such incapacitation, immobilization, and confinement is submitted.

A pilot who is placed on sick leave in lieu of all or a portion of a vacation period may re-bid such vacation period, or portion thereof, through the vacation move-up process. For more detailed information, see the PWA, Section 14.

Once you begin disability, you can no longer take vacation. Your vacation hours will remain in the bank until you return to active status. Once on active status, you can re-bid and use any remaining vacations. If you are on TD or LTD at the end of March, and have any unused vacation time, the remaining balance will be paid on April 15<sup>th</sup>.

### 2. Pass and Jump Seat Travel

- **Pass Travel:** While on sick leave a pilot is ineligible for Pass Travel. Under certain circumstances, the Chief Pilot Office can authorize travel on a case by case basis. Once you are approved for TD, you are eligible for active employee pass travel privileges. After you transition to LTD, your travel privilege is determined by your age and years of service. All travel is S3B priority. ( See Delta Pilots Disability Benefits Handbook on DeltaNet Pilot Leaves page for details) Other people listed under your PPR are still eligible for unrestricted pass travel.
- **Jump Seat Travel:** While on disability a pilot is ineligible for jump seat privileges. Contact Pilot Assist or the Chief Pilot Office for further information.

### 3. Benefits Open Enrollment

If your status changes after the annual open enrollment/confirmation period for benefit elections (your sick leave ends and you move from active to inactive status (SLOA) after open enrollment ends) and prior to the beginning of the next calendar year, your active election is voided.

- You should receive new medical insurance enrollment information (contact the ESC if none is received) from which to make your elections for the following year.
- The new package will also specify a date on which your elections become effective in the next calendar year. In most cases, unless options in which you are enrolled are changed, you continue with your current year elections until the new effective date.

- To obtain the most current status of coverage during this time, call the ESC for all enrollment and eligibility confirmations.

#### 4. Flexible Spending Account (FSA)

If you are participating in the Healthcare FSA and/or Dependent Care FSA when your status changes to SLOA and you begin receiving disability benefits, you will be given a benefit enrollment opportunity to continue to have pre-tax contributions to your Healthcare FSA and/or Dependent Care FSA deducted from your disability pay. If you had an FSA account in effect at that time of your disability, you can submit claims for eligible expenses incurred **before** the date you transitioned to TD. If you do not expend all of your FSA funds prior to TD and you do not return to the payroll prior to the year ending, you will lose the remainder of the funds in your FSA. Contact the ESC for more information.

#### 8. Full Service Bank

Be aware that if you have a negative balance in your full service bank, that amount will be deducted from your last active paycheck. Contact Flight Pay to verify your last paycheck amount and the ESC if you need to make alternative arrangements for your premium payments.

#### 9. Insurance

Your medical, dental and other insurance benefits will continue as per your elections. No matter what medical or dental option you are enrolled in, you must continue to pay the health care and dental premiums that you paid as an active employee. For policy questions, call the ESC, ALPA R&I, or Pilot Assist.

Please review your paystubs. Errors can occur during the transition to/from SLOA status. You are not required to pay COBRA during disability, only your current elected healthcare premiums. Contact the ESC if you have any questions or need assistance.

#### 5. Retirement Benefits

Delta retirement benefits are contributed through the Delta 401(k) Retirement Plan and the MBCBP. Additionally, former NWA pilots may be covered under one or more of the following plans depending on date of hire: NWA Pension Plan for Pilots; NWA Excess Plan; or the NWA Money Purchase Plan for Pilots (MP3). (Former NWA Pilots see PWA, Section 26 for specifics.) The Delta MEC Retirement & Insurance Handbook has a synopsis of these benefits for former NWA pilots.

#### **Delta 401(k) Retirement Plan and Market Based Cash Balance Plan (MBCBP)**

Delta contributions to the Delta 401(k) Retirement Plan and MBCBP continue normally based on twice the amount of your disability benefit. Pilots are allowed to contribute to their 401 (k) through deductions from their disability pay. However, you must proactively restart your contributions with Fidelity. <https://www.fidelity.com>.

## 6. Delta Basic Life Insurance

All Delta pilots have an insurance policy provided by Delta per the PWA valued at 2,500 times the highest paying 12-year captain hourly rate outlined in the PWA in effect on January 1<sup>st</sup> of each year. See PWA Sections 3 and 25 for specifics.

## 7. Air Line Pilots Association (ALPA)

- Dues: After 30 continuous calendar days on sick leave, an ALPA member may request to be transferred to “active sick” status. While on “active sick” status, ALPA members may not vote and dues are deferred. However, deferred dues are payable when you return to work. Once your sick leave is exhausted and your status changes to SLOA, you will not be assessed ALPA dues. Contact ALPA member services for more information. <https://dal.alpa.org>
- Loss of Loss of License Coverage: If you have ALPA’s Loss of License coverage or the ALPA/IFALPA lump sum Loss of License coverage, you need to complete a Preliminary Notice of Claim that can be obtained from ALPA membership services. You must submit this claim within ninety (90) days from the date of your disability. Contact ALPA directly at: <https://dal.alpa.org/>

## SECTION VIII

### RETURN TO WORK

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When you are well, you will be returned to active payroll status upon presentation of a valid First Class Medical Certificate, contact Pilot Assist to ensure proper procedures are followed. Be aware that this process can occur very quickly, and that you may be assigned training within a few days of return to active status.

In addition to your Aeromedical Examiner (AME), there are two additional sources to help you regain your medical certificate:

- **Aviation Medical Advisory Service (AMAS)** can be very helpful in getting your medical certificate back or helping you do whatever is necessary to keep it. It is one of your ALPA benefits. If you have any medical difficulty that could affect your medical certificate, call them. If you have an emergency, a doctor will talk to you that day. If not, an ALPA Aeromedical Technician will call you back as soon as possible. <https://www.aviationmedicine.com>
- **Dr. Greg Vanichkachorn (“Dr. Van”)** is Delta Air Lines’ Director-Health Services (DHS) and is available to assist you in your return to work process. **DHS medical discussions with you are confidential.** When you are released to return to work, the DHS will provide Delta with a letter stating only that you are cleared to return to work. This letter does not contain any medical/diagnosis information. Dr. Van can be contacted at [medicalteam@delta.com](mailto:medicalteam@delta.com) (email is preferred) or 404-715-2324.

You should contact AMAS or the DHS approximately 30-days prior to submitting your paperwork to the FAA. Either one can provide a list of the FAA required tests/paperwork which could help to expedite your FAA review process. In addition, ALPA Aeromedical and Dr. Van can work with your AME and/or personal physician to ensure the letters to the FAA are properly composed.

You may consult with both the DHS and AMAS regarding your disability. Both are excellent sources of disability information. However, do not file paperwork with the FAA from multiple sources as this may cause a significant delay in the FAA’s review of your case.

#### 1. Section 15 Review

If you are disabled in excess of 120 days since your event date, have received a Special Issuance Authorization, or a Statement of Demonstrated Ability (SODA) from the FAA, you will be required to certify your return to work through the DHS. The DHS will require the following:

- Delta employee number and an active telephone number;
- Copy of a current and valid FAA First Class Medical certificate, Special Issuance Authorization (SIA) letter or SODA with all pages and attachments; and
- Summary letter or office notes from the treating physician(s) that provides: diagnosis, surgical notes, treatment summary, and date of full release without

restrictions. A cover letter from the AME of record or ALPA Aeromedical providing this information is an acceptable substitute.

For any specific questions regarding a return to work Section 15 review, contact the DHS at: [medicalteam@delta.com](mailto:medicalteam@delta.com).

## 2. Other Considerations

- **Vacation:** In a month that you have scheduled vacation, the vacation will remain unless there is a training conflict. Before February 1<sup>st</sup>, you must take any unused vacation by the end of the vacation year. After February 1<sup>st</sup> but before March 31<sup>st</sup>, you may take the vacation, to the extent possible, prior to March 31<sup>st</sup> or be paid your vacation on April 15<sup>th</sup>.

When vacation bidding next year, your accrued vacation will be proportionately reduced for the time of a leave of absence other than known personal leave or furlough in excess 30-days. If you return after next year's vacation bids are closed, you will be assigned an available week if you have any vacation accrued. See PWA, Section 7 for detailed vacation bidding information.

- **Sick Leave:** After returning from disability status, you will have **no sick leave** until you fulfill the requirements set forth in the PWA, Section 14. Your sick leave balance will not recharge until you have completed all required training, including OE. Additionally, if you've used all of your sick leave for the present sick leave year, your sick bank won't be reset until June 1<sup>st</sup> when the new sick leave year begins. Trips and training dropped due to sick during this period will be accommodated by TD benefits. Contact Harvey Watt for instructions. Remember, no TD benefits are paid for the first seven (7) days of TD.

When you return to work, the PWA allows you to debit up to 50 hours of sick leave from the following year's sick bank and move it into the current sick year but this election must occur within 30 days of return to active payroll status. See PWA, Section 14D1.

**Note:** DPMA benefits are available when no sick leave is available and a properly completed DPMA Disability Claim Form (DCF) is submitted.

- **Quarterly CQ Training/ iCrew:** While on disability, it is recommended that you login to iCrew on a regular basis in order to keep your login alive. In addition, when you return from disability, you will need to complete the four (4) most recent Quarterly CQ training events.
- **Crew Scheduling and Crew Resources:** PWA Section 13 discusses the process for communicating to crew resources to which category you will be eligible to return after your disability.

You must be an active pilot to bid for your flying schedule. Bidding closes on the 11<sup>th</sup> of each month. Until you become requalified and current on your aircraft, your status will be Not Qualified (NQAT). See PWA, Section 14.

- **Open Enrollment:** If you accomplished your Benefits Open Enrollment while disabled, you should be offered an Open Enrollment opportunity to change some

benefits elections or add a dependent as an active employee. Contact the ESC for additional information.

## SECTION IX

### REFERENCE DOCUMENTS

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**Delta Pilot Disability Guide:** This guide contains basic disability information. The Appendix contains the forms required to apply for and continue receiving Delta's disability benefits. It is published by Delta and is available for download on DeltaNet.

**Pilot Disability Handbook:** This handbook has more detailed disability information. It is published by Delta and is available on DeltaNet.

**Pilot Working Agreement (PWA):** The PWA is periodically updated with the latest information regarding implementation of MOU's and LOA's. It can be found on the Flight Operations website and the DALPA website.

**Disability and Survivorship Plan (D&S Plan):** The D&S Plan is the source document for Delta pilot disability benefits as amended by the PWA. A summary of the D&S Trust Plan language is contained in the PWA, Section **26**. The complete D&S Plan document can be found on the Delta MEC R&I webpage.

**ALPA R&I Disability Benefits Handbook:** The R&I handbook is published and maintained by ALPA and contains useful information regarding pilot disabilities. It is available on the DALPA website for download.

**DPMA Plan Document:** This is the governing document for DPMA. It covers the organization, process and procedures associated with the programs. The document is maintained by DPMA.

## SECTION X

### GLOSSARY OF TERMS

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**Employee Service Center (ESC):** The organization contracted by Delta to provide administrative assistance to all Delta employees. The ESC can handle most benefit and pay questions.

**Enhanced Disability Benefit:** A supplemental disability benefit based on the number of sick leave hours used in previous sick leave years. The full description of this program can be found in PWA Section 26K5.

**Event Date:** The first date that you are medically unable to work. The 26-weeks of Temporary Disability (TD) and its seven-day waiting period starts on this date. The complete definition from the D&S plan is stated in the Delta Pilots Disability Benefits Handbook.

**Final Average Earnings (FAE):** The average of the highest 12 consecutive months of earnings out of the previous 36 months of active payroll status. (FAE is the combination of flight pay, flight advance, Shared Rewards, and profit sharing.) The computation is used to determine your TD and LTD benefit payments and your DPMA benefit payment. A copy will be sent to you once your disability claim is approved through Harvey Watt.

**Harvey Watt and Company:** The third-party vendor contracted by Delta to administer TD and LTD benefits for pilots. Claim forms validating a disability must be filed in order to receive benefits.

**Long Term Disability (LTD):** LTD is the status of a pilot which begins after the 26<sup>th</sup> week after the event date. The LTD benefit is 50% of the pilot's FAE. LTD benefits extend until the pilot reaches FAA mandatory retirement age, retires, resigns, is terminated or returns to work.

**Pilot Assist:** A call center supplementing the Chief Pilot Offices which specializes in all administrative issues for pilots. They are a great resource for the disabled pilot for any non-operational issues, such as pass travel, while on disability.

**Pilot Resource Team Volunteer (PRT):** The Pilot Resource Team is a group of volunteer pilots who have detailed and specific knowledge about the disability process. DPMA Office staff can connect a pilot to a PRT volunteer to assist, as needed.

**Sick Leave of Absence (SLOA):** The status code of an "inactive" pilot once sick leave has been exhausted. A pilot will be on SLOA status while receiving TD and LTD benefits.

**Temporary Disability (TD):** Time period from your event date until LTD begins at 26 weeks from the event date. TD runs concurrently to sick time.

**Voluntary Employees Beneficiary Association (VEBA):** VEBA is the IRS term for any organization given a nonprofit status under IRS code 501(c)(9). DPMA is currently chartered as a VEBA. This allows DPMA to deliver disability benefits to the membership tax free.