



DELTA PILOTS MUTUAL AID MATERNITY HINTS

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INTRODUCTION

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

This Hints document 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 and maternity benefits that are administered through the Pilot Working Agreement (PWA). Specific questions regarding such benefits should be addressed directly to ALPA or Delta.

The disability process while on maternity leave can seem overwhelming at times. 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 Pilot Family Matters Committee - Pilot Peer Advocates, ALPA R&I, and Harvey Watt. At DPMA, we are "PILOTS HELPING PILOTS."

A special "Thank You" to Captain Melissa Snyder, NYC Chief Pilot, First Officer Elizabeth Keithley, LAX Asst. Chief Pilot, and First Officer Yllithia Weaver, DALMEC PFM Pilot Peer Advocate, for their help updating these Maternity Hints.

SECTION I

BENEFITS OVERVIEW

The following depicts an overview of the major elements of your sick and disability benefits for the duration of your pregnancy and following the birth of your child, as well as how they relate to each other.

W O R K¹	Sick Leave² Full Pay 50-270 Hours Call Scheduling when ready to stop flying.	Maternity Leave³ Full Pay 10-weeks max Ends No Later Than 10-weeks Post-Partum	Enhanced Disability Benefit⁴ 50% of Hourly Rate, if available	DPMA⁵ FAE x 25% Tax Free Benefit 10-weeks max Post-Partum	Parental Leave⁶ Full Pay 2-weeks max Starts 10-weeks Post-Partum	FMLA⁷ Unpaid 12 weeks available up to the baby's 1 st birthday. *NY & CA Based Pilots see NYPFL and CAPFL Section	Bonding Leave⁸ Unpaid If taken, must be completed within 12 months of birth.
	Temporary Disability (TD)/Long Term Disability (LTD)⁴ 50% of average of highest 12 consecutive months out of last 36 months (FAE) minus insurance premiums and taxes. Max 10-weeks post-partum.						

TD: {1wk}{-----25 weeks-----}{LTD: 27th week -----}

1. Initial Notification/Pregnancy Updates

Upon confirmation of pregnancy by a physician, you will need to provide Pilot Leaves with an Initial Notification of Pregnancy Form signed by your physician confirming pregnancy, indicating an estimated delivery date, and certifying that you are fit to continue flying without restrictions (PWA Section 13 G.1).

- This form is located on DeltaNet: Flight Operations/Administration/Maternity|Bonding|Parental Leave.
- Notifications should be submitted to Pilot Leaves no later than the first assignment following the confirmation of pregnancy.
- Once completed, you may continue flying until the end of the 26th week with no further documentation.
- Once submitted, you will be released from duty upon request to begin using sick leave.
 - Unused earned vacation, if requested, can be added to the end of your sick leave usage. If you would like to use vacation prior to Maternity Leave, email Pilot Leave (PltLeaves.FlightOps@Delta.com) indicating which week of unused earned vacation you would like to use.

The following updates must be submitted to Pilot Leaves to continue to fly (PWA Section 13 G.2):

- 26-week Pregnancy Update Form signed by your physician certifying you are fit to

continue flying without restrictions.

- 32-week Pregnancy Update Form signed by your physician **and** AME certifying you are fit to continue flying without restrictions.

Note: A reimbursement claim may be submitted for expenses incurred in obtaining certification from the AME. Do not use insurance to pay for this visit to the AME. You must self-pay to be eligible for reimbursement.

For additional information or support with maternity leave, contact:

- ALPA Pilot Family Matters Committee (dalpfmc@alpa.org) and request Maternity Support Mentor.
- DPMA Pilot Resource Team (PRT): Jaime Pearson (jpearson@dpma.org or (303) 378-4539).

2. Release from Duty (Sick Leave)

To be released from duty, call in sick to Pilot Scheduling (PWA Section 13 G.3).

- Once released from duty, you will be eligible to use **sick leave**.
- The day you are released from duty establishes your **event date**.
- While you utilize your sick leave bank, Temporary Disability (TD) will be running concurrently in the background.
- Earned vacation may be used during this time or saved to be used during Bonding Leave once all other pay is exhausted. Request use of vacation with Pilot Leaves.

3. Maternity Leave (Paid)

Once sick leave and vacation, if elected, is exhausted, you will transition to Delta paid Maternity Leave (PWA Section 13 G.4).

- The date you exhaust your sick leave is your Sick Leave of Absence Date (**SLOA Date**).
- Maternity Leave is for 10-weeks max and ends no later than 10-weeks post-partum, if not exhausted prior.
- Maternity Leave is paid at 100% of your **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.
- You must apply for Maternity Leave with Harvey Watt.

4. Temporary Disability (TD)/Long Term Disability (LTD)

If you have not reached 10-weeks post-partum at the exhaustion of Delta Maternity Leave, TD benefits will commence and will continue until 10-weeks post-partum.

- TD/LTD benefits are calculated at 50% of your **FAE**.
 - TD benefit is paid on the 15th & 30th/31st of each month and covers the preceding two weeks. TD is paid for 26 weeks from your event date.
 - LTD benefit is paid on the 30th/31st of each month and covers the preceding month. LTD begins 27 weeks from your event date.
- The Pilot **Enhanced Disability Benefit**, if available, will pay out after Maternity Leave is

exhausted at the start of TD benefits (50% pay status).

- Enhanced Disability Benefits are paid in addition to your TD benefits.
- The benefit value will be at a rate of 80 hours per month and paid at ½ your composite hourly rate.

Note: These benefits may be paid by Delta at the beginning of your Maternity Leave. DPMA benefits will not begin until the date your Enhanced Disability Benefits are calculated to exhaust, regardless of when they are paid.

5. Delta Pilots Mutual Aid (DPMA)

DPMA benefits supplement TD/LTD benefits and commence once your Maternity Leave and Enhanced Disability Benefits, if available, have been exhausted and if you have not reached 10-weeks post-partum.

- You must submit a DPMA Disability Claim Form (DCF) to DPMA to file for benefits (www.DPMA.org).

- DPMA benefits exhaust 10-weeks post-partum.

Note: Should complications occur that require you to remain on leave beyond the time above, DPMA benefits will continue until your medical release for flight duty upon receipt of an updated DCF.

6. Parental Leave (Paid)

Parental Leave begins automatically ten (10) weeks post-partum, unless complications occur requiring disability benefits to be extended and is for 14 days (PWA Section 13 G.11). Parental Leave is paid at 100% of your FAE and must be taken no later than the baby's 1st birthday.

7. Family and Medical Leave Act (FMLA)

The maximum duration of FMLA leave is up to 12 weeks of leave during the applicable rolling 12-month period. FMLA is unpaid unless you request to use any unused, earned vacation while on FMLA. Request to use earned vacation for pay while on FMLA on your FMLA application.

To be eligible for FMLA under the Family and Medical Leave Act, you must:

- Have a minimum of 12 months of service,
- Request the leave 30 days in advance, if practicable, or otherwise as soon as possible; and
- Have a minimum of either:
 - 504 paid hours, excluding vacation and sick time, during the 12 months immediately preceding the leave, or
 - 540 paid hours during the 12 months immediately preceding the leave.

While on FMLA leave, you will be eligible for benefits as follows:

- Medical, dental, and vision, by paying the premium(s) equal to the premium(s) paid in active status.
- Company-paid basic life insurance.
- Disability benefits and survivor medical, dental, and vision benefits.

New York Based Pilots:

New York Based pilots can apply for up to 12 weeks of NYPFL to bond with their babies.

- Contact Sedgewick to start your NYPFL claim: (877) 67-DELTA / (877) 673-3582. Tell them you want to take NYPFL to bond with your baby. It can be used intermittently. Ask your Sedgewick representative for more details.
- Fill out the FMLA Smartsheet on Deltanet (Our Company/Flight Operations/ Administration/Family Medical Leave (FMLA)) so Pilot Leaves will have visibility on your intention to take NYPFL. If eligible, FMLA will run concurrently. If you want to do the NYPFL intermittently, please put that in the notes.

California Based Pilots:

California Based pilots can apply for up to eight (8) weeks of Paid Family Leave (PFL) to bond with their new child. To be eligible for PFL benefit payments, you must have:

- Welcomed a new child into the family in the past 12 months through birth.
- Paid into State Disability Insurance (noted as "CASDI" on most paystubs) in the past five (5) to 18 months.
- Not taken the maximum eight (8) weeks of PFL in the past 12 months.

File a claim for DI benefits using SDI Online (CA residents only) or by mail at <https://edd.ca.gov>.

Note: To file online you must have a CA driver's 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 your event date and no later than 49 days after the event date, otherwise it's considered late.

Once your application is approved and your benefit amount disclosed, confirm the amount is equal to the amount Delta is deducting from your disability payment. If not, contact Delta Payroll to adjust the amount offset.

Note: This benefit should not be deducted from the Maternity Leave benefit paid at 100% FAE.

After the Short-Term Disability application is approved, CA EDD will send the Bonding Leave application automatically via online portal or via mail for non-CA residents. Payments are calculated based on income and paid benefits from Delta. It will be paid in the form of mailed checks. This application is not the same as the bonding application for the non-birthing parent.

8. Bonding Leave (Unpaid)

You are eligible for up to 12 months of unpaid bonding leave (PWA Section 13 G.10). Bonding leave must be:

- Taken as a single, consecutive 30-day period, and
- Completed within 12 months of the birth of the child.

While on Bonding Leave, you are eligible for benefits as follows:

- Medical, dental, and vision, by paying the premium(s) equal to the premium(s) paid in active status.
- Company-paid basic life insurance.

- Disability benefits and survivor medical, dental, and vision benefits.

A Bonding Leave request that is **less than or equal to 45 days**, and is one or two days on/before, or one day after the seven days listed below, must have first utilized all 12 weeks of FMLA leave or must be ineligible for FMLA leave under PWA Section 13 H. 1.

- a) New Year's Day
- b) Super Bowl Sunday
- c) Memorial Day
- d) Independence Day
- e) Labor Day
- f) Thanksgiving Day
- g) Christmas Day

A Bonding Leave request that is **46 days or more**, and is one or two days on/before, or one day after the four days listed below, must have first utilized all 12 weeks of FMLA leave or must be ineligible for FMLA leave under PWA Section 13 H. 1.

- a) New Year's Day
- b) Independence Day
- c) Thanksgiving Day
- d) Christmas Day

A Bonding Leave request that **does not fall** one or two days on/before, or one day after the holidays listed above, in order to take bonding leave, must have first utilized some amount of FMLA pursuant to PWA Section 13 H. 2. a. and b., or be ineligible for FMLA leave under PWA Section 13 H. 1.

SECTION II

SICK LEAVE

The Delta Sick Leave year runs June 1 to May 31. If you are out sick or on SLOA on June 1st, 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 you notify crew scheduling of known sick leave or known accident leave, a sick leave shadow period is applied to your line of time for the period of such known leave. During the known sick period, you 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** while on sick leave, you are not eligible to use your personal pass travel or jump seat privileges. However, your 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)

The TD clock begins on your event date and continues for a maximum of 26 weeks or 10 weeks post-partum, whichever is reached first, unless complications occur requiring leave beyond the normal maternity guidelines. Additional claim certification will be required for DPMA and Harvey Watt to extend TD benefits. TD benefit payments will only commence once you have exhausted your sick leave and maternity leave benefit. 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

To receive your Maternity and 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 15th & 30th/31st 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.

- **State Disability Insurance Benefits:** Currently, only 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 driver's 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**: 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>

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

7. Retirement Benefits

Company contributions to the Delta 401(k) Retirement Plan and the MBCBP will be on the same basis as a pilot on active payroll status but use as earnings the amount of the disability benefit multiplied by two (2) in accordance with PWA Section 26 C.3.

SECTION IV

ENHANCED DISABILITY BENEFIT

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

- Enhanced Disability Benefit is calculated in accordance with PWA Section 26 K.5.
- Your Enhanced Disability Benefit balance can be determined by checking your 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 50% of your 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)

LTD benefits begin when TD benefits end if you have not reached 10-weeks post-partum, unless complications occur requiring leave beyond the normal maternity guidelines. Additional claim certification will be required for DPMA and Harvey Watt to extend LTD benefits. 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 30th/31st 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 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.

SECTION VI

DELTA PILOTS MUTUAL AID (DPMA)

DPMA disability benefits commence once you exhaust your Maternity Leave and Enhanced Disability, if available, and transition to Delta TD. DPMA benefits terminate:

- Ten weeks post-partum;
Note: Should complications occur that require you to remain on leave beyond the time above, DPMA benefits will continue until your medical release for flight duty upon receipt of an updated DCF.
- When you transition to an unpaid or 100% paid leave status; or
- When 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 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 another pregnancy and you have returned to work for:
 - **Less than two (2) years:** Your additional pregnancy 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 maternity period, no further DPMA benefits would be available for this additional pregnancy.
 - **More than two (2) years:** If you have been on active status for two continuous years since your previous pregnancy and become pregnant again, this pregnancy 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 pregnancy on a DPMA Disability Claim Form (DCF). The DCF is available for download on the DPMA website (www.DPMA.org). Your physician should indicate your anticipated due date in the “estimated return to work” section.

2. DPMA Benefit Payments

DPMA benefits are paid on the 18th 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 DPMA benefit start date is May 10th, your DCF is due to the DPMA office by the end of May. Upon approval, DPMA benefits would be paid on June 18th for the period of May 10th through May 31st.

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. 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 after notification of a pilot passing. A completed beneficiary acknowledgement form and a certified copy of the death certificate must be provided after receipt of the benefits. Beneficiary information can be updated on a downloadable Beneficiary Form located on the DPMA website (www.DPMA.org).

SECTION VII

OTHER BENEFITS

1. Vacation

Earned vacation may be used once you call in sick, prior to Maternity Leave, during Bonding Leave or during FMLA. To request use of vacation time once you are removed from flying, contact Pilot Leaves.

Previously awarded vacation weeks will not be moved out of your sick leave period. Per the PWA, if you are incapacitated, immobile, and confined to a hospital or home immediately prior to or while on vacation, you 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.

If you are placed on sick leave in lieu of all or a portion of a vacation period, you 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 rebid 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 15th.

2. Pass and Jump Seat Travel

- **Pass Travel:** While on sick leave you are 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 for details. (DeltaNet: Flight Operations/Administration/Pilot Leaves) Other people listed under your PPR are still eligible for unrestricted pass travel.
- **Jump Seat Travel:** While on disability you are 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.

To add a dependent to Medical Coverage:

- First, add the Dependent to pass rider benefits (Deltanet: HR/Self Service/My Family and Pass Rider/Add Family and Pass Rider). It will take a few business days for new family member to register in the system.
- Once the family member has been registered in the system, go to Benefits Direct and report "Life Event (Natural Born Child)." This triggers an open enrollment to add Dependent to medical benefits.

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 end, you will lose the remainder of the funds in your FSA. Contact the ESC for more information.

5. 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.

6. 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.

7. 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>.

8. 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 1st of each year. See PWA Sections 3 and 25 for specifics.

9. 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 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

When you are ready to return to work, you should:

- Contact Pilot Assist (pilotsassist@delta.com or (404) 715-1323) at least 30 days prior to expected return to work date to avoid skipped paychecks.
 - If your medical has expired, provide an updated medical certificate to Flightops_Medicals@Delta.com
 - Pilots who are out:
 - <120 days from their event date will receive guidance from Pilot Assist on the next steps to take to return to work.
 - >120 days their event date will need to contact Pilot Assist to initiate the process but will also need to submit a return to work Intake Form with the Delta Medical Team. (DeltaNet: Company/View All/Delta Medical Team/Scope of Services (Pilot Health Assistance)/Intake Form).
- If you have any questions, or need guidance, please contact the Delta Medical Team at (404) 715-2324 or by email at MedicalTeam@delta.com.
- For additional return to work guidance, refer to the Pilot Leaves Return to Work checklist (DeltaNet: Flight Operations/Administration/Pilot Leaves)

1. Other Considerations

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

When you bid vacation 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 of 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 1st, 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 returning to active payroll status.

See PWA Section 14 D.1.

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 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 11th 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.

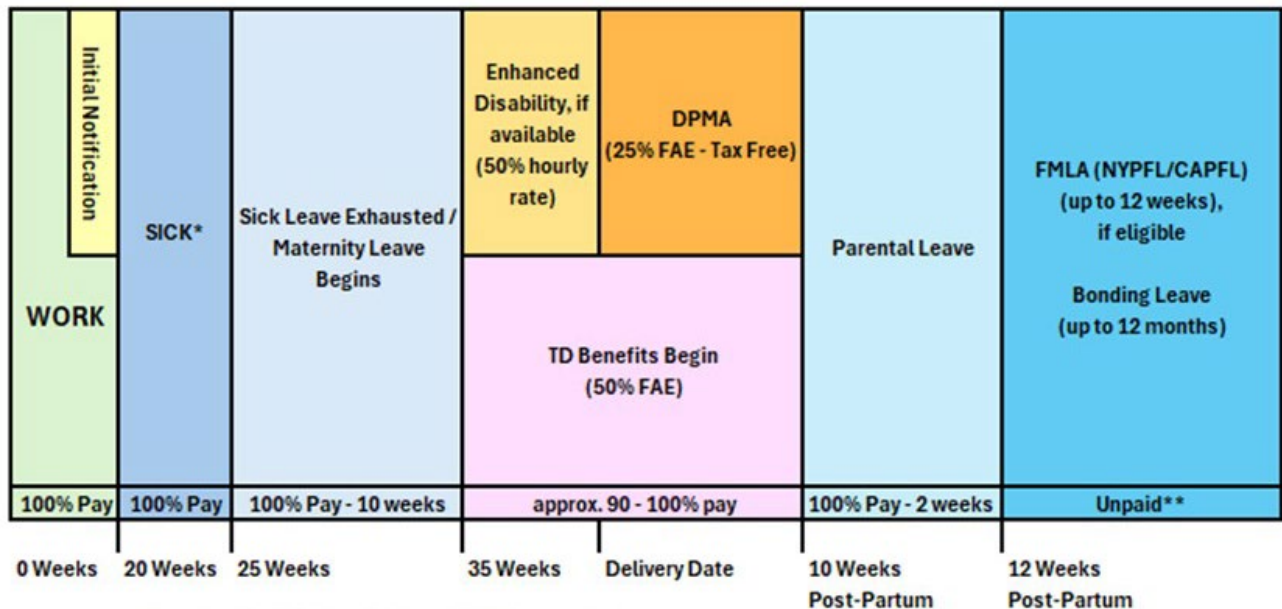
SECTION IX

SAMPLE MATERNITY TIMELINE SCENARIOS

Below are some sample timeline scenarios for maternity pilots:

Scenario 1:

- Pilot calls in sick at 20 weeks. Uses five (5) weeks of sick leave then transitions to Maternity Leave.
- Ten (10) weeks of Maternity Leave exhausted prior to delivery, transition to TD benefits at 50% FAE.
- TD/Enhanced Disability and TD/DPMA exhausts ten (10) weeks post-partum.
- Parental Leave begins at 10 weeks post-partum for two (2) weeks.
- FMLA (NYPFL/CAPFL, if NY or LAX based) for up to 12 weeks after Parental Leave is exhausted, if eligible.
- Eligible for Bonding leave for up to 12 months after FMLA is exhausted or if not eligible for FMLA.

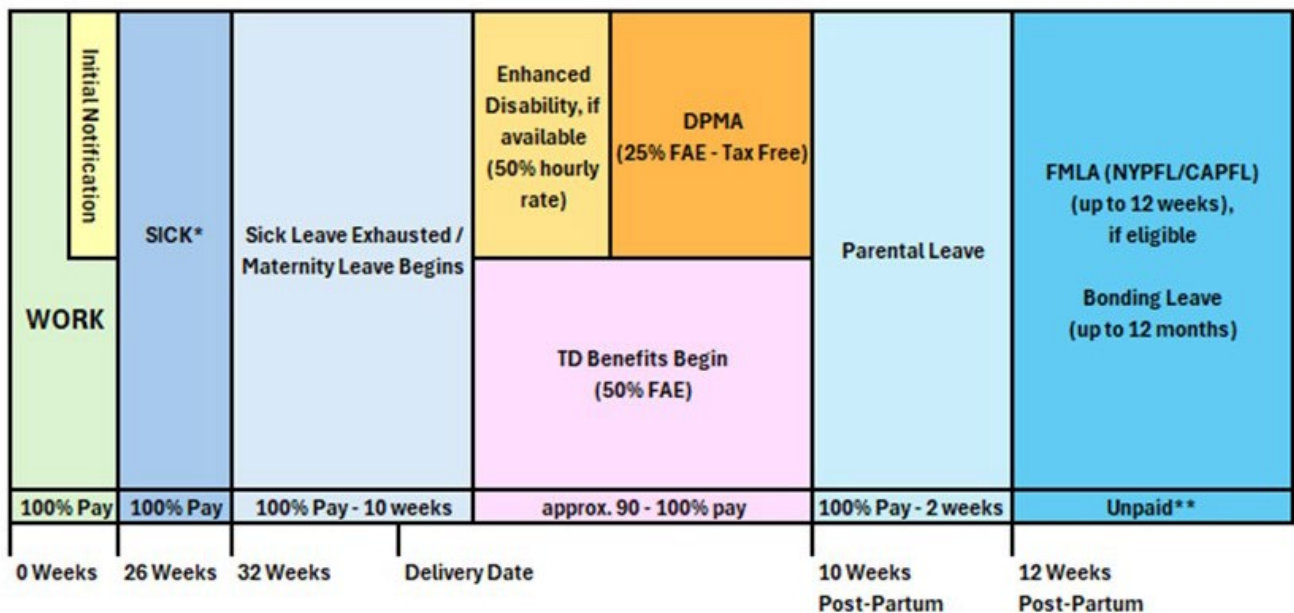


*TD Begins and continues through 10-weeks post-partum.

** Unless receiving NYPFL/CAPFL or using earned vacation.

Scenario 2:

- Pilot calls in sick at 26 weeks. Uses six (6) weeks of sick leave then transitions to Maternity Leave.
- Uses six (6) weeks of Maternity Leave prior to delivery and four (4) weeks post-partum for a total of ten (10) weeks of Maternity Leave. Transitions to TD benefits at 50% FAE for remaining six (6) weeks post-partum.
- TD/Enhanced Disability and TD/DPMA exhausts ten (10) weeks post-partum, six (6) weeks after Maternity Leave exhausts.
- Parental Leave begins at ten (10) weeks post-partum for two (2) weeks.
- FMLA (NYPFL/CAPFL, if NY or LAX based) for up to 12 weeks after Parental Leave is exhausted, if eligible.
- Eligible for Bonding leave for up to 12 months after FMLA is exhausted or if not eligible for FMLA.

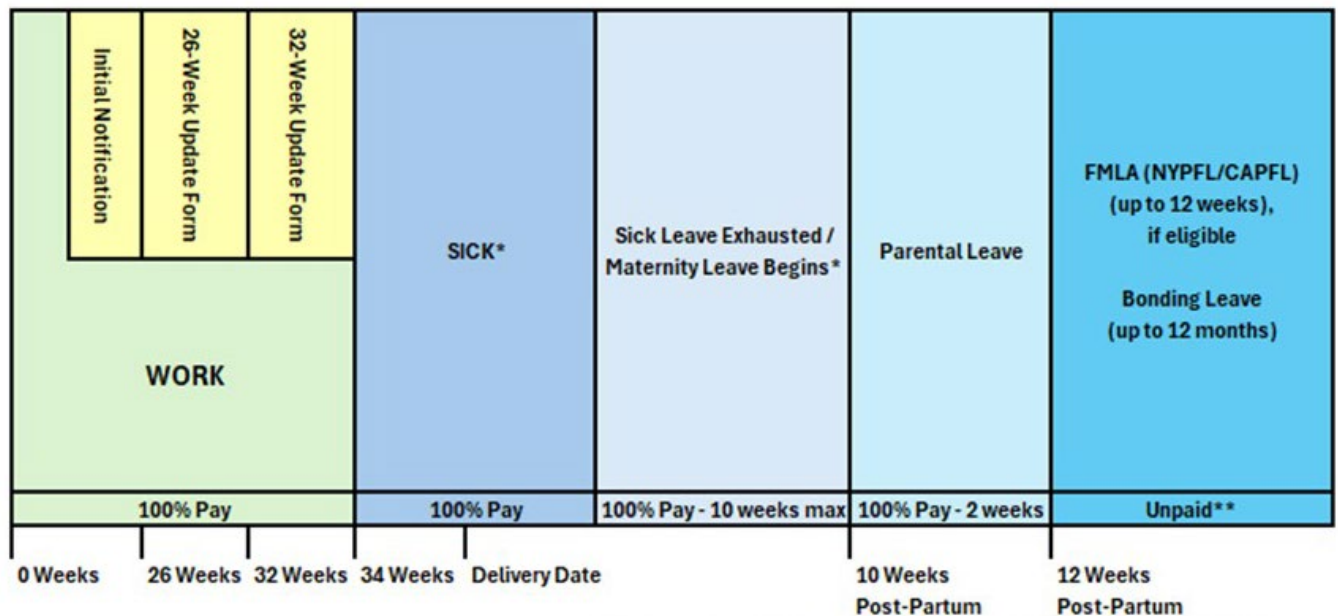


*TD Begins and continues through 10-weeks post-partum.

** Unless receiving NYPFL/CAPFL or using earned vacation.

Scenario 3:

- Pilot calls in sick at 34 weeks. Uses nine (9) weeks of sick leave then transitions to Maternity Leave. Delivery date is during sick leave, prior to Maternity Leave.
- Maternity Leave begins four (4) weeks post-partum so the pilot will only receive six (6) weeks Maternity Leave and will **not** transition to TD benefits.
- Parental Leave begins at 10 weeks post-partum for two (2) weeks.
- FMLA (NYPFL/CAPFL, if NY or LAX based) for up to 12 weeks after Parental Leave is exhausted, if eligible.
- Eligible for Bonding leave for up to 12 months after FMLA is exhausted or if not eligible for FMLA.



*No TD/Enhanced Disability/DPMA Benefits if 10-weeks post-partum is prior to Maternity Leave exhaustion.

** Unless receiving NYPFL/CAPFL or using earned vacation.

SECTION X

REFERENCE DOCUMENTS

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 XI

GLOSSARY OF TERMS

- **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 26th 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.