

Retiree Death Checklist and Survivor Benefits Processing

As a retiree, it is important to inform your family members of the steps they should take in the event of your death. As your surviving family members may be eligible for benefits under one or both of the Delta Family-Care Disability and Survivorship Plan (the “D&S Plan”) and the Delta Retirement Plan (the “Retirement Plan”), it is very important for them to contact the Employee Service Center (ESC) as soon as possible following your death. By placing this call, family members help ensure the timely set up of their survivor benefits (if applicable) and help avoid any potential overpayments from the Delta Retirement Plan. In addition, life and/or accident insurance coverage may be payable upon your death.

Retiree Death Checklist

In order to determine survivorship eligibility, the ESC must first be notified as indicated below.

Step	When	What to Do
1	Death of retiree	<p>A surviving family member (or someone on the retiree’s behalf or behalf of the retiree’s estate) should contact the ESC at 1-800 MY DELTA to report the death. Follow these steps to reach a survivor benefit representative.</p> <ol style="list-style-type: none"> 1. Press “3” to be connected with the Employee Service Center 2. Press “2” for a representative who can assist with reporting the death of an employee
2	As soon as possible after reporting the death	<p>Within five days after the death is reported, the ESC will send a letter of condolence to the surviving family member, along with an Income Eligibility Statement and a phone contact list for other companies the survivor may need to contact (i.e. insurance companies, credit union, etc).</p> <p>A surviving family member should complete the Income Eligibility Statement and return the completed form to the ESC with the following documentation so the ESC can determine survivorship eligibility</p> <ul style="list-style-type: none"> • Death Certificate of the deceased retiree • Marriage Certificate (photocopy acceptable) - <i>if applicable</i> • Birth Certificate of the deceased retiree, the spouse/domestic partner and dependent children (photocopy acceptable) - <i>if applicable for spouse/domestic partner and dependent children</i> • Copies of all Social Security Award Letters for spouse/domestic partner and dependent children - <i>if applicable</i>

Retiree Death Checklist (continued)

Step	When	What to Do
<p style="text-align: center;">3</p>	<p>As soon as possible after reporting the death</p>	<p>If life and/or accident insurance coverage is payable upon the retiree's death, file a claim with the appropriate insurance company.</p> <p>Basic Life Insurance and Optional Life Insurance are administered by The Metropolitan Life Insurance Company (MetLife). To initiate a claim, call MetLife at 866-939-7409.</p> <p>Group Accident Insurance and Private Pilots Accident Insurance are administered by The Prudential Insurance Company of America (The Prudential). To initiate an accidental death claim, call The Prudential at 877-232-3561.</p>
<p style="text-align: center;">4</p>	<p>As soon as possible after receipt of the Benefit Enrollment Worksheet</p>	<p>If surviving family members are determined to be eligible for insurance, a Benefit Enrollment Worksheet will be sent under separate cover approximately two weeks after the death is reported.</p> <p>Call the ESC at 1-800 MY DELTA to complete benefit enrollment over the phone.</p>
<p style="text-align: center;">5</p>	<p>As soon as possible after receipt of the survivorship eligibility letter from the ESC</p>	<p>Generally within 15 days after receiving the completed Income Eligibility Statement, the ESC will send the surviving family member a survivorship eligibility letter that explains eligibility for applicable survivor benefits, including survivor and/or pension income benefits, information about other benefits and nonrevenue travel privileges.</p> <ul style="list-style-type: none"> • The surviving family members may call the ESC with questions about survivor benefits. • The surviving family member may call the ESC for instructions on adding eligible pass riders.

Survivor Benefits Processing

The ESC will review the Income Eligibility Statement and supporting documentation that a surviving family member (or someone on his/her behalf) submits. Generally within 15 days, the ESC will send the surviving family member a letter that explains eligibility for applicable survivor benefits, including survivor and/or pension income benefits, information about other benefits and nonrevenue travel privileges, as described in the summary below.

It is important to note:

- All benefits under the retiree (including health insurance) cease once the death is reported
- If the surviving spouse/domestic partner and/or dependent children are determined eligible survivors, the benefits will be retroactive to the date of death.
- Domestic Partners may be recognized under the D&S Plan but not the Retirement Plan.
- Not all retirees are eligible for survivor benefits. Call the ESC to determine if you are eligible for survivor benefits.

Income Benefits	<p>If survivor benefits are payable under the D&S Plan or the Retirement Plan, benefits will be set up automatically for payment effective with the first day of the month following death, if the Income Eligibility Statement is postmarked by the 10th of the month.</p> <p>Note: Receipt of Income Eligibility Statement postmarked by the 10th of the month does not guarantee benefits will be paid the first of the following month in all situations due to other possible processing requirements.</p> <p>If the Income Eligibility Statement is not postmarked by the 10th of the month or processing delays occur, payments will generally begin the first day of the second following month, with retroactive payments due. For example, if the Income Eligibility Statement is postmarked on the 20th of October for a payment that was effective October 1, then the first payment will be made November 1. The first payment will include both the November payment and the retroactive payment for October.</p>
Health Insurance	<p>Information regarding health insurance and a Benefit Enrollment Worksheet will be sent under separate cover one to two weeks after the death is reported.</p> <p>The survivor will need to call the ESC once they receive the notification to complete enrollment over the phone.</p>
Travel Privileges	<p>Information about survivor travel privileges will be included in the survivor eligibility letter from the ESC.</p> <p>Pass riders continue to be active in the retiree's Primary Pass Rider (PPR) account for 30 days after death is reported. Buddy passes in the retiree's PPR account are suspended immediately.</p>