

DDPSA DEATH OF A LOVED ONE GUIDELINES (Revised Feb. 2010)

Although the following information is believed to be accurate as of the date of publication, no warranties are made or implied as to its accuracy in the future. The last portion of this article includes a fill-in-the-blanks section to allow pilots to provide their survivors with essential information.

INTRODUCTION:

The information that follows was garnered from a variety of sources and we have attempted to form a logical step-by-step set of guidelines to assist the retiree or surviving spouse. While it is perfectly normal for the family members left behind to experience a wide range of emotional and physical reactions, there also exists the need to make a lot of important life event status decisions. It is recommended that one family member and the executor of the estate be provided with the whereabouts of all important documents prior to death. (See sample fill-in-the-blanks section at end of this section.)

One of the first and most difficult decisions confronting the family is the issue of autopsy. In most states, if the death occurred in a care facility or at home with a physician monitoring the decedent's condition, an autopsy is usually not required. Sudden death from unknown causes without a physician in attendance will probably necessitate an autopsy. If the death followed an extensive illness with experimental treatments being employed, facilities like teaching or research facilities may ask permission to do an autopsy in order to advance scientific knowledge.

We strongly suggest that a family member or close friend be appointed by the surviving spouse to notify other immediate family members of the death. The designated family member should also play a guiding role in helping the surviving spouse with funeral and burial arrangements and, if desired, arranging for an obituary.

The Delta Disabled Pilots and Survivors Association will assist a surviving spouse with every resource at our disposal. The following checklists have been developed as an aid to make the legal notification and estate transfer process less of a hassle at a time when the family is faced with immense grief and sorrow. The most immediate need that most families face is the question: Where will the money come from to handle final medical and funeral expenses? If someone outside the family is the executor of the estate, that person should be notified at the earliest possible opportunity to review any last wishes of the decedent.

Downloading and printing the following checklist and worksheet is recommended.

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Who to Notify Immediately:

1. The doctor or doctors of the decedent
2. All relatives
3. The stated executor of the decedent's estate
4. All Friends
5. Select a funeral home and director
6. Church or religious organizations
7. Newspapers for obituary
8. The cemetery, or select a cemetery (some also offer cremation)

Final Arrangements:

1. Select a Funeral Director
2. Meet with funeral director and expect to discuss
 - a. A burial property (plot), casket, and vault
 - b. Arrange type of service (military, etc.)
 - c. Decide location of service
 - d. Select clergy to officiate
 - e. Provide information for eulogy
 - f. Select flowers, if desired
 - g. Arrange for music and visitation
 - h. Select memorial, if desired
 - i. May want to select funeral service notes and thank you cards
 - j. Any special arrangements in the will
 - k. Check and sign burial or cremation permit
 - l. Order death certificates (at least 10)
3. The obituary given to the newspapers should also be copied to the retirement networks.
 - a. Mark Sztanyo's Pilots Communication Network, death@pilotcommunication.net
 - b. Dick Deed's Wallybird's Network, dickdeeds@pacbell.net.

This is the quickest way to notify former Delta pilots, classmates and service buddies.

Death Certificates:

Death certificates are usually ordered by the funeral home. Normally, ten certificates are sufficient. More should be requested if the decedent had a complex financial situation where certificates are needed to transfer ownership and control of numerous accounts. Here's a list of the commonly required items needed to complete a death certificate.

1. Decedent's name, home address, and telephone
2. How long lived in the state
3. If applicable, name of decedent's business, address, and business
4. Social Security Number
5. Date of Birth
6. Place of birth
7. U.S. Citizenship Documents (if born in another country)
8. Father's name
9. Father's birthplace
10. Mother's maiden name
11. Mother's birthplace
12. Religion (if any)

The Death Certificate is commonly issued by the Board of health.

Collect Documents:

1. Deed to burial property
2. Funeral certificate
3. Will or trust documents
4. Birth certificate or proof of age
5. Social Security card or number
6. Marriage License
7. Insurance policies (life, health, etc.)
8. Bank books
9. Safety deposit keys
10. Deeds to property
11. Bills of sale for automobiles
12. Income tax returns, receipts, and check books
13. Veteran's discharge certificate (form 214)
14. Disability and pension documents

Expect To Pay - For The Following:

1. Funeral services
2. Memorials
3. Casket, Vault, perpetual care

4. Burial Plot, mausoleum, or niche
5. Burial plot opening and closing
6. Clergy
7. Church or temple
8. Transportation

Notifying Delta:

After the above lists are completed, an initial call to the Delta Employee Service Center (ESC) 1-800-My-Delta (693-3582) should be made as soon as possible to notify them of the retired pilot's passing using the telephone prompts listed below. Since no Death Certificate is available, the purpose of this call is to start the process with Delta Human Resources of properly changing the status of the deceased. The death of a pilot's spouse or dependent children also starts with a call to the ESC, but this call may be made as late as sixty days after the death using normal employee sign in procedures. If the person making the report is not an employee, then use the telephone prompts listed below.

The surviving family members may be eligible for benefits under the Delta Pilots Disability and Survivorship Plan (the "D&S Plan") and the Delta Pilots' Retirement Plan that is administered by the Pension Benefit Guarantee Corporation. The death should be reported as soon as possible to ensure timely set-up of any benefits to which surviving family members may be entitled.

The employee should use the ESC sign-in sequence for reporting death of a pilot's spouse or dependent. The following phone prompts should speed up the time needed to report a pilot's death. If known, the decedent's employee number (nine digits) and pass eligibility date (six digits) may be used when prompted. (*Note, exact dialing sequence may change.*)

DEATH OF A PILOT

- Dial 1-800-693-3582 (M-F, 8 a.m. – 5 p.m. Eastern Time)
- Press "3" to be connected with the ESC
- Press "2" to report the death of the pilot

The survivor or person making the report will be asked a series of questions, including the date of death, cause of death, names of survivors, etc. In return, the caller should also receive information about the overall process and timeline.

Within five business days after the death is reported, the ESC will send a letter to the surviving family member, including an "Income Eligibility Statement," and a phone contact list for other companies the survivor may need to call (i.e. MetLife, Delta Community Credit Union, etc.)

The surviving family member (or someone on his/her behalf) should complete the “Income Eligibility Statement,” with the following documentation as soon as possible in order to arrange processing of any available survivor benefits in a timely manner.

- Death Certificate
- Marriage Certificate (photocopy acceptable) – if applicable
- Birth Certificates for the deceased retiree, the surviving spouse/domestic partner/same-sex spouse and dependent children (if any) (photocopy acceptable)
- Copies of all Social Security Award Letters for surviving spouse and dependent children – if applicable

Submit the completed “Income Eligibility Statements” and supporting documents to:

Delta Air Lines, Inc.

ESC – Survivor benefits

P.O. Box 52175

Phoenix, AZ 85072

Fax: 1-602-797-6276

The ESC will review the “Income Eligibility Statement” and supporting documentation and supporting documentation. Generally within 15 days, the Esc will send the survivor a letter listing the survivor benefits that he or she is entitled to receive, including income benefits and nonrevenue travel privileges. Survivor benefits payable under the D&S Plan and or retirement plan will be set up automatically for payment effective with the first day of the month following the retiree’s death. Generally, if a properly completed “Income Eligibility Statement” is received by the 5th day of the month, benefit payments (including any applicable retroactive payments) may begin the first of the following month. However, this is not guaranteed. “Income Eligibility Statements” received after the 5th will generally begin the first day of the second month with retroactive payments payable.

Health Insurance:

(Disregard if there is no Delta sponsored health insurance programs in effect and Medicare is primary.) Health insurance information for Delta sponsored programs will be sent under a separate cover one to two weeks after the retiree’s death. Once received, the pilot’s survivor will need to call the ESC to complete the enrollment over the phone, to continue coverage as desired. *Please note: All benefits including health insurance will cease once the retiree’s death is reported. Once the spouse or domestic partner/same-sex spouse and/or dependent children are determined to be eligible, any benefits due will be paid retroactively to the date of death.*

Social Security:

Although the numbers aren’t listed, the SSA has a quick reference website that will tell the location of your nearest regional office. <http://www.ssa.gov/regions/> The SAA will

will need a copy of the Death Certificate when it comes available in order to stop any further unearned benefits. There is also a one-time death benefit of \$255 payable to an eligible family member. This payment can be made only to a spouse or minor children who meet certain requirements. If you think you may be eligible, contact your local Social Security office, or call **1-800-772-1213** (TTY 1-800-325-0778).

ALPA Insurance:

The retiree and his spouse may carry ALPA retiree life and accidental death insurance. The claim process is initiated with a call to 1-800-746-2572, ALPA Insurance Dept. A claim form is then sent out for completion and must be returned with a copy of the Death Certificate. The basic life insurance is underwritten by NY Life and the accidental by CIGNA.

Delta Life Insurance:

Basic and optional Delta life insurance is administered by MetLife. Group accident insurance is provided by The Hartford. When the initial notification of death call is made to the Employee Service Center, please make sure that they understand that these are benefits for a retired pilot. The benefit specialist will begin by asking certain verification questions. Then they will provide the insurance company claim numbers listed below and the amount of insurance payable. The Delta basic policy decreases in value every year from age 60 to 65 and then levels at \$10,000. The optional amount will depend on the amount selected at retirement.

ITEM	CONTACT	GENERAL INFORMATION
Delta Accidental Death (800) 850-9146	Hartford www.aetna.com	Optional ADD insurance must have been purchased through Delta.
Delta Credit Union (800) 544-3328	CUNA Mutual www.cunamutual.com	In some cases, the credit union provided free life insurance (\$1,000 until age 70; \$500 thereafter).

Important Contact Information:

Employee Service Center (8 a.m. - 5 p.m. ET)	1-800-693-3582
MetLife Claim Number (basic & optional life insurance).....	1-866-939-7409
The Hartford (group accidental death)	1-800-850-9146
ALPA Life Insurance	1-800-746-2572

PBGC # below - especially important if joint life annuity was elected.

Pension Benefit Guarantee Corporation (PBGC Delta case #20544100) 1-800-400-7242

The following phone numbers are applicable for veteran’s benefits and the last two only apply to acquired Western pilots.

ITEM	CONTACT	GENERAL INFORMATION
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PRIOR MILITARY PILOTS

VETERANS' BENEFITS

<p>VA Counselor (800) 827-1000</p>	<p>www.cem.va.gov</p>	<p>Deceased veterans may be entitled to a funeral and burial in a National Cemetery, headstone and marker, burial flag and Presidential Memorial Certificate. In lieu of burial in a National Cemetery, limited reimbursement may be available for a funeral and burial. A DD-214 form is normally required to verify eligibility.</p>
<p>Arlington National Cemetery (703) 607-8585</p>	<p>www.arlingtoncemetery.org</p>	<p>Burial in the Arlington National Cemetery military honors can be arranged for eligible veterans only after the veteran has deceased. A DD-214 form normally is required to verify eligibility.</p>
<p>Military Pension (800) 321-1080</p>	<p>DFAS www.mypay.dfas.mil</p>	<p>If a retired military member (including retired reservists) has elected a Survivors Benefit, the surviving spouse may be entitled to that benefit.</p>
<p>Medical Benefits</p>	<p>TRICARE www.health.mil</p>	<p>The survivor of a retired military member (including retired reservists) may be entitled to continuing medical benefits under Tricare or Tricare for Life (if over 65).</p>

FOLLOWING ONLY APPLIES TO FORMER WESTERN PILOTS

<p>Western A Plan</p>	<p>Prudential Insurance Group #GA-008839 www.prudential.com</p>	<p>The A Plan annuity has a declining balance death benefit payable even if the pilot elected a single life annuity. The balance reduces to zero approximately 10 years after retirement. If the pilot elected other than a single life annuity, a benefit may be payable to the surviving spouse or other eligible survivors.</p>
<p>Western D Plan</p>	<p>MetLife www.metlife.com</p>	<p>The surviving spouse may be eligible for an annuity if the pilot elected other than a single life annuity.</p>

Pass benefits:

Pass riders continue to be active in the retiree's travel account for 30 days after the retiree's death. However, buddy passes are suspended immediately and can be refunded by calling the ESC at 1-800-My-Delta. Surviving spouses of record and dependent children will continue to be eligible for pass benefits.

ESSENTIAL INFORMATION
FILL IN THE BLANKS

I have completed or have possession of the documents below indicated by a check.

DOCUMENT	LOCATION OF DOCUMENT
<input type="checkbox"/> Advanced medical directive	_____
<input type="checkbox"/> Burial or cremation instructions	_____
<input type="checkbox"/> Donation of my remains instructions	_____
<input type="checkbox"/> Will	_____
<input type="checkbox"/> Trust documents	_____
<input type="checkbox"/> Deeds to real property	_____
<input type="checkbox"/> Titles to boats, aircraft	_____
<input type="checkbox"/> Deed to burial property	_____
<input type="checkbox"/> Birth certificate	_____
<input type="checkbox"/> Marriage certificate	_____
<input type="checkbox"/> Insurance policies	_____
<input type="checkbox"/> DD-214	_____
<input type="checkbox"/> Pension documentation	_____
<input type="checkbox"/> Estimates of survivor's benefits	_____

I have a safe deposit box located at _____

The keys to the safe deposit box are located _____

I have designated the following executor and/or executrix

Address _____

I have the following bank, credit union and brokerage accounts:
