



Delta Air Lines, Inc.  
Post Office Box 20706  
Atlanta, GA 30320-600

February 16, 2007

Dear Pilot Retiree or Survivor:

As you know, the Pension Benefit Guaranty Corporation (PBGC) has become the trustee of the Delta Pilots Retirement Plan as a result of a settlement agreement reached with Delta in December 2006.

As a result, PBGC has advised all current deductions from retired pilot qualified retirement checks (other than Federal tax withholding) must be *discontinued* effective March 1, 2007. However, for the March 1 check only, state income tax will continue to be withheld. This means if you currently have deductions withheld from your pension check such as retiree medical, dental or vision, or voluntary optional insurances such as optional life, dependent life, spouse life, child life, group accident or private pilots insurance, pension deductions will no longer be withheld beginning with your March 1<sup>st</sup> payment. You will subsequently be moved into the Premium Pay/Direct Bill process administered by Delta's HR and benefits administrator, ACS HR Solutions.

A monthly premium invoice will be sent to you at the end of February from Delta's Employee Service Center (ESC) on behalf of ACS HR Solutions, for benefit coverage for March 2007. This invoice will reflect premiums due for benefit coverage in effect in February at the time the invoice was generated. The Payment Due Date on the March invoice will be March 1<sup>st</sup>; however, a 30-day grace period will apply, as long as your premium payment is *received by March 31<sup>st</sup>*, and your payment will be considered timely. Each month going forward, you will receive a premium invoice around the 20<sup>th</sup> of each month for the next month's premiums, and the 30-day grace period will be applied. Look for additional information regarding this Premium Pay/Direct Bill process in the package you will receive from the Delta ESC in late February.

Questions regarding premium payment and invoicing for healthcare or voluntary insurances should be directed to the Delta ESC at 1-800 MY DELTA.

In addition to benefit premium deductions, other current deductions from your pension check will also no longer be taken starting on March 1st. This could include those for Delta Community Credit Union (DCCU) Loans, Travelers Insurance, Delta Heritage Museum or United Way. If you currently have a DCCU Loan deduction, you will receive a separate communication from DCCU regarding their premium payment process. Any questions about this process should be directed to DCCU at 1-800-544-3328 or 404-715-4725. If you have questions about other voluntary deductions in place, you should contact the applicable provider listed below as soon as possible to make alternate payment arrangements or for any other questions you may have about these deductions:

Travelers Insurance	877-754-0476
Delta Heritage Museum	404-715-7886
United Way	404-773-7784

Your net pension check will continue to be deposited according to the most recent instructions you have provided. If you wish to change the instructions for payment of your net check, please contact PBGC at 1-800-400-7242. Also, now that PBGC is trustee of the DPRP, Delta is unable to answer questions about your

pension calculations or payments. Therefore, any questions about your pension payment from the DPRP should be addressed to the PBGC at 1- 800-400-7242.

We hope that this information will be helpful as you transition out of pension deductions and into alternate payment arrangements beginning March 1<sup>st</sup>.

Sincerely yours,

A handwritten signature in black ink, appearing to read "R. L. Kight". The signature is stylized and written in a cursive-like font.

Robert L. Kight  
Vice President – Compensation, Benefits & Services