



## **DP3 Looking for Retired Delta Pilots who are Receiving ZERO benefits from the PBGC**

**January 20, 2010**

First, this article applies only to pilot retirees who are not receiving any money from the PBGC.

Your DP3 trustees are still searching for a way to make more retired pilots eligible for the [HCTC](#) (Health Coverage Tax Credit - a subsidy available to help pay health insurance premiums for some PBGC participants.) Current regulations do not provide this benefit to retirees who are not receiving a check from the PBGC.

In an attempt to ascertain how many retired Delta pilots are in this situation, we are asking everyone who is not currently receiving a benefit from the PBGC to contact our Retirement Committee Chairman Tom Seever at [tom.seever9@dp3.org](mailto:tom.seever9@dp3.org), particularly if you were receiving a qualified benefit prior to the pension termination.

### **HERE IS THE INFORMATION WE NEED:**

We are trying to ascertain the number of retirees affected. We need to hear from everyone in this situation - DP3 member or not.

We are also trying to find retirees who would be receiving some payment were it not for minor changes, interpretations, or errors in their current PBGC calculations. We can do this with the following information:

- Date of Birth
- Date of Hire
- Date of Retirement
- Annuity Value of the Lump Sum

If you have the Statement of Estimated Monthly Benefit after Plan Termination that DAL sent out in January 2007, and are willing to scan and email it, it would help. At the very least the information on the following lines will help:

- 5. Age at retirement
- 14. Lump sum annuity at retirement

If you have requested and received a *Benefit Estimation Worksheet* from the PBGC, that would be the most helpful of all.

**PLEASE RESPOND EVEN IF YOU ARE NOT A DP3 MEMBER**

While we hope non members will consider supporting our effort financially, the information we receive will help us craft a strategy that could potentially benefit them also. Members, please encourage your retired non member friends who are not receiving money from the PBGC to respond.

We cannot guarantee that there is a reasonable way to address this issue, but we would like to do so if at all possible. The first and most important step is to gather this data and we need your help to do that.

Finally, keep in mind that we probably will not be able to make a positive impact on those retirees who were never receiving a benefit from the *qualified* plan (The Delta Pilots Retirement Trust) in the first place.

Thank you.