

4-7809 DF2B-633C-492E-A



Pension Benefit Guaranty Corporation
1200 K Street, N.W., Washington, D.C. 20005-4026

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JUN 30 2003

Re: Appeal [redacted] Trans World Airlines, Inc. ("TWA")
Retirement Plan for Employees - Mechanics and Related
Employees, Dining Service Employees and Passenger
Service Employees (the "IAM Plan")

Dear [redacted]

The Appeals Board reviewed your appeal of PBGC's December 12, 2001 determination denying your eligibility for disability benefits under the IAM Plan. For the reasons stated below, we decided to grant your appeal by finding that your permanent disability began before the IAM Plan's termination.

As a result of our finding, PBGC will determine your *estimated* benefit commencement date and your *estimated* monthly disability benefit. PBGC will begin paying you the *estimated* disability benefit amount in the near future. Once PBGC finishes processing the Plan, it will send you a new determination of your final PBGC monthly benefit amount and your final benefit commencement date. You will have 45 days to appeal that determination.

Determination and Appeal

PBGC's determination denied your request for disability benefits because you were not disabled by January 1, 2001, the IAM Plan's termination date.

Your appeal stated that you went on kidney dialysis in December, 2000 and have continued to have heart and kidney disorders. You enclosed medical evidence to support your claim that you were disabled before January 1, 2001.

Discussion

The Appeals Board reviewed the IAM Plan's provisions regarding disability retirements (Enclosure 1) and reviewed documents that you provided and other documents available to the Board. The Board concluded that your TWA service record and the

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documents that describe your past and present abilities show that you met the IAM Plan's requirements for entitlement to a disability benefit before the IAM Plan terminated.

Please see **Enclosure 2** for the Board's analysis of the IAM Plan's requirements and your personal record.

Decision

Having applied the Plan's provisions to the facts in this case, the Appeals Board changed PBGC's determination by finding that you are entitled to a disability benefit under the Plan.

We will send a copy of this decision to PBGC's Insurance Operations Department, the group responsible for determining benefits. They will contact you directly about the amount of your estimated disability benefit and when payment will begin. Meanwhile, if you have questions about your pension, you may call PBGC's Customer Service Center at 1-800- 400-7242.

Sincerely,



Michel Louis
Appeals Board Member

Enclosures (2)