



Policemen & Firemen Retirement System City of Detroit



Pension Perspectives

FEBRUARY 2003

Volume 5, Issue 1

*Board of Trustees
Policemen & Firemen
Retirement System*

*William L. Fairweather
Elected Member-Fire
Chairperson*

*Johnny Golden
Elected Member-Police*

*Laura Isom
Elected Member-Police*

*Kwame Kilpatrick
Mayor*

*Mark Knowles
Elected Member-Fire*

*Jerry Oliver Sr.
Chief of Police*

*George Orzech
Elected Member-Fire*

*Derrick Royal
Elected Member-Police*

*Tyrone C. Scott
Fire Commissioner*

*Alberta Tinsley-Talabi
Councilperson*

*Clarence Williams
Treasurer*

Applying for Disability?

Are you applying or have applied for disability? Are you wondering what happens now that you have applied for disability? You are not alone. The Retirement System receives numerous calls from disability retirement applicants wanting to know the progress of their disability application. What applicants should understand is that the disability application process has several steps. These "steps" can be processed quickly or they may take some time depending upon the response of outside sources. The Retirement System staff works hard to accomplish these tasks as quickly as possible, however, some factors are outside of our control.

The disability retirement application process begins with the submission of the disability retirement application. Active employees may come into the Retirement System office for an appointment with one of the Interviewers and complete the necessary paperwork (call 313 224-3362 ext. 218 or 219 to schedule an appointment). The application may also be mailed to the Retirement System's office. Some of the pertinent data that needs to be included on the application is the injury (and its cause) or sickness and the doctor(s) that you have seen for the condition.

The next step, after application submission, involves the department that you worked for and the doctors that you have listed on your application. The first action the Retirement System's staff takes with the submitted application is to send a request for medical records to the department you currently work for and to all of the doctors listed on the application. All costs involved in the obtaining of your medical records are your responsibility. This is a very important step in the process because **Retirement System**

(continued on page 2)

Open enrollment coming soon....

The open enrollment period for medical and dental coverage is coming in May 2003. The effective date for any changes made will be July 1, 2003.

At press time for this newsletter, the specific dates had not been determine. You will be notified of the specific dates at a later time.

In This Issue	
Actively Speaking (For Active Employees)	pg. 2
Important Numbers	Pg.4
Retiree Corner (For Retired Employees)	pg. 5

Actively Speaking

Did you Know?

- That the most popular city for retired policemen and firemen to reside in Michigan is Detroit followed by Livonia, Clinton Township, Warren and Sterling Heights
- That the most popular city for retired policemen and firemen to reside in outside of Michigan is Las Vegas. Other cities include New Port Richey (FL), Tucson (AZ) in order of popularity.
- That the most popular state of residence for retirees is Michigan, followed by Florida, Arizona, Nevada and California.
- That 65.6 % of retirees have direct deposit.



Defined Contribution (Annuity Savings) Fund Interest Rate

Since 1986 the Board of Trustees has utilized a policy to credit your retirement contributions with the actuarial rate of return of the Retirement System. During the seventeen years ending June 30, 2003 your contributions have been credited with interest rates ranging from 4.2% to a high of 17.6% with an average return of 10.9%.

The current market downturn has adversely affected the returns of all Retirement Systems across the country (look at your Deferred Compensation or mutual fund statements). The system's actuarial rate of return for the fiscal year ended June 30, 2002 was a negative 1.7%.

In keeping with the interest crediting policy the Board was required to set the rate of interest for the fiscal year starting July 1, 2003 at zero (0.0%).

Applying for disability (continued from page 1)

staff cannot proceed with the disability application process until all medical records, from all listed doctors, are sent to this office. This office allows approximately forty-five days for a response from the listed doctors. If Retirement System staff does not hear from the listed doctors within forty-five days, a second request for medical records is sent to the non responsive doctor(s). The doctor(s) then has approximately another forty-five days to respond to the second request. If no response is received, the applicant will be sent a letter indicating that the listed doctor(s) has not responded. The applicant is given the option of removing the doctor(s) from the application or requesting the medical records on his/her own. A prompt response from doctors listed on an application can greatly decrease the amount of time an application takes to get processed.

Once all medical records have been received from the listed doctors, staff members will submit the records to the Retirement System's Medical Director for review. The applicant will receive notification from the Medical Director's office to schedule an appointment. **It is mandatory that any disability retirement applicant be examined by the Retirement System's Medical Director.** After the applicant has been examined, a report of the examination will be submitted to the Board of Trustees. The Retirement System will also contact your department to obtain the last day you were paid. The applicant will be notified of the Board's decision to grant or deny the request for disability retirement.

Pension Perspectives

Mark your calendar!

Post this calendar in a handy spot. Important dates are highlighted.

Pension check mailing dates are highlighted in blue.

City offices closed on dates highlighted in red.

NOTE: Office closes at 12:00 p.m. on Friday, April 18, 2003.

2003

January

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

June

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

September

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Pension Perspectives

**Main Number:
(313)224-3362
Toll Free 800 339-8344**

Administration

Nick Degel Ext. 204
Walter Stampor Ext. 206
Joe Glanton Ext. 203
Myron Terrell Ext. 202
Cynthia Thomas Ext. 209
Rick Huddleston Ext. 201

Administration Support

JoAnn Harrison Ext. 217
Kenneth Howard Ext. 256
Terrie Lawrence Ext. 258
Janet Lenear Ext. 255
Juanita Waller Ext. 257

Interviewers

Shirley Hill Ext. 218
Betty Lowe Ext. 219

Computations

Deborah Wilkerson Ext. 235
Cheneta Campbell Ext. 236

Re-Exams

Joanne Williams Ext. 238

Pension Payroll

Tasha Cowan Payroll Supervisor Ext. 240
Aaron Bird Death Notices Ext. 239
Glorencia Russell Estimates Ext. 237
Tenecia Stockton Estimates Ext. 246
Samantha Moore Direct Deposit Ext. 221
Debra Tyler Tax Changes/Due City Ext. 227

Annuity

David Cetlinski Ext. 244
Jermaine Brown Ext. 242
Latisha Moon Ext. 243
Danielle Westbrook Ext. 241

Accounting

Marilyn Roc Berdijo Ext. 230
Beverly Scruggs Ext. 225
Angela Keeler Ext. 223
Eddie Park Ext. 228
Rena Presbitero Ext. 231
Mary Fladger Ext. 229
Tek-Sin The Ext. 232
Lenora Plater Ext. 224

Editor: Pension Perspectives

Bridgett Hardy Ext. 213

Important Numbers:

Blue Cross/Blue Shield Traditional
(800) 951-BLUE

Blue Care Network
(800) 662-6667

Blue Cross Preferred Plan
(313) 225-0843

Health Alliance Plan
(800) 422-4641

Omni Care
(800) 925-4550

The Wellness Plan
(800) 875-WELL

Total Health Care
(313) 871-7812

Bankers Life
(800) 225-9674

Han Optical Care
(800) 445-2363

Co-Op Optical
(800) 368-5160

Heritage Eye Care
(800) 252-2053

Cops Trust (A.B.S.)
(800) 826-4336

Social Security Administration
(800) 772-1213

Policemen & Firemen
Retired Association
(810) 795-1734

*** All fringe benefit questions should now be referred to the Benefits Division of the Human Resources Department. **Toll Free (888) 288-2684 or (313) 224-4809** ***

Retiree's Corner

Retiree Death Benefit Coverage Increase

On November 20, 2002 Detroit City Council approved an ordinance, sponsored by the Employee Benefit Plan Board of Trustees, to increase the Death Benefit for all retirees. The new coverage schedule, based on years of service, is detailed below.

10 Years or Less	\$1,860	21 Years	\$2,883
11 Years	\$1,953	22 Years	\$2,976
12 Years	\$2,046	23 Years	\$3,069
13 Years	\$2,139	24 Years	\$3,162
14 Years	\$2,232	25 Years	\$3,255
15 Years	\$2,325	26 Years	\$3,348
16 Years	\$2,418	27 Years	\$3,441
17 Years	\$2,511	28 Years	\$3,534
18 Years	\$2,604	29 Years	\$3,627
19 Years	\$2,697	30 Years	\$3,720
20 Years	\$2,790		

For years of service beyond 30 years, add \$93.00 per year for each additional year of service.

Social Security Benefit Increase

Members that receive Social Security Benefits should have received their annual Cost of Living Increase (COLA) in January.

Social Security and Supplemental Security Income (SSI) benefits increase automatically each year based on the rise in the Consumer Price Index for Urban Wage Earners and Clerical Workers. This year's increase was 1.4 percent. The average retiree will receive an extra 13 dollars a month in their Social Security check based on the increase.

If you have questions regarding the increase, contact the Social Security Administration at (800) 772-1213 or visit their website at www.ssa.gov.



- The Retirement System will no longer retain original death certificates or power of attorney papers once the documents have gone through the proper channels. Therefore, all original documents of that type will be mailed back to the owners of the documents.
- The following changes must be submitted to the Retirement System on or before the 15th of each month, in order for the change to be effective by the first of the following month:
 - Direct deposit changes
 - Address changes
 - W4P changes (tax withholding)
- Pension checks are mailed the last working day of each month (see calendar on page 3).



Pension Perspectives

Retirement Systems City of Detroit
2 Woodward Ave. Room 908
Detroit, MI 48226-3413

PRSRST STD
U.S.POSTAGE
PAID
DETROIT, MI
PERMIT NO. 788

Pension Perspectives

Prohibited items in the Coleman A. Young Municipal Center



If you are entering the Coleman A. Young Municipal Center, you should be aware that certain items are prohibited from the building. The Detroit-Wayne Joint Building Authority lists the following as prohibited items that cannot enter the CAYMC:

- Ammunition
- Aerosols *or any spray devices*
- Can openers of any kind including P38's
- Combs - metal or rattail
- Drug paraphernalia
- Needles of any kind, except with medical documentation
- Illegal drugs

- Explosive Materials
- Handcuffs
- Heavy Metal Objects
- Metal Flatware
- Sharp objects or blades
- Weapons (except law enforcement with ID)
- Weapon-like objects including bats, clubs, batons etc. including toys and replicas

If you are in possession of any of the prohibited items upon entrance into the CAYMC, the items will be confiscated. Confiscated items will not be returned.

The recommended course of action is to adhere to the list of prohibited items. Adhering to the list of prohibited items should minimize your delay in entering the building.