

FIRE & POLICE EMPLOYEES' RETIREMENT SYSTEM

CITY OF BALTIMORE

FOCUS F&P



FALL 2011

NEWSLETTER FOR RETIRED MEMBERS & BENEFICIARIES

From The Executive Director's Desk



Thomas P. Taneyhill

To All F&P Retirees and Beneficiaries:

As circumstances in your life change there may come a time when you feel it is in your best interest to establish a financial power of attorney. This can often be a difficult decision. This newsletter will provide you with insight on what exactly a power of attorney is and how it will affect your relationship with the F&P.

This past August the northeast suffered both an earthquake and a hurricane within the same week. These acts of nature are a good reminder of why it is in your best interest to have direct deposit for your bi-weekly benefit rather than receiving a check. A person never knows when disaster will strike, but with direct deposit you can feel secure knowing that your benefit is electronically transferred into your bank account.

The F&P is always looking for more ways to communicate with retirees and beneficiaries. With many members moving out of state after retirement it is sometimes difficult to stay in touch. In an effort to increase communication, the F&P has established a Facebook page to keep you abreast of all the latest F&P news and information.

Our new column, "Ask the F&P," debuts in this newsletter. I hope it will provide you the answers to some of your most frequently asked questions.

You will also be introduced to two new members of the Board of Trustees and bid farewell to Deputy Commissioner Deborah Owens who retired from the police department last summer.

Director's Desk continued on page 7

Power of Attorney

Many Fire and Police Employees' Retirement System (F&P) retirees use a financial power of attorney (POA) as part of their financial planning. A financial POA is an instrument in which one person (the "principal") gives another person or persons (the "attorney-in-fact") legal authority to perform certain acts on behalf of the principal. The attorney-in-fact is often a relative of the principal, but does not have to be.

For example, an F&P member may use a financial POA to allow the attorney-in-fact to receive the member's F&P checks or complete the necessary retirement paperwork on behalf of the member.

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Post-Retirement Benefit Increase Beginning January 2012

The Fire and Police Employees' Retirement System (F&P) post-retirement increase provisions were changed through legislation passed in the summer of 2010. F&P post-retirement increases are based upon the following requirements:

1. the attained age of the retired member or beneficiary at the eligibility determination date,
- And**
2. the retired member or beneficiary must have been receiving benefits for two or more years as of the eligibility determination date.

The retired member or beneficiary must meet **both** requirements to be eligible. Eligibility for a post-retirement increase is determined as of June 30 of each year. Increases are paid beginning in January following the June 30 eligibility determination date.

Beginning in January 2012:

- A retired member or beneficiary who has not attained age 55 as of June 30, 2011, will not receive an increase.
- A retired member or beneficiary will receive a 1% increase if he or she has attained age 55 and is less than age 65 as of June 30, 2011, **and** had been receiving retirement benefits for 2 or more years as of June 30, 2011.
- A retired member or beneficiary will receive a 2% increase if he or she has attained age 65 or older as of June 30, 2011, **and** had been receiving retirement benefits for 2 or more years as of June 30, 2011.
- A retired member or beneficiary who is receiving a 100% line-of-duty disability benefit as of June 30, 2011, will receive a 2% increase regardless of age.

Look for more details in the F&P Focus winter newsletter.

Member Services Staff Additions

The Fire and Police Employees' Retirement System (F&P) announces that long time F&P staff member Scharbette Clark has accepted the position of Retirement Benefits Analyst.

In addition the F&P member services section welcomes Medical Claims Processor Ashley N. Richardson and Office Assistant Lakeisha Payton.

Upcoming F&P Office Closings

Due to mandatory furlough days, the F&P offices will be closed on Friday, November 25, 2011, and on Friday, December 23, 2011.

Board of Trustees Meeting

The Fire and Police Employees' Retirement System Board of Trustees typically meets every third Tuesday of the month. Regular meetings of the Board of Trustees are open to the public.

Payroll Direct Deposit

Direct deposit is the safest and fastest way to receive your bi-weekly Fire and Police Employees' Retirement System (F&P) benefit. Your retirement benefit will be deposited into your account on Friday morning every two weeks.

There are many advantages to having your benefit delivered via direct deposit. You never have to worry about rushing to the bank to cash a check. Your funds are available to you first thing in the morning rain or shine and you never need to venture out in a snow storm. Also, you do not have to worry about your check being left in your mailbox if you are away from home for an extended period of time.

As a member of the F&P, you can be confident knowing that your benefit is electronically transferred into your bank account and there is no risk of a check being lost or stolen.

If you receive your benefit by check, please be aware that all checks are mailed from Alpharetta, Georgia and it may take up to seven working days to be delivered to you by the U.S. postal service after being mailed. Delays in the delivery of your check can occur at any time for numerous reasons.

The F&P strongly encourages all retired members and beneficiaries to receive their bi-weekly benefits by direct deposit. An F&P Payroll Direct Deposit Request form can be obtained by calling the F&P member services section at 410-497-7929, Option 1

during business hours from 8:30 a.m. to 4:30 p.m. and requesting a direct deposit form.

The request form is also available 24 hours a day on the F&P website www.bcfpers.org. Click on Retirees & Beneficiaries then proceed to the Forms link.

If you are using direct deposit and you change financial institutions, you will need to complete a new Payroll Direct Deposit Request form with your new account information.

Please be aware that even if you send the F&P your bank's direct deposit form, it must be attached to an official F&P Payroll Direct Deposit Request form to be valid.

All forms must contain your signature to be accepted by the F&P. Remember if you are requesting your benefit to be deposited into a checking account a blank voided check must be attached to the direct deposit form.

Completed original forms **must** be submitted through U.S. postal mail to the F&P.

Once the form is received by the F&P, it may take up to two pay periods for the direct deposit to take effect.

Change of Address Reminder

As a retiree or beneficiary of the F&P you receive many important documents throughout the year. Therefore, it is important to keep your address current with the F&P.

An F&P Change of Address Form can be obtained by calling the F&P member services section at 410-497-7929, Option 1 during business hours from 8:30 a.m. to 4:30 p.m. and requesting a change of address form.

The form is also available 24 hours a day on the F&P website www.bcfpers.org. Click on Retirees & Beneficiaries then proceed to the Forms link.

All forms must contain your signature to be accepted by the F&P.

Completed forms can be submitted through the U.S. postal mail, via fax, and scanned email.

There are two types of financial POA's:

- A "general" POA is one in which the attorney-in-fact is given authority to act on a broad range of financial matters.
- A "limited" POA is one in which the attorney-in-fact's authority is limited to specific enumerated actions.

A financial POA is different from a health care POA, in which a person appoints another person to make certain health care decisions on the first person's behalf.

Under F&P law, a valid financial POA must satisfy certain requirements:

- The POA must authorize the attorney-in-fact to take the action that the F&P member wishes to be accomplished. A general POA will normally satisfy this requirement, but a limited POA may not.
- The POA must be signed by the F&P retiree or beneficiary.
- The retiree or beneficiary signature must be notarized. In addition, POA's signed in Maryland on or after October 1, 2010, must be witnessed

by two or more adults who sign the document in the presence of the retiree or beneficiary and in the presence of each other. The notary can be one of the witnesses.

- The POA must be "durable." A durable POA is one that continues in effect after the retiree or beneficiary becomes incapacitated. POA's executed in Maryland are considered durable unless the POA specifically provides that it is not durable.

You should consult with an attorney or tax advisor before using a POA. You can obtain a POA form from your attorney or advisor, or you can use the model POA form provided under the 2010 "Maryland General and Limited Power of Attorney Act." To view a model of a POA visit the F&P website www.bcfpers.org. Click on Retirees and Beneficiaries then proceed to the Forms link.

Whether or not you use a model document, you must provide a copy of your POA to the F&P member services section so that it can be reviewed for legal sufficiency. **F&P will not recognize a POA until our office has determined that it is legally sufficient.** If our office determines that the POA is not legally sufficient, we will send you a letter explaining why.

Police Retired Representative Board of Trustee Election

The current term of the retired police department representative on the Board of Trustees of the Fire and Police Employees' Retirement System will expire June 30, 2012.

A trustee is a member of an eleven member Board of Trustees, and:

- is responsible for the general administration and operation of the Retirement System in accordance with Article 22 of the Baltimore City Code,
- attends monthly meetings to review and ap-

prove the general operation of the System,

- attends monthly meetings to review the investment performance of the System,
- hires investment managers and consultants, and
- reviews proposed Retirement System legislation before the City Council.

More information about becoming a candidate, voting procedures, and other issues concerning the upcoming election will be provided in future newsletters.

Connect with the F&P on Facebook

The Fire and Police Employees' Retirement System (F&P) has created an official Facebook page. Facebook is a social networking site that allows people and businesses to keep in contact.

Members who have a Facebook account are encouraged to "Like" the F&P Facebook page to stay updated on the latest F&P news and information.

Once you "Like Us", you will be connected to the F&P page and the latest information will show up in your Facebook news feed.



To "Like" the F&P Facebook page go to www.facebook.com/bcfpers and click on the Like button at the top of the page.

You can also visit the F&P website www.bcfpers.org and click on the Facebook icon to be taken directly to the Facebook page.

facebook | Keep me logged in

Sign Up Facebook helps you connect and share with the people in your life.

Baltimore City Fire & Police Employees' Retirement System
Like

Government Organization · Baltimore, Maryland

Wall

Baltimore City Fire & Police Employees' Retirement System
The F&P is currently accepting proposals for Actuarial Consulting Services. Inquiries are currently being accepted through October 4, 2011, at 4 p.m. (EDT). All proposals are due in the F&P offices no later than Friday October 14, 2011, at 4 p.m. (EDT).
The Request for Proposals, exhibits, and associated attachments can be found at the F&P website www.bcfpers.org.

Baltimore City Fire and Police Employees Retirement System
www.bcfpers.org
The Fire & Police Employees' Retirement System (F&P) provides service retirement, disability retirement, and death benefits on behalf of over 10,000 active and retired uniformed Baltimore City fire and police personnel.

Like · Comment · Monday at 6:53am

Baltimore City Fire & Police Employees' Retirement System created an event.
F&P Board of Trustees Meeting
Tuesday at 9:00am
Fire and Police Employees' Retirement System, Baltimore, MD
Like · Comment · September 14 at 11:01am

39 like this

Likes

- Baltimore City Fire Department
- Baltimore Police Department

Create a Page

The F&P's official Facebook page.

Contacting the F&P By Telephone

The recent upgrade in the F&P's telephone system allows a caller the ability to select different options.

To contact the F&P by telephone call 410-497 7929. As a retired member or a beneficiary of a retired member, you should select either option 1 for member services or option 2 for accounting.

Select option 1 for member services if you need to speak with a Retirement Benefits Analyst; make an appointment; request a Change of Address Form or a Payroll Direct Deposit Request form; or you need to submit a power of attorney. You or your family

should also contact member services as soon as possible upon the death of a member or beneficiary.

Select option 2 for accounting if you need to report a lost or missing check; request a duplicate 1099-R tax form; request a duplicate retired member statement or beneficiary statement; or if you have questions concerning widowhood certifications.

If you plan on visiting the F&P office in person then select option 5 for directions and office hours.

Deputy Commissioner John P. Skinner



John P. Skinner

On July 19, 2011, the Board of Trustees formally welcomed Baltimore Police Deputy Commissioner John P. Skinner to the Board of Trustees. Deputy Commissioner Skinner represents Police Commissioner Frederick H. Bealefeld, III on the Board.

Deputy Commissioner Skinner is also a faculty member at Towson University in the Department of Sociology, Anthropology, and Criminal Justice.

An avid runner, Deputy Commissioner Skinner has participated in the Baltimore Marathon and represented the City of Baltimore at the 2010 Athens Marathon which took place in Greece.

An 18 year veteran of the police department, Deputy Commissioner Skinner is widely credited with helping to develop better relations between the police and the community. Over the years he has held a variety of positions including overseeing the patrol division.

Benjamin F. DuBose, Jr. Appointed to the F&P Board as Trustee



Benjamin F. DeBose, Jr.

On Thursday, October 13, 2011, Benjamin F. DuBose, Jr. was officially sworn in as Trustee for the Board of the Fire and Police Employees' Retirement System (F&P). Mr. DuBose was appointed as Trustee by Mayor Stephanie Rawlings-Blake.

A graduate of Morgan State University, Mr. DuBose worked over 25 years as an agent with the Internal Revenue Service auditing the financial returns and records of individual taxpayers and non-profit organizations.

Throughout the years, Mr. DuBose has showed a strong commitment to Baltimore City and especially its youth. Mr. DuBose is the Maryland Amateur Athletic Union District Governor and Boys Basket-

ball Sports Director. He has also served on the National Amateur Athletic Union Executive Board.

In addition, even though he is now retired from the IRS, Mr. DuBose works with the IRS Volunteer Income Tax Assistance Program (VITA) and the Tax Counseling for the Elderly (TCE) Programs which provides free tax assistance to low-to-moderate income and elderly or disabled taxpayers in the community.

ASK THE F&P

Question: I have not received my F&P retirement benefit check, where is it?

Answer: Retirement checks are issued every 2 weeks and are mailed from Alpharetta, GA. We are confident that it was issued so we ask that you wait at least a week. We will gladly do a stop payment and reissue you a check after a week has passed. Also, please consider using direct deposit instead of receiving a check.

Question: Now that I am retired, when will my health insurance begin?

Answer: After you are entered on the retirement payroll you will receive a Retiree Health Benefits Enrollment packet in the mail. This packet is mailed from the Employee Benefits Division of the Department of Human Resources approximately seven days from the date you receive your first retirement check. Your coverage will become effective the first day of the month following your retirement date after enrolling in health benefits.

Question: In the event of my death, what should my spouse or beneficiary do?

Answer: Your spouse, beneficiary, or family should contact the F&P member services section at 410-497-7929, Option 1, as soon as possible to report your death. A retirement benefits analyst will advise your family on the next steps they need to take and the options available to them.



Question: I am a divorced retiree and I am thinking about remarrying. When will my new spouse be eligible for a survivorship benefit?

Answer: If you selected the maximum benefit at the time you retired, you may remarry after retirement. A retired F&P member must be married for **at least 5 years** to the new spouse before his or her new spouse will be eligible for survivorship benefits under the maximum benefit provisions.

Question: I need to change my federal and Maryland state tax withholding amount from my retirement benefit. Is there a form I need to complete?

Answer: Anytime you need to change your tax withholding, please contact member services at 410-497-7929, Option 1 to request a federal Withholding Certificate W-4P For Retirees and Beneficiaries form and/or a Maryland Withholding Certificate For Retirees and Beneficiaries form. These form are also available 24 hours a day on the F&P website www.bcfpers.org. Click on Retirees & Beneficiaries then proceed to the Forms link.

If you would like a question answered please email your question to abaskerville@bcfpers.org. Please place "Ask the F&P" in the subject line.

Or

*Write: Ask the F&P
7 East Redwood Street, 18th Floor
Baltimore, MD 21202*

Director's Desk continued from page 1

I would like to personally thank Deputy Commissioner Deborah Owens for her time and dedication to the Fire and Police Employees' Retirement System.

Until our winter issue, may you and your family have a Happy Thanksgiving .

Wishing you the best of health.

Sincerely,
Tom Taneyhill
Executive Director

IN MEMORIAM

We Will Never Forget Their Service

The F&P Extends Its Deepest Sympathy to the Family, Friends, and
Colleagues of Our Recently Deceased Retirees.

FIRE DEPARTMENT

James E. Bandelin

Joseph F. Ehart

POLICE DEPARTMENT

William J. Bargar, Jr.

Irvin C. Bradley

Robert L. Brooks

Dorothy J. Butler* (CG)

Raymond D. Campbell

Joseph L. Cichan

John J. McHale, Sr.

William B. Rollins

* Baltimore City School Crossing Guard

Deputy Commissioner Deborah A. Owens Steps Down from the F&P Board of Trustees

Deputy Commissioner Deborah A. Owens attended her last F&P Board of Trustees meeting in July 2011. A member of the Board of Trustees from July 2007 to July 2011, Deputy Commissioner Owens was presented with a clock in appreciation of her service to the members of the F&P.

A member of the police department since 1989, Deputy Commissioner Owens has been a pioneer for women in law enforcement. Deputy Commissioner Owens was the first woman to hold the position of chief of patrol and also the first woman to be promoted to Deputy Commissioner. As Deputy Commissioner of administration, she oversaw

staffing and recruitment issues for the department.

Deputy Commissioner Owens was also instrumental in launching the Adopt-A-Block program within the police department.



Deputy Commissioner Deborah Owens
and Executive Director Tom Taneyhill.

Deputy Commissioner Owens was honored by Mayor Stephanie Rawlings-Blake with the Richard Lidinsky, Sr. Award of Excellence in Public Service which recognizes long-serving city employees who have worked to improve city services and make city government more efficient.

Changes to Retiree Healthcare Benefits

Submitted by: Employee Benefits Division of the Department of Human Resources

Retiree Medical Plan Choices:

The City of Baltimore will be reducing the number of retiree medical plan choices for 2012. The decreased number of retiree medical plan choices is part of an ongoing strategy to reduce overall medical costs to retirees and the City.

Effective January 1, 2012, Aetna PPO, Optimum Choice HMO and UnitedHealthcare POS plans will no longer be offered to retirees and their eligible dependents. Medical and dental coverage for retirees and dependents enrolled in these plans will end effective December 31, 2011. Retirees and their dependents that are enrolled in one of the discontinued medical plans and do not make an election for another medical plan online during Open Enrollment will be defaulted to the Care-First PPN/Traditional Medicare Supplemental Plan based on their Medicare status.

New Clinical Programs under the City of Baltimore Express Scripts Prescription Plan:

Effective January 1, 2012, the following new clinical programs will be featured under the City of Baltimore Express Scripts Prescription Drug Plan:

- 1. Drug Quantity Management (DQM)**
- 2. Prior Authorization (PA)**
- 3. Step Therapy**

Copays and Deductibles:

Effective January 1, 2012, there will be changes to certain 2012 prescription drug co-pays for all retirees. Medicare-eligible retirees, those enrolled in the Baltimore City Medicare Rx Plan, must pay a \$100 deductible before the Plan will provide prescription drug coverage.

If you have questions regarding these new prescription clinical programs, please contact Express Scripts Member Services at 1-800-354-8123. Medicare eligible retirees may contact Express Scripts at 1-877-577-0459.

If you are currently enrolled in the Baltimore City Medicare Rx Plan through Express Scripts and have questions regarding eligibility, enrollment and disenrollment in the plan, you may call 410-396-1780. Non-Medicare retirees may call the Employee Benefits Division at 410-396-5830, (TTY – 711 Maryland).

If you have questions regarding these changes, or any question concerning your healthcare please contact the Employee Benefits Division of the Department of Human Resources.

Department of Human Resources – Employee Benefits Division

201 E. Baltimore Street, Suite 500
Baltimore, Maryland 21202
410-396-5831

Hours of operation are Monday through Friday, 8:30 a.m. to 4:30 p.m.

For the full news release from Employee Benefits, please visit the F&P website www.bcfpers.org. Click on Publications and scroll down to 2012 Open Enrollment.

F&P Retirement Benefits Analysts

The F&P recently promoted April C. White and Tracey D. Williams to Retirement Benefits Analyst II. April and Tracey will provide additional support and assistance to the Retirement Benefits Manager.

A Retirement Benefits Analyst II counsels F&P members and beneficiaries about the F&P policies in accordance with the rules and provisions of Article 22. Their many duties includes ensuring accurate and timely benefit payments to retired members and beneficiaries, calculating service retirement benefits, DROP benefits, disability and death benefits, and terminations.

April C. White



April C. White

April C. White began working as a Retirement Benefits Analyst I for the F&P in October 2007.

Prior to joining the F&P, April worked as a Military Transition Counselor where she counseled military personnel and their families as they transitioned from military to civilian life.

A member of the Society for Human Resource Management, April has a Bachelors of Science in Psychology from Bowie State University and a MBA specializing in Human Resource Management from the University of Phoenix.

**MEET THE
F&P STAFF**

Tracey D. Williams



Tracey D. Williams

Tracey D. Williams joined the F&P as a Retirement Benefits Analyst I in November 2005.

Before joining the F&P, Tracey spent 14 years in the private sector as an Account Representative at the brokerage firm formerly known as Alex Brown & Sons. While at the brokerage firm, Tracey managed the accounts of various companies and their employees.

Tracey holds a Bachelors of Science in International Studies from Towson University.

F&P Contact Information

Mailing Address:

Fire and Police Employees' Retirement System
7 E. Redwood Street
18th Floor
Baltimore, MD 21202

The F&P member services section is located on the 18th floor of the MECU Building between Charles and Light Streets.

Office Hours: Monday through Friday 8:30 a.m. to 4:30 p.m., excluding holidays and mandatory fur-

lough days.

Main Number: 410-497-7929/Option 1
Toll Free Line: 1-888- 410-1600/Option 1
Fax Number: 1-888-443-7008

Email Address: ContactBCFP@bcfpers.org

Website: www.bcfpers.org

Facebook: www.facebook.com/bcfpers

CONGRATULATIONS TO OUR RETIREES

FIRE DEPARTMENT RETIREES

William M. Beegle, Jr.
Brian R. Boyd
Jon S. Cooper
Wendell U. Epps
Thomas M. Fairley
Donald C. Fout, Jr.
Michael P. Gavin
Mitchell S. Gilbert
Jeffery L. Hennemuth
Brian G. Heselbach

Wayne O. Hill
Karl N. Johnson
Stephen A. Plantholt
William E. Rustin
Steven M. Sarro
Stanley S. Shedlock
Mary T. Swann
Warren S. Walters*
Melvin E. Wilkes

*BWI Marshall Airport

POLICE DEPARTMENT RETIREES

Matthew J. Bauler
Patrick C. Beverly
Anthony J. Bickauskas, Jr.
Stanley L. Brice
Charles B. Bryant, Jr.
Mark J. Callahan
Jeffrey S. Cardwell, Sr.
Charles D. Carroll
Dianna L. Ckyyou
Kevin L. Daniels
Tracey J. Gills
Howard J. Green
Stephen B. Frasier
Ronny B. Hege

Mark L. Hughes
Eric S. Hufham
Van S. Johnson
Michael A. Kain
John I. McAndrew
Paul M. McLain
Kimberly J. McLean
Robert J. Monroe
Scott G. Roper
Renee M. Saul
Robert G. Sharpley
Geraldine D. Thomas
Edward W. Woods

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BALTIMORE, MD

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FIRE & POLICE EMPLOYEES' RETIREMENT SYSTEM
CITY OF BALTIMORE
7 EAST REDWOOD STREET, 18TH FLOOR
BALTIMORE, MARYLAND 21202



A NEWSLETTER FOR RETIRED MEMBERS AND BENEFICIARIES OF THE F&P

This publication is created by:
The Fire & Police Employees'
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7 East Redwood Street
18th Floor
Baltimore, Maryland 21202

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Website: www.bcfpers.org
Facebook: www.facebook.com/bcfpers

Baltimore Area 410-497-7929/Option 1
Toll Free 1-888-410-1600/Option 1

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F&P WEBSITE!!

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a mouse.**

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the website regularly for
information updates.**

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