

# Pension Perspectives

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

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

Pension Perspectives

## Special Notice Regarding Holiday Hours

City of Detroit offices in the Coleman A. Young Municipal Center will be closed during the days between Christmas and the New Year holidays. The Retirement System office will adhere to this schedule as well, therefore, at the end of business on Friday, December 21, 2007, the Retirement System will close and will not reopen until Wednesday, January 2, 2008. Normal hours of operation for the Retirement System is Monday thru Friday 8:00a.m. until 4:00p.m. Members can also access our website at [www.rscd.org](http://www.rscd.org) 24 hours a day.

### NOTE:

For those retirees that utilize the "will call" service, checks will be available for pick-up on Wednesday, January 2, 2008.

## Visit us on the WEB

The Retirement System website is available 24 hours a day, seven days a week. The purpose of the website is to provide a convenient source of online information about the Retirement System and its benefit plans. Some of the useful information found on the WEB includes:

- downloadable forms like the Annuity Application, Change of Address forms, Direct Deposit requests, and Change of Beneficiary forms.
- A complete listing of Retirement System staff, answers to some frequently asked questions as well as Board of Trustees meeting minutes as far back as 2004.
- Online Benefit Estimator in which members can get an estimate of their Retirement benefits. This estimate can be generated based on information input by the member.

Visit us at [www.rscd.org](http://www.rscd.org).



# Police & Fire Retirement System City of Detroit



## Pension Perspectives

Fall/Winter 2007

Volume 8, Issue 1

### Police & Fire Retirement System

#### Board of Trustees

**Marty Bandemer**  
*Elected Member-Police  
Vice-Chairperson*

**Jeffrey W. Beasley**  
*Treasurer*

**Gregory Best**  
*Elected Member-Fire  
Chairperson*

**Ella Bully-Cummings**  
*Chief of Police*

**Kwame M. Kilpatrick**  
*Mayor*

**James Moore**  
*Elected Trustee-Police*

**George Orzech**  
*Elected Member-Fire*

**Jeffrey Pegg**  
*Elected Member-Fire*

**Tyrone C. Scott**  
*Fire Commissioner*

**Paul Stewart**  
*Elected Member-Police*

**Alberta Tinsley-Talabi**  
*Councilperson*

## Retirement System future move

The Retirement Systems of the City of Detroit have been looking for some time to acquire land for a new pension office. The purpose would be to provide a site that would be easier for our members to visit in order for them to do their pension business. The Boards are aware of the current problems facing our visitors, such as limited access to the building, expensive and limited public parking and long lines at security processing.

The Boards of Trustees are pursuing this move as not only being more accommodating for our visitors but it would also be a long term cost savings to the Retirement Systems. Currently, the Retirement Systems are making substantial lease payments for our offices in the Coleman A. Young Municipal Center. After the initial cost of building a new office, we envision a yearly savings accruing to the benefit of the Retirement Systems and our members.

In an ongoing effort to improve customer service, the Retirement System has made the decision to move operations from the Coleman A. Young Municipal Center to a new location. We are happy to announce that plans are in the works for a brand new building to house the Retirement System's day to day operations. The land is in the process of being purchased and architects are now designing plans for the new building.

The property the Boards are entertaining as the possible site for our new office would be easily accessed by public transportation and would also have available free parking for our members. The building will be located on a main artery of the city for easy drivability. We want to create a friendly yet serviceable atmosphere for our staff and members.

## Our Apology

The Police and Fire Retirement System staff wishes to apologize to the active and retired members of the Detroit Fire Department for a picture of a non-Detroit fire engine that was inadvertently printed on the cover of the 2006 annual report.

In This Issue	
Direct Deposit Policy Change	pg. 2
Important Numbers	Pg. 3
Special Holiday Hours	pg. 4



## Direct Deposit Policy Change

The Police and Fire Retirement system has made a change in the direct deposit policy that should make a lot of members extremely happy. In the past, when the first of the month occurred on a weekend or a holiday, policy dictated that the funds would not be made available until the first business day after the weekend or holiday. Many of our members who utilize the direct deposit service have been unhappy with this policy. You have been heard and now the issue has been addressed. The new policy effective immediately states that if the first of the month occurs on a weekend or holiday, direct deposits shall be made available on the last business day before the normal due date of the first of the month.

## Your 1099-R Tax Form

In January, the Police & Fire Retirement System will mail the 1099-R form to benefit recipients for the 2007 calendar year. You will need this form in order to file your income tax return. You can also use this form to evaluate your withholdings for the year. Are you withholding enough? Are you withholding too much? Take this time to evaluate and make the necessary changes.

In order to make changes to your withholdings, simply send a correspondence to the Police & Fire Retirement System payroll division. In this correspondence state your specific withholding amount, your social security number and your signature must be present. You may also submit IRS form W-4.



- When retirees reach the age of 65 and have applied for Medicare, you must notify the Benefits division of the City of Detroit. In addition, you must make a copy of your Medicare card and send it to the Benefits Division. Write to: Benefits Division, Human Resources Department, 1300 Rosa Parks Blvd., Detroit, MI 48216.
- Please call your interviewer if you are unable to keep your appointment or if you are going to be late. Your appointment may have to be rescheduled.

## Haven't received your Pension check?

If you haven't received your pension check by the 5th business day of the month, you should contact the Check Disbursement Unit of the Retirement System at (313)224-3362 ext. 234 or 265. If your check has been lost in the mail, they will send you the appropriate forms to stop payment on the check and process a new check for you. If your check has been held for any reason, they will refer you to the proper office.

**NOTE:** One way to avoid your check being lost is to sign up for Direct Deposit. Direct Deposit insures that your money is in the bank and available on the 1st business day of each month (see related article on page 1). To obtain the forms necessary to enroll for Direct Deposit, please call (313) 224-3362 ext. 221 or download the form from our website at [www.rscd.org](http://www.rscd.org)

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

### Administration

Walter Stampor Ext. 204  
Cynthia Thomas Ext. 206  
Myron Terrell Ext. 203  
Deborah Wilkerson Ext. 202  
David Cetlinski Ext. 209  
Rick Huddleston Ext. 201

### Administration Support

Pamela Edwards Ext. 256  
JoAnn Harrison Ext. 217  
Terrie Lawrence Ext. 258  
Janet Lenear Ext. 255  
Joanne Williams Ext. 257

### Interviewers

Rita Cox Ext. 218  
Betty Lowe Ext. 219  
Glorencia Russell Ext. 233

### Computations

Shirley Hill Ext. 235  
Tyrone Pickett Ext. 236

### Pension Paymaster

Angela Keeler Ext. 265  
Veronica Thomas Ext. 234

### Pension Payroll

Beverly Scruggs Payroll Supervisor Ext. 240  
Teresa Daniels Death Notices Ext. 239  
Tenecia Warren Service/Estimates/Due City Ext. 246  
Latisha Moon Service/Estimates/Due City Ext. 227  
Darlene Cooper Direct Deposit Ext. 221  
Juanita Waller Death Payment/Re-exams Ext. 238  
Krystal Oates Signature Verification Ext. 269

### Annuity

Tasha Cowan Ext. 244  
Colleen Doctor Ext. 242  
Debra Tyler Ext. 243  
Danielle Westbrook Ext. 241

### Accounting

Marilyn Roc Berdijo Ext. 230  
Rena Presbitero Ext. 231  
Keymia Sabeti Ext. 232  
Jerry Johnston Ext. 229  
Eddie Park Ext. 228  
Stephanie Flemming 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

Total Health Care  
(313) 871-7812

Social Security Administration  
(800) 772-1213

Han Optical Care  
(800) 445-2363

US Health Plan Traditional  
(800) 225-9674

Co-Op Optical  
(800) 368-5160

Heritage Eye Care  
(800) 252-2053

Police & Fire  
Retired Association  
(586) 795-1734

Benefits Division  
Human Resources Dept.  
1300 Rosa Parks Blvd.  
Detroit, MI 48216  
(313) 224-4809 or  
(888) 288-2684