

Federal recovery = \$67 million for cops in state

LANSING – Governor Jennifer Granholm on March 6 announced that the state of Michigan, as well as counties and communities throughout the state, are eligible to apply for more than \$67 million in federal recovery act funds to enhance law enforcement efforts to fight drug-related and violent crime.

MEMBERS • AT WORK • DPLSA MEMBERS • AT WORK



A 22-YEAR PDP veteran, Suzette Sharper has been an Investigator for the past 12 years, which is the same amount of time she has been working out of Recruiting. She has also worked at the 8th Precinct, 12th Precinct, Narcotics, and the DOA Task Force. "This is a job that gives me an opportunity to interact with other agencies, and learn how they function in order to enhance how we function," she said. She said a major part of her job is to help the department hire better, more qualified applicants through the use of investigative tools. "It's very rewarding and I have a real sense of accomplishment in being able to help provide the city hire qualified employees." "Michigan law enforcement agencies will make good use of these federal crime-fighting dollars," said Granholm. "These extra resources will help us put violent criminals behind bars and fund proven crime-prevention strategies, making our cities and neighborhoods safer for Michigan families."

The additional \$67 million in economic recovery funds will flow to the state through the Edward Byrne Memorial Justice Assistance Grant (Byrne JAG). Sixty percent of these federal dollars, or more than \$41 million, will be administered by the Department of Community Health Office of Drug Control Policy and awarded to state and local criminal justice agencies by a competitive grant process.

The remaining 40 percent of the total federal allocation – approximately \$25.8 million – will be awarded directly to units of local government to help prevent, fight, and prosecute drug-related and violent crime.

Both state and local law enforcement agencies and governments will use these recovery dollars to fund a wide range of law enforcement efforts, including but not limited to:

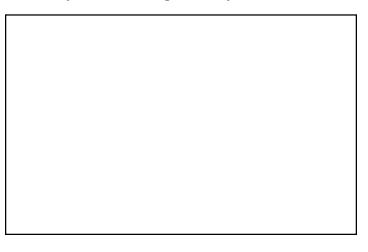
• Enhancing the efforts of multi-jurisdictional task forces to coordinate and concentrate their efforts to curb drug-related and violent crime;

•Building law enforcement capacity and activity in high crime areas;

•Decreasing forensic science backlogs at state crime labs;

•Providing additional resources to drug, mental health, and domestic violence courts.

Byrne JAG funds may also be used for technology enhancements for law enforcement agencies, saving time and money and increasing efficiency.

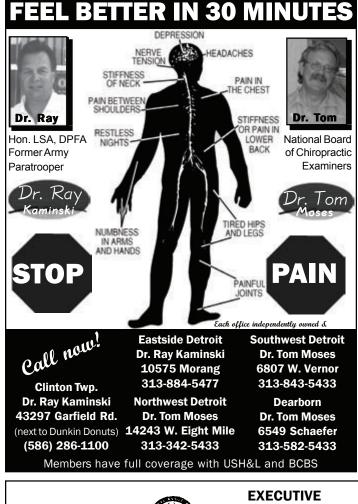


Michigan tops among states in seat belt use

The National Highway Traffic Safety Administration officially confirmed March 5 that Michigan's 97.2 percent seat belt use rate was highest in the nation for 2008. The figure is also a record high for the state.

Michigan's seat belt use has been steadily climbing since the state's primary enforcement law took effect in March 10, 2000. Under the secondary enforcement law, belt use peaked at about 70 percent. In 2004, Michigan reached the 90 percent mark, making it the first state east of the Rockies to achieve that milestone.

Further increases came after law enforcement officers began using safety belt enforcement zones during the annual May mobilization. Before zones, most









Association of Police Organizations

Member Michigan Police Legislative Coalition

EXECUTIVE OFFICERS

President Junetta Wynn

Vice President Mark Young

Secretary-Treasurer Brian Harris

Sergeant-at-Arms John F. Kennedy motorists assumed traffic stops were for speeding. Zones are designed to ensure drivers recognize periods of increased safety belt enforcement. Signs alert motorists to the zone area and officers all work a designated roadway.

The state's increasing belt use has contributed to a decline in traffic deaths as well. In 1999 Michigan experienced 1,386 traffic deaths. In 2007, that number was at 1,084. Figures for 2008 are not yet available.

Direct observation surveys are conducted periodically throughout the year by the Wayne State University Transportation Research Group with grant funding provided by the Office of Highway Safety Planning.

Belt use is only slightly lower in pickup trucks, 96 percent, compared to passenger vehicles, minivans and sport utility vehicles. Men have somewhat lower belt use rates as well, 96.3 percent compared to 98.2 percent for women.

Male pick-up truck occupants continue to have the lowest rates of seat belt use (95.5%), followed by male passenger car occupants (96.2%).

2008 Seat Belt Use Rate Percentages Michigan 97.2 Hawaii 97.0 Washington State 96.5 Oregon 96.0 California 95.7



Editor Carol Almeranti

LSA Office 28 W. Adams Suite 700 Detroit, MI 48226 (313) 961-5699 Fax (313) 961-0923 The Bars and Stripes (USPS-270) is published monthly by the Detroit Police Lieutenants and Sergeants Association, Suite 700, 28 W. Adams, Detroit, MI 48226. Subscription cost is \$10 per year.

POSTMASTER: Please send address changes to LSA, Suite 700, 28 W. Adams, Detroit, MI 48226.



PRESIDENT'S MESSAGE

By Junetta Wynn

On February 18, 2009 the Lieutenants and Sergeants Association **authored by this Association** a letter to the Mayor of the City of Detroit, City Council, and the City of Detroit Labor Department expressing the contractual obligation which the City has in negotiating for **ALL** Lieutenants, Sergeants, and Investigators, benefits with the Detroit Police Lieutenants and Sergeants Association. This letter by no means was sent to take away any benefits from any current Association member or any retiree.

On March 5, 2009, the City of Detroit Labor Department notified the Association that the hospitalization and medical benefits awarded under the recent ACT 312 Award (MERC Case No. D06 B-169) will be implemented effective April 1, 2009. The employee bi-weekly medical contributions, also stipulated in the Award, will become effective with the first employee paycheck issued in April 2009.

These health care benefits and contribution changes are applicable to all employees represented by the Detroit Police Lieutenants and Sergeants Association. The material passed out to the delegates and alternates contains the biweekly medical contribution sheets and plan design for all eligible plans. The Lieutenants and Sergeants Association has also requested that the City of Detroit provide all members with a health care summary sheet for each health care plan. (BCBSM Community Blue PPO Plan, BCBSM CMM Plan, and BCBSM Traditional Plan). **Note**: Above each plan reads Current Plan/ Alternative Plan. Current plan refers to coverage from 2001- March 2009. Alternative Plan takes effect April 1, 2009.

Members, note that this Association has made several attempts to hold medical to status quo after the December 15, 2008 ruling until the open enrollment period which is scheduled in May for coverage to take effect in July. The Association filed LSA Policy grievance#09-011 with regards to:

FAILURE/OPEN HOSPITALIZATION MEDICAL INSURANCE ENROLLMENT. The grievance reads:

On March 5, 2009, the Detroit Police Lieutenants and Sergeants Association received notification that the hospitalization and medical benefits awarded under a recent Act 312 award (MERC Case #D06B-0169) would be implemented effective April 1, 2009.

On March 6, 2009, the Detroit Police Lieutenants and Sergeants Association met with representatives of the City of Detroit to obtain rate codes, benefit changes, health insurance coverage package and open enrollment dates.

The City of Detroit and the Detroit Police Department have failed to declare and hold an open enrollment period for hospitalization, medical insurance for members of the Detroit Police Lieutenants and Sergeants Association.

It has been past practice that the City of Detroit provided open enrollment when there are changes in coverage for hospitalization medical insurance prior to implementation.

The Association finds that the denial of providing hospitalization and medical insurance options is a blatant violation of past practice, court order and decree and Article 53 and among others of the collective bargaining agreement.

1. The Department ceases and desists this improper practice.

2. The Department/City of Detroit ceases and desists any and all changes to current health care coverage and or costs immediately.

3. The Department/City of Detroit abides by the past practice, court decree and collective bargaining agreement between the parties.

4. The Department/City of Detroit have open enrollment commence immediately.

5. Any member suffering loss of benefits for themselves or family members that would have been entitled to hospitalization, vision or dental coverage be made whole.

6. The Department/City of Detroit pays all legal fees associated with this grievance.

Members, make sure to check your present benefit plans and have all annual procedures done prior to April 1, 2009 to avoid additional fees.

Members: The department has issued an order for all members that were on the Detroit Police Department promotional list of 2004 and have received the 2% payment after October 24, 2008 must repay the city beginning the pay of March 27, 2009. The Association holds a position that the October 24, 2008 list has not been validated due to the appeals process for the 2008 examination not occurring until after October 24, 2008.

The Association has filed a LSA Policy grievance # 09-012 and several individual grievances on behalf of our members appeal process rights. The Association will keep our members aware of any payroll changes and the resolution of these grievances.

Grievance # 09-012 reads:

FAILURE TO PAY PROPER WAGES

On December 15, 2008, Arbitrator William E. Long finalized MERC Case #D06B-0169 between the Association and the City of Detroit. In the award, under Article 54 "Wages and Differential", Association Issue #6, the Association was granted that all members of this bargaining association would be granted a three percent (3%) wage increase on January 1, 2008 and a three percent (3%) wage increase on July 1, 2008, equaling a total wage increase of six percent (6%). As of this date, the Department has failed to implement the awarded six percent (6%) wage increase to Association members.

The actions of the Detroit Police Department are without justification and that these actions are in violation of the MERC Case #D06B-0169 award, Articles 27, 53, 54 and among others of the collective bargaining agreement.

7. The Department ceases and desists this improper practice.

8. The Department abides by the contract.

9. The Department/City of Detroit immediately pay all association members the awarded six percent (6%) wage increase.

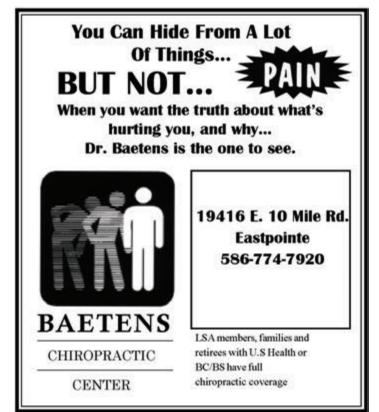
(Continued on Page 11) Bars and Stripes 3



As this article goes to print, you will be aware of the changes in your medical benefits, contributions and co-pays scheduled to begin April 1, 2009. Currently, Blue Cross Comprehensive Master Medical (CMM) covers over 95% of our DPLSA members. The Open Enrollment period will be on or about May 11, 2009, and will extend to mid-June. Any changes will be effective July 1, 2009. Please know that you still have one of the best medical coverage plans in the world. We know some of these changes may be a little confusing so if you have any questions please don't hesitate to call us.

Retro-Pay. On Friday, March 13, 2009, Members received a payroll adjustment of 3% only from the period of Jan 1, 2008 through June 30, 2008. On March 27, 2009, members are expected to raise the 3% wage increase. Within 1 or 2 pay periods after the March 27, 2009 payroll, members should expect to see the remainder of the 3% wage adjustment from July 1, 2008 to current date (the wage adjustments should include any overtime, holidays and longevity compensation received during the time frames).

The DPLSA is preparing for legal proceedings regarding the 3% wage increase awarded in arbitration for July 1, 2008. The City has taken the position that since we received a 3% wage differential on July 1, 2008 that it negated the award received by our members. The



DPLSA's position is that negotiating wages and rank differential are two different issues and we feel that our members are entitled to the Arbitration Award as stated.

DROP PLAN. Over the last few weeks we have made substantial progress towards implementation of the DROP PLAN. The Drop Plan was awarded in a previous Arbitration Award. The DROP Plan will give our members an excellent option which allows a member to continue working while their Pension Checks (minus fees) are deposited into an account until the member separates from the department. Please stay tuned for a major announcement regarding this matter.

Members who are scheduled for disciplinary hearings should have in their possession copies of any Meritorious Service, Accommodations, Letters of Appreciation and any other evidence of good work. These items should be offered as exhibits to lessen any potential disciplinary penalty. Too often you hear of a member's disciplinary record but not of a member's record of meritorious service; this must change.

While disciplinary action may be an essential tool to run an effective organization it should also be fair and balanced – especially in law enforcement where members are sent into scenes of chaos and are expected to make things right. Also if an organization is strong on discipline it should also be strong on rewarding its members for the outstanding job that the members perform daily – because without that balance an excellent workers' motivation can diminish or be destroyed.

We are currently seeking your thoughts and ideas on many issues such as for annual awards to honor our members of the Detroit Police Lieutenants and Sergeants Association. If you have any suggestions please forward them to us @ youngm604@detroitmi.gov.

As always this office is available to help you, not only when you need us but if you have a question, comment or concern. On behalf of the Executive Board of the DPLSA it is an honor to serve you and we thank you for this great opportunity!

"Intelligence plus character – that is the goal of true education."

– Dr. Martin Luther King Jr.



Call for special savings

Helga Dahm Winkler (former DPD officer) Marvin Winkler (former Assistant Chief of Police for Detroit) work 248-997-7545 • cell 248-943-5426

> **Bavarian BMW** 45550 Dequindre, Shelby, Michigan 48317



TREASURER'S NET By Brian Harris

Hello everyone,

For those who may not be aware, on June 30, 2009, there will be a vacancy in the office of Trustee within the Police & Fire Retirement System Board. And in accordance with the City Charter, an election will be held to fill the seat for the period of July 1, 2009 through June 30, 2012.

As it stands now, the Detroit Police Lieutenants and Sergeants Association is the only bargaining unit within the Detroit Police Department that is not represented on the board. This, however, can change. But only if everyone casts their vote. But before you can cast your vote you must make certain that the City of Detroit Retirement System has your correct address on file. Doing so will ensure that you receive a ballot. So please take a moment and contact the Retirement System at (313) 224-3362.

As usual, I would like to take a moment and share with the membership some of the contractual questions their fellow members have voiced over the past several weeks.

Q: Can DPLSA members carry over unused Bonus Vacation Days?

A: Currently, the answer is no. If you refer to Article 35, section K. it states in part, "...Bonus vacation days, which are not used prior to the end of the fiscal year, will be lost..." Additionally, "...The Department must ensure that bonus vacation days are expended proportionately throughout the year and are not carried until the last months of the fiscal year. Therefore, on May 1st, the Commanding Officer shall assign the remaining bonus vacation days at his discretion."

Q: Are DPLSA members afforded eight hours of "Excused Time" on Easter?

A: Yes. With the rendering of the 2008 ACT 312 Award DPLSA Article 37, section F. was amended to include the following language: "Employees shall also be granted eight hours of "Excused Time" on Easter."

In prior years, the Department has always put out a teletype regarding "Excused Time." I am hopeful they will do the same this year, particularly since we have new contract language. Nonetheless, it does not hurt to note it ourselves.

By now everyone should have a copy of the contract booklet. Also, back in January I forwarded an email copy of the current ACT 312 Award to a great majority of you and requested that you in turn pass it along to the rest. If there is anyone who does not have the award and would like an electronic copy please feel free to contact me at HarrisB134@dpdhq.ci.detroit.mi.us and I will forward one to you.

Or you can go to the following URL: http:// turf.lib.msu.edu/awards. All ACT 312 Awards, both past and current, rendered in Michigan are posted on this website. As always, I appreciate everyone communicating with us the way you do. Not only sworn members but retired members as well. It is always a pleasure to receive calls from former members, many of whom have been retired for 30-plus years and are now residing in various states across the country. After talking with you I can't help but admire your commitment towards ensuring the association's continued success. Please continue to stay in close contact with us.

In closing, I would like to say that ongoing communication is a necessary component for moving organizations such as ours forward. I believe that a break or lapse in communication will hinder an organization's progress. So it is imperative that we maintain our solidarity and continue to keep one another abreast.

Thank you.



Long term care. What you should know.

Did you know that more and more people are preparing for the future by incorporating a long term care insurance policy into their financial plans? That's because they know it's wise to plan for long term care while you're still young and healthy.

A John Hancock long term care insurance policy can help you:

- ▶ Protect your retirement and your family's well-being
- ► Maintain your independence and your quality of life
- ► Receive care in the place of your choice, including at home
- Access caregiving resources, discounts, and advice

To learn more, call (313) 963-4004 today.

Karen A. Rivest & Amanda Bruss Kreiner Financial Network 333 E. Jefferson Ave. Suite 295 Detroit, MI 48226

Long term care insurance is underwritten by John Hancock Life Insurance Company, Boston, Massachusetts 02117. Visit us at www.johnhancocklongtermcare.com

R.D.P.F.F.A. is a sponsored group for long term care insurance. As a member, you are eligible for a sponsored group discount.

Policy Series: UTC-03, BSC-03 LC-02, BSC-02 In Idaho: UTC-03 ID, BSC-03 ID In North Caroline: UTC-03 NC, BSC-03 NC In Oklahoma: UTC-03 OK, 10/03 In California: UTC-02 CA, UTC-02 CAP

JHAD701 9/05 383-04080007-13471003

Long Term Care Insurance



HOLDER OF THE MACE

By John Kennedy Sergeant at Arms

Hello LSA Members,

First off, I would extend my deepest condolences to the family of Special Agent Paul Sorce of the FBI, of the Violent Crime Task Force, who was killed in the line of duty, on March 9, 2009. My heart and prayers go out to his family and to the members of the task force.

I know first-hand what it is like to lose a partner in the line of duty. Keep your heads up; remember the good times you had and keep fighting the bad guys, because they don't take a break and neither will we.

The Grievance Committee has been trying to work with Labor Relations to resolve all issues related to the new promotional examination list to right any wrong to candidates that have filed grievances regarding the testing. It is a slow process and hopefully these issues can be resolved so that candidates can be promoted.

The Association will soon be sitting down with the department and police medical to try to resolve issues



4620 Genesys Parkway Grand Blanc, Michigan 48439

Phone (810) 606-7200 Fax (810) 606-7115 www.michneurosurgical.com

Avery Jackson III, M.D. Board Certified Neurosurgeon Father & Grandfather, Retired DPD



The Michigan Neurosurgical Institute, P.C. is an institution dedicated to personal, individualized care of patients with spine and brain conditions. We treat all spine disorders, no matter how simple or complex. We always emphasize nonsurgical treatment as the first option. We also put emphasis on patient education and participation in a care delivery model. Dr. Avery M. Jackson III, Director of the Michigan Neurosurgical Institute P.C., completed a Neurosurgical Complex Spine Fellowship at the Medical College of Wisconsin. Dr. Jackson has extensive training in complex spinal cases, brain and spine tumors, head and spine trauma, vertebroplasty, kyphoplasty and minimally invasive surgery. with medical grievances that date back several years. Many of these grievances can be resolved if both sides sit down and discuss these matter fairly, which I believe can and will be done.

Michigan Association of Police Organization will be having their 15th annual Golf Outing on Wednesday August 12, 2009 at the Novi Golf Course. Anyone interested in participating, the office will have applications available.

MCOLES is trying to pass a new legislative bill that will be detrimental to law enforcement officers state wide. The new bill will give MCOLES the power to revoke an officer's certification on mere allegations of criminal misconduct, issuance of Personal Protection Orders (PPO) or prior juvenile records. All law enforcement unions are trying to block this bill from passing. Stay tuned.

Also House Bill #4327 is being brought before the State House for a vote, which will amend the Elliot-Larsen Act, introduced by State Representative Coleman A. Young Jr., from the 4th District, stemming from a civil suit from Detroit police officers. The amendment will include language that a restrictive medical condition should not prohibit an individual from working. (i.e. pregnancy)

Bless you all, Respect Each Other as we Respect Ourselves and "Let's Be Careful Out There."

CONSULTANTS IN OPHTHALMOLOGY

DR OTIS B. FERGUSON III MD



Please call for an appointment today!

We accept your Blue Cross Blue Shield and your VSP. Every year you are entitled to <u>2 pairs</u> of glasses!!! We will give you and your families additional discounts.

313.824.8941 7633 E. Jefferson Ste. 120 Detroit, MI 48214 248.557.2930 20905 Greenfield Rd. Ste. 700 Southfield, MI 48075

Dr. Ferguson is committed to providing quality, compassionate care to all his patients. Let us do the same for you.



Assisting City of Detroit Employees with the Accumulation and Protection of Assets

At John Hancock, we focus on solving the financial needs of individuals and families. We understand and have the expertise and resources to help you make the most of your earnings and accomplish your goals for the accumulation and protection of your assets.

Solutions available include:

- Retirement Funding Strategies
- Asset Accumulation and Protection
- + College Education Savings Plans
- Tax Strategies Related To Investments*
- Long Term Care Insurance
- Life Insurance
- Disability Income Insurance
- Rollovers at 20 and 25 Years



Find the solutions that are right for you.

For more information, please contact: Vincent A. Frabotta Registered Representative (586) 939-6926 ext. 253 vfrabotta@jhnetwork.com

Michael Monette Registered Representative (586) 939-6926 ext. 247 mmonette@jhnetwork.com



*The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals.

Registered Representative/Securities offered through Signator Investors, Inc., Member NASD, SIPC. 28411 Northwestern Highway, Suite 1300, Southfield, MI 48034. (248) 827-1300. 225-07272007-14228447

City of Detroit - Alternative Health Care Plan Design Proposal -DPLSA BCBSM Community Blue PPO Plan

	In-Network Benefits		Out-of-Network Benefits	
Plan Design	Current Plan	Alternative Plan	Current Plan	Alternative Plan
General Plan Information	35572.	7/38/20	0 34/53/09/05	(1908) Sci
Annual Deductible/Individual	\$0	\$175	\$250	\$425
Annual Deductible/Family	2x individual	2x individual	2x individual	2x individual
	deductible	deductible	deductible	deductible
Coinsurance (Outpatient only)	100%	90%	80%	70%
Office Visit/Exam	\$5 copay	\$10 copay, then 100%	D&C	D&C
Outpatient Mental Health/Substance Abuse	90%/50%	90%/50%	80%/50%	70%/50%
Annual Out-of-Pocket Limit/Individual	None	\$1,000	\$1,000	\$2,000
Annual Out-of-Pocket Limit/Family	None	\$2,000	\$2,000	\$4,000
Inpatient Hospitalization	100%	100%	80%	70%
Emergency Room (copay waived if admitted)	\$50 copay	\$75 copay, then 100%	\$50 copay	\$75 copay, then 100%
Urgent Care Facility	100%	\$10 copay, then 100%	D&C	D&C
Hospital Admission Deductible	None	None	None	None
Prescription Drug Benefits				
Retail				
Generic	\$5	\$5	75% less copay	Not covered
Brand (Singlesource/Formulary)	\$10	\$15	75% less copay	Not Covered
Brand (Multisource/Non-formulary)	\$10	\$15	75% less copay	Not Covered
Number of Days Supply	30 days	30 days	30 days	N/A
Mail Order	000000000000	10 Dec 0 0 0 0 0 0	10 10 10 10 10 10 10 10 10 10 10 10 10 1	
Generic	\$5	\$10	Not covered	Not Covered
Brand (Singlesource/Formulary)	\$10	\$30	Not covered	Not Covered
Brand (Multisource/Non-formulary)	\$10	\$30	Not covered	Not covered
Number of Days Supply for Mail Order	90 days	90 days	90 days	N/A

City of Detroit - Alternative Health Care Plan Design Proposal - DPLSA

BCBSM CMM Plan

Plan Design	Current Plan	Alternative Plan
General Plan Information	AUTO:	
Annual Deductible/Individual	None	\$175
Annual Deductible/Family	None	2x individual
172		deductible
Coinsurance (Out patient only)	None	80%
Office Visit/Exam	\$5 copay	\$10 copay
Outpatient Mental Health/Substance Abuse	100%	\$10 copay, then 80%
Annual Out-of-Pocket Limit/Individual	None	\$1,000
Annual Out-of-Pocket Limit/Family	None	\$2,000
Lifetime Plan Maximum	\$5,000,000	\$5,000,000
Inpatient Hospital Services	4 1	
Inpatient Hospitalization	100%	100%
Semi-Private Room & Board; Including Services and Supplies	100%	100%
Emergency Room (copay waived if admitted)	100%	\$75 copay, then 100%
Urgent Care	\$5 copay	\$10 copay, then 100%
Hospital Admission Deductible	None	None
Prescription Drug Benefits		
Retail		
Generic	\$2	\$5
Brand (Singlesource/Formulary)	\$3.50	\$15
Brand (Multisource/Non-Formulary)	\$3.50	\$15
Number of Days Supply	30 days	30 days
Mail Order		25/12/5
Generic	\$5	\$10
Brand (Singlesource/Formulary)	\$9.50	\$30
Brand (Multisource/Non-formulary)	\$9.50	\$30
Number of Days Supply for Mail Order	90 days	90 days

Modifications no longer offered on:

Chiropractic Spinal Manipulation Therapy, Infertility Testing and Treatment, LASIK Surgery Allergy Testing and Therapy

DETROIT POLICE LIEUTENANTS AND SERGEANTS AND DETROIT FIRE FIGHTERS ASSOCIATION (DPLSA ALLIED CLASSES)

2008 - 2009 EMPLOYEES' BI-WEEKLY MEDICAL CONTRIBUTIONS for the Alternative Health Care Design Plans

Effective April 1, 2009

The table below lists the eligible medical plans and bi-weekly contributions for employees that are represented by DPLSA and DFFA (DPLSA-Allied). These deductions will begin on the first pay check you receive in April 2009.

Contract Type	Blue Cross Comprehensive Master Medical Plan (CMM) Traditional	Blue Cross Community for LSA PPO	Blue Cross Semi-Private Plan Traditional	Average Amount Paid by the City Bi-Weekly
Single	\$47.55	\$16.87	\$58.73	\$192.32
Two Persons	\$100.38	\$35.39	\$123.65	\$404.88
Family	\$112.48	\$39.58	\$138.71	\$453.68
Family Continuation Dependent (Per Student Age 19 - 25)	No Additional Charge	No Additional Charge	\$29.38	\$117.51
Sponsored Dependent (Employees hired before 8-28-03)	\$57.05	\$15.62	\$63.78	\$207.98
Sponsored Dependent (Employees hired on or after 8-29-03)	\$285.27	\$156.22	\$318.90	\$0.00

Note: This table represents the most commonly used medical employee contributions. Employee contributions vary depending on the plan selected, the number of dependents, and the age(s) of those dependent(s). Because of these many variations, every combination of plans and coverages cannot be shown, thus only the most common are provided. The City reserves the right to adjust the employee contribution and to make recovery, if incorrect amounts are listed on this document or deducted from an employee's payroil check. You should keep this employee medical contribution schedule for future reference, and periodically review your paycheck stub to verify that the proper amount is being deducted from your pay. The deduction amount is recorded next to the word "HOSPITAL" on your pay stub.

City of Detroit - Alternative Health Care Plan Design Proposal - DPLSA

BCBSM Traditional Plan

Plan Design	Current Plan	Alternative Plan
General Plan Information		
Annual Deductible/Individual	\$50	\$175
Annual Deductible/Family	2x individual	2x individual
	deductible	deductible
Office Visit/Exam	80%	80%
Outpatient Mental Health/Substance Abuse	100% first 6 visits, then 50%	80% first 6 visits, then 50%
Annual Out-of-Pocket Limit/Individual	\$1,000	\$1,000
Annual Out-of-Pocket Limit/Family	\$2,000	\$2,000
Lifetime Plan Maximum	\$1,000,000	\$1,000,000
Inpatient Hospital Services		e a la la construir de la construir en
Inpatient Hospitalization	100%	100%
Semi-Private Room & Board; Including Services and Supplies	100%	100%
Emergency Room (copay waived if admitted)	100%	\$75 copay, then 100%
Urgent Care	100%	80%
Hospital Admission Deductible	None	None
Prescription Drug Benefits		1 <u>0.800</u>
Retail		
Generic	\$3	\$5
Brand (Singlesource/Formulary)	\$3	\$15
Brand (Multisource/Non-Formulary)	\$3	\$15
Number of Days Supply	30 days	30 days
Mail Order	25	12
Generic	\$3	\$10
Brand (Singlesource/Formulary)	\$3	\$30
Brand (Multisource/Non-formulary)	\$3	\$30
Number of Days Supply for Mail Order	90 days	90 days



RETIRED DETROIT POLICE & FIRE CLUB OF FLORIDA

By Nancy Schmidt

Our annual dinner, March 1, at Banquet Masters was a success. We had 56 in attendance. President Bill Schmidt opened with the Pledge of Allegiance and the invocation was given by Ron Goosen. Maija Goosen and Mary Stanbury handled the raffle tickets at the door. Thank you ladies.

The past presidents were recognized. They were Fran Maione, Wally Hamer, Jim Bateson and Ron Goosen. Wally Hamer is leaving the area and moving up to Pensacola to be closer to his family. He will surely be missed at the meetings.

Wally was given a plaque in honor of his dedicated service to the club for so many years. Take care and stay safe, Wally.

Evelyn Brehm and Maija Goosen celebrated birthdays with Ray and Audrey Kosmack and George and Irene Fedorka celebrating anniversaries. Good wishes to you all.

John Pietrangelo missed the dinner due to a knee replacement and is in rehab. John Gobetti we understand has been placed in Brooksville Healthcare Center with his wife. Good luck to you both.

A motion was made to suspend the rest of the meeting but not before the raffle drawings. Moe Gekiere and Jim Bateson won \$25 each and Fran Maione won two free dinner tickets donated by Jim and Mary Thomas of Houghton Lake, Mich. Congratulations to you all and thanks to the Thomases for the donation.

Bill Rushing who is a Life Member donated his dues back to club. Thanks, Bill.

We even had a little "musical entertainment" by our very own Bill Larsen. You had to be there to truly appreciate it, but it was one of the highlights of the day.

We are working on the final draft of the club's roster, so if you have not been contacted by Dolores Larsen or myself and you want to remain a member and on our roster, please call me at 352-683-7924 and we can go over your information. We are trying not to miss anyone so I'm looking forward to hearing from you.

For my final thought I would like to make mention of the "We Are Family" article written by Linda Jansen in the January *TUEBOR*. She speaks of Geri Henningsen of Plymouth, Mich., who you may know is a member of our club also. We may not know her personally but she sounds like a wonderful person who cares a lot about others. Geri , you are truly blessed as was the "Big Guy" to have you in his life.

Don't forget pizza in April and nominations with elections in May.

Until them Stay Safe.



By Dan Zemaitis

Greetings. Well, here it is March already. The time has flown by down here in Florida, but I'm sure it's been a very long winter in Michigan.

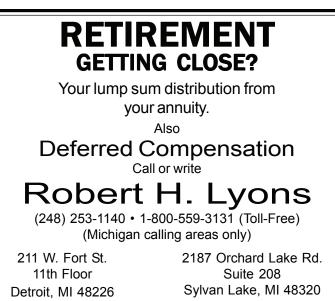
No trip to Florida would be complete unless I ran into George Arreola, which I manage to do every year. I remember George when he worked at the First Precinct. Nice guy.

I received a call from Bob Burdick who I worked with at the Sixteenth Precinct. Bob works for a subcontractor for Homeland Security and wants to know if any retired officer would want to work in the Alpena area for \$20 an hour. If interested call Bob at 989-836-2153. Nice guy, also.

Happy birthday wishes to Marlene Ambrose, Leon Buda, Georgette Gekiere, MaryAnn Ponik, John Rogers and Mary Stano. Bless you all.

Another reminder: Our first meeting in 2009 is on April 19th and then on May 17th at 1 p.m. Then we are back to the second Sunday of the month again. Now that gas has come down to 1/2 price haha – maybe more people will take a Sunday drive and come to the Snowbird meetings – and that means all retired Firemen also. You are always welcome and we try hard to make you all feel welcome.

In the words of the late Walter Rakecky, make sure you have your beneficiaries up to date. And in the words of Dan Zemaitis, I hope we don't outlive our money.



Labor to keep alive in your breast that little spark of celestial fire called conscience." —George Washington

Editor's Corner Drug tests are fair game for all

By: Sergeant Carol Almeranti

Sergeant Deanna Wilson sent me this and I thought it was good enough to pass along. Thanks Dee Dee.

(Whoever wrote this one deserves a HUGE pat on the back!)



Like a lot of folks in this state, I have a job. I work, they pay me. I pay my taxes and the government distributes my taxes as it sees fit. In order to get that paycheck, I am required to pass a random urine test with which I have no problem. What I do have a problem with is the distribution of my taxes to people who don't have to pass a urine test.

Shouldn't one have to pass a urine test to get a welfare check because I have to pass one to earn it for them? Please understand, I have no problem with helping people get back on their feet.

I do, on the other hand, have a problem with helping someone sitting on their lazy butts, doing drugs, while I work.... Can you imagine how much money the state would save if people had to pass a urine test to get a public assistance check?

Something has to change in this country – and soon!!!!! Guess we could title that program,"Urine or You're Out."

I have belonged to the WCDA for seven years and find it hard to believe that we hardly have any new Detroit Police Officers sign up as members. This is for all of Wayne County and with the size of our department our membership should be higher.

The cost is \$20.00 a year and we meet on the second Tuesday of every month at 6:00 p.m. The cost for dinner which includes beer and soda is \$20. The wealth of information and experience that is represented at our meets is invaluable. Not to mention the contacts established with other agencies. Below is a brief description of the association.

The Wayne County Detectives Association (WCDA) is the largest professional association of police detectives in the state of Michigan, and one of the largest in the United States. We were chartered within the state more than 50 years ago, represent approximately 250 members, and draw our membership from all of the police jurisdictions in Wayne County, including judges, prosecutors, and private security executives.

Article II of the WCDA constitution stipulates that, "The Association shall be non-profit, non-sectarian, and voluntary. It shall exist for the purpose of civic improvement, interchange of views on police investigative matters, promotion of efficiency, charitable purposes, and for the mutual benefit and well being of its members.

Our next meeting is April 14, 2009 at 6:00 PM is at the P.L.A.V hall on 4^{th} and Northline Rd in Wyandotte. Hope to see some of you there

Contact Sergeant John Falks (our 2009 WCDA President) at the NED or me (WCDA 2009 $2^{\rm nd}$ Vice Presi-

dent) at 596-2435, for more infor. Our web site is WCDA.US Elections for Pension Board will be soon and it's the responsibility of all LSA members to call the pension board to ensure their mailing address is correct so that everyone receives a ballot... Our membership must vote in a LSA representative to make sure our membership needs are heard.

Be kinder than necessary, for everyone you meet is fighting some kind of battle. Have a safe month and if any original thoughts occur, send them my way.

Junetta Wynn,

continued from Page 3

10. The Department/City of Detroit make the correct payments of retroactive and back wages owed immediately, granted by the award.

11. The Department/City of Detroit pay the current state judgment interest accrued on all monies owed to Association members (Active and Retired) since January 1, 2008.

12. The Department/City of Detroit makes all association members whole harmed in this grievance.

 $13. \, {\rm The \, Department \, pays}$ all legal fees associated with this grievance.

The Association stands for ALL not some in Solidarity.

DPLSA membership meeting set for June 17

The next DPLSA General Membership Meeting will take place Wednesday, June 17 at the Ukrainian Cultural Center, 26601 Ryan Rd. in Warren.



Doors open at 4 p.m., the meeting starts at 5 p.m. and dinner is served at 6 p.m.

The DPLSA is online...

Be sure to pay a visit to your union's website a visit at www.DPLSA.org Want to get on our e-mail list? Send the DPLSA your e-mail lsadetroit@sbcglobal.net



WHAT WILL YOUR PAYCHECK LOOK LIKE WHEN YOU RETIRE?

While you may have several sources of income, one thing is certain—planning for retirement means changing your thinking from "savings" to "income" when managing your investments.

Attend a free, no-obligation seminar to learn the benefits of a deferred variable annuity:

- · Can be used for both retirement savings and income
- · Variable investment options
- · Tax-free transfers among investment options
- · Guaranteed death benefit*
- Guaranteed income*

Thursday, April 23, 2009 12 p.m. & 4:30 p.m. The Atheneum Hotel Detroit, MI *(in Greektown, next to casino)* Call (248) 244-6003 to make your reservation.



Steven P. Azoury, CLU, ChFC Financial Representative 901 Wilshire Drive, Suite 300 Troy, MI 48084 (248) 244-6003 steven.azoury@nmfn.com



the quiet company[•]

insurance / investments / ideas"

05-2724 (©2007 The Northwestern Mutual. Northwestern Mutual Financial Network is the marketing name for the sales and distribution arm of The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI and its subsidiaries and affiliates, and "the quiet company" is a registered trademark. Securities are offered through Northwestern Mutual Investment Services, LLC, a wholly owned company of NM and a member of the NASD and SIPC. Steven P. Azoury is an Insurance Agent of NM (life insurance, annuities and disability income insurance). NM is not a broker-dealer. "All guarantees to an annuity are backed solely by the claims paying ability of the issuer. No investment strategy can guarantee a profit or protect against a loss. Withdrawals from an annuity may be subject to ordinary income tax and a 10% IRS early withdrawal penalty if taken before age 59 1/2. 7032-537