



VOLUME 2006.05, MAY 2006

Health Savings Plan Available Soon

In the 2005 Plan Amendment election, Members approved a provision to create a Health Savings Plan. The amendment also authorized the Board to pay start-up expenses from Plan assets. The System will soon be ready to implement this Plan.

The Health Savings Plan will allow you, if you have five (5) or more years of pension service, to contribute funds to the Plan by payroll deduction. Because contributions are voluntary, deductions must be after-tax. You can also contribute your lump sum vacation and sick-leave payouts from the City.

The Pension System will maintain a separate Health Savings Plan account for each participating Member. Your contributions will be invested along with the Pension System assets and your account will receive the Pension System's rate of return. After you retire,

funds can be withdrawn *tax-free* from your Health Savings Plan account to pay your authorized medical expenses, including health insurance premiums. A Third Party Administrator (outside vendor) will reimburse Participants on receipt of a Medical claims request form. The account balance can be passed on to your spouse after your death.

**...YOUR ACCOUNT
WILL RECEIVE THE
PENSION SYSTEM'S
RATE OF RETURN...**

Your account balance could be used to pay medical expenses of your dependents through the year of your death and also for authorized medical expenses of your surviving Spouse after that. Any remaining balance after a Member's death could not be passed on to the deceased Member's estate.

A member would forfeit his/her account balance if the Member dies in Active Service without a surviving Spouse or leaves Active Service and obtains a refund of Member pension contributions.

Unauthorized withdrawals would be subject to tax penalties. Certain other Internal Revenue Code limits on contributions apply. There will be no initial cost to Participants for the start-up of the program. Participants would pay a nominal administration fee for claims processing.

The Health Savings Plan could be closed to new enrollment after five years if participation in the plan does not warrant continued operation.

More information will be coming soon. We are currently waiting on City of Dallas approval for the payroll deduction.

Pension Service Purchase

The pension benefit you will receive is based on your years of Pension Service, and your Computation Pay. You need at least five years of Pension Service credit to be eligible for a service pension benefit.

Generally, you will earn Pension Service for each day you are in Active Service as a Police Officer or Firefighter for the City of Dallas, until you become a DROP participant or exceed 32 years of Pension Service. Also, no Pension Service will accrue, and your service date will be adjusted, for any period under suspension or other absence without pay, except as noted below.

You may purchase additional Pension Service under the following restricted circumstances:

- Other Periods of Authorized Absence — A period of absence, such as family medical leave pursuant to the federal Family Medical Leave Act (FMLA) or any official leave authorized by your Department Chief and certified by the Chief as being for the benefit of the Department
- Repayment of Withdrawn Member Contributions — Repayment of previously withdrawn contributions from the System

A Member also may repay the Member contributions withdrawn by the Member's former spouse in a lump sum distribution as the result of a divorce settlement under a Qualified Domestic Relations Order (QDRO).

If you are interested in any of these purchase opportunities, contact a Benefits Counselor for more information.

- Uniformed Service Leave Payback — A period of uniformed military service leave as defined under the Uniformed Services Employment and Reemployment Rights Act (USERRA)

Cycle Club Helps Injured Children

The Wind and Fire Motorcycle Club is a national club of firefighters who ride Harley-Davidson motorcycles, and do charity work, primarily benefiting children.

The Dallas Firefighters Chapter raises money to help burned children go to Parkland Foundation's Camp I-Thonka-Chi. The camp is open to youth, ages 6 to 18, who have been hospitalized with burn injuries. Some of the planned activities include swimming, fishing, boating and horseback riding.

For more information on the Dallas

PENSION SYSTEM CALENDAR

- JUNE 8 : REGULAR BOARD MEETING
- JUNE 15 : PREP SEMINAR
- JULY 4: INDEPENDENCE DAY; OFFICE CLOSED
- JULY 6: FINANCIAL PLANNING SEMINAR
- JULY 13 : REGULAR BOARD MEETING
- AUGUST 9 : REGULAR BOARD MEETING

Chapter of the Wind and Fire Motorcycle Club, call Richard Jolly, at 214-629-7231.



Bo Culp, a member of the Dallas Chapter of Wind and Fire Motorcycle Club, has customized his Harley with a Firefighter theme, including a listing of fallen firefighters.

CONGRATULATIONS RETIRES !

FIRE-RESCUE

HARRIEL D. LONG

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WANDA SYKES-MOORE

POLICE

JOSEPH M. DUNN

DAVID MENDENHALL

THOMAS E. SHAUGHNESSY

Top Fire-Rescue Personnel Honored at Banquet

By Kevin Killingsworth
DFFP Communications Specialist

It was a night to honor those who have gone above and beyond the call of duty. The annual Dallas Fire-Rescue Awards Banquet was held Saturday, April 29, at the World Trade Center in Dallas.

The Firefighter of the Year Award was presented to Mark Tyler, Fire and Rescue Officer assigned to Truck 24, B Shift. During 20 years of service, Mark has distinguished himself by his ability to assess emergency situations and act upon them, and by his willingness and ability to teach rookies about firefighting.

The Paramedic of the Year Award was presented to Larry Joe Mitchell, Second Driver, assigned to Rescue 44, C Shift. Larry has served as a paramedic since 1981, and has been assigned to Rescue 44 since 1985. He has trained over 55 interns from seven different cities, and has helped shape the careers of many firefighters. He is known as a tremendous example of great customer service, treating each citizen and patient with the utmost respect.

The Rookie of the Year Award was presented to Aaron Zabochnik, Fire and Rescue Officer assigned to Engine 31, C Shift. Aaron was commended for his work ethic, job knowledge, and respect shown to co-workers and citizens.

There were seven Meritorious Service Awards presented. The Meritorious Service Award

is the third highest award presented by the Department. This award is presented to uniformed members for an act that demonstrates an exceptional degree of professionalism in the performance of their duties in an emergency.

... A NIGHT TO HONOR
THOSE WHO HAVE GONE
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THE CALL OF DUTY.

The Meritorious Service Award was presented to Fire and Rescue Officers Kenneth Dearing, J.C. Jackson, Gabe Ortiz, Driver Engineer David Greer, Second Driver David Johnson, Lt. Patricia Krafft, and Cpt. Bernard Pipkins.

There were seven Distinguished

Service Awards presented. The Distinguished Service Award is the second highest award presented by the Department. This award is presented to uniformed members who risk their lives in an effort to save others.

The Distinguished Service Award was presented to Fire and Rescue Officers Roy Binion, John Caldwell, Brandon Green, R.M. Verver, Driver Engineer John Armstrong, Second Driver Gary Woods, and Lt. Don Spencer.

Chief Eddie Burns, Jr. addressed the attendees. Chief Burns, who was sworn in as Dallas Fire Chief on April 21, took the opportunity to thank all of the honorees and to encourage each firefighter, paramedic, dispatcher, staff officer and fire officer to continue to strive for excellence, and always work to improve the Department.



Left to right: Lt. Don Spencer, Second Driver Gary Woods, Fire and Rescue Officer Brandon Green, Fire and Rescue Officer John Caldwell, Fire and Rescue Officer Roy Binion, receive the Distinguished Service Award and Captain Bernard Pipkins receives the Meritorious Service Award at the 2006 Fire-Rescue Awards Banquet.

From the Administrator

By **Richard Tettamant**
Pension System Administrator



Richard Tettamant

This is the second issue with our new format. I hope you find it easier to read. If you have a suggestion for an article or topic, please contact Kevin Killingsworth at k.killingsworth@dpfp.org. He will contact you about your idea.

- The National Conference on Public Employee Retirement Systems recently held its annual conference which provided us many educational opportunities. Health Insurance and our healthcare delivery systems were discussed. The push in the future will be to try to educate people to get healthier. There is no other viable solution to rising health costs and subsequent rising insurance premiums.
- The fight to keep pension plans like yours, which is classified as a “defined benefit” (DB) plan, continues. There is a push by several conservative organizations to eliminate DB plans from the public sector. The anti-DB groups are re-energizing themselves after their loss in California last year. More than 30 states, including Texas, have groups formed to eliminate DB plans that provide a meaningful retirement benefit for the middle-class professional including police officers and firefighters. We will provide more information soon.

Richard L. Tettamant

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