

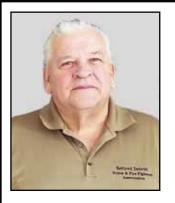
UNITY



THRU STRENGTH AND PURPOSE

Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 154, Summer, 2023



PRESIDENT Don Taylor

We just recently completed our annual picnic and General Meeting held in Frankenmuth. The events were well attended and once again, I believe, everyone had a good time, even with the rain during our picnic. The association's remaining events are the Golf outing held August 11th, and the outing at Firekeepers Casino November 5th & 6th, we hope to see you there.

There is not a lot of new updates as we move into the summer months. The healthcare open enrollment will be coming up in the fall, be sure to open your mail and follow any necessary instructions. Likely no action will be required unless you plan to make changes. But it never hurts to take a few minutes and read through the information.

Legislation;

Once again there is legislation to repeal the Social Security pension offset and windfall, HR 82. Currently HR 82 has 287 co-sponsors, that's 3 short of the number that would require some kind of action to be taken. I am sure you remember the last legislative session they had the number that required action and they simply voted it out of committee without a recommendation, and therefore no action was required by the full House of Representatives. We will continue to monitor

this legislation, but after 50 years of these types of Bills being introduced only to die without any action being taken, we don't expect this Bill to be passed, if it does the current language may also be redrafted. We will keep you informed if any action is taken.

When you do your Michigan State tax next year, remember you will have a choice between the current system used on your 2022 taxes and the new pension tax legislation that the RDPFFA was able to amend to exclude police and fire from the 4 year phase-in and eliminate the cap on retirement income. The new pension tax legislation does not include the deduction on any income after age 67, which is in the old /current legislation. So if you have a small amount of retirement income and are still working you might want to continue using the old vision, be sure to check with a tax professional.

With the slim majority in both the Michigan House and Senate. there has not been a lot of things getting done. There were several pieces of legislation passed and signed into law dealing with safe storage and purchase of firearms, none of which was given immediate effect, so normally if not given immediate effect the legislation goes into effect 90 days after the end of the legislative session, which would be around April 1, 2024. There are rumors the legislators may end the current legislative session early in order to get some of the legislation they passed into effect, such as the change in the Michigan primary election date. So there are quite a few things that will be up in the air for some time.

That's it for now, mark your calendars for the upcoming association events, and enjoy your summer.



VICE PRESIDENT

Gregory Trozak

Summer is upon us and I for one totally enjoy the heat and long days. Summer also brings us the month of August which means we will receive our pension increases and COLA adjustments on the August 1st pension checks. Members who retired under the "old plan" will receive the increase based on the union contract presently in effect. Police retirees are scheduled for a 4% increase and Fire retirees will receive a 3% increase. All other retirees will receive the 1.0125% COLA increase as a result of the City's bankruptcy.

Also in the news lately is a ruling from the bankruptcy court concerning the amortization rate used in calculating the City's annual contribution which the City must begin this year after a 10 year agreement issued by the bankruptcy court to forgo those payments. Both the Police & Fire Pension Board and the Police & Fire Investment Committee voted to use a 20 year amortization to calculate the City's annual contribution.

The City filed an appeal to the Bankruptcy Court to use a 30 year amortization to calculate their contribution. This change in the amortization from 20 to 30 years would reduce the City's payment by approximately 12 million dollars. On June 26th the Bankruptcy Court ruled in favor of the City's request. On Monday July 10th the Pension Board filed "A Motion to Alter or Amend and for

Reconsideration of the Order". As of this writing the motion is in the hands of the court. Should a ruling be made we will keep everyone apprised.

The Annual Picnic and June General Meeting in Frankenmuth again seemed to be a success other than the rain storm in the middle of the picnic lunch it was well attended and everyone seemed to enjoy themselves and had a great time. It was great to see old friends and many first time attendees. Both Hospitality Nights were also well attended as was the breakfast meeting. The Bavarian Inn always takes great care of us. Every effort will be made to continue these events in the future as it is always our best attended event.

Next on the agenda is the Annual Golf Outing scheduled for August 11th, more information can be found in the UNITY.

In November the Association has an event schedule at Fire Keepers Casino Hotel, the event will take place on Sunday November 5th & Monday November 6th. Both nights will have Hospitality Room for all attendees. Rooms are available for \$119.00 per night. When calling (877) FKC-8777 advise them you are with the "RDPFFA Group" for the above rate.

I would like to close by saying enjoy the remaining summer months with family and friends and while you are sitting around with that cool beverage think about getting all your beneficiaries in order.

Remember all you Veterans out there if you are not a member of the VFW or American Legion please join and keep the VFW Post 1519 and the American Legion Post 161 in mind and both of the those fine groups have their information in this issue.

Until the next time be careful and safe out there, it is a whole different world we are living in.



Retired Detroit Police & Fire Fighters Association Inc.

2525 E. Fourteen Mile Road • Sterling Heights, MI 48310-5969 (586) 795-1734 • Fax (586) 795-2183 Monday - Friday 9:00 a.m till 3:00 p.m.

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Vice President
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WEB SITE www.rdpffa.com



SECRETARY/ **TREASURER** Al Grant

The Retried Detroit Police and Fire Fighters Association dues and monies payable records are maintained by the Secretary-Treasurer. At the General Membership Meeting a brief report is presented to the members highlighting top monthly as well as overall RDPFFA income and expense totals. The reported numbers are an accepted practice presented at the meeting. However, for our members convenience the Association videotapes the meeting which can be viewed by going to the Retired Detroit Police and Fire Fighters website to review at a later date.

At the May 4, 2023 General Membership Meeting, I reported shortages that needed to be supplemented by the Association's investments. Reflecting on the presentation, I probably over emphasized the shortage and the need to supplement our checking account in order to pay bills and did not emphasize that this is a regular occurrence. One of our members commented and suggested his support with a proposal to increase the annual dues trying to compensate for our regularly reported shortage. The suggestion our member made in support of the RDPFFA operation was appreciated but my reporting of our shortfall and the need to transfer monies was not intended as a call to increase the Associations dues.

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A transfer of money from higher earning accounts to our checking account is done on a regular basis. I do need to express my apology because at the General Membership meetings I announced that annually our expenses are greater than our income and sorry to say reporting this issue may well be interpreted as a need for additional funds. I will take steps to modify my reporting.

The Retired Detroit Police and Fire Fighters Associations primary account is managed professionally by Sequoia Financial Group. The monthly holdings values are reviewed by the Board of Trustees and if needed a transfer of funds are sent to the RDPFFA checking account to pay invoices received. The Officers and Board of Directors are mindful of transactions of inflows and outflows of monies and scrutinize the numbers carefully. The consensus is that the need to increase dues would not be necessary now. Steps to reduce the Association's spending would be considered before we would entertain any dues increase.

In closing, I take pride and express a sincere thank you to all members and contributors who add additional monies to assist our organization. The donations are recognized in our quarterly "Unity" magazine under the "Remembrance and Thank You" section.



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11:00 A.M. - 2nd Tuesday of March • June • September • December Roger's Roost 33626 Schoenherr Rd. Sterling Heights, MI 48312 (586) 979-7550

Welcome New **Members! April 2023**

Johnson, Dawn - Police Guy, Samuel - Police Ewald, Timothy - Police Greenwald. Steven - Fire Haig, Joseph - Fire Rucinski, Jeffrey - Fire

May 2023

Lalone, Robert - Police Fleming, Shereece - Police Melendez, Kerry - Police Keyes, Paul - Fire Hischke, Jeffrey - Fire

June 2023

Stefani, Donald - Police (Associate) Murry, Millicent - Police Lewis, Ilased - Police Cowling, Michael M. - Police Cowling, Sharon - Police



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UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Breakfast

Second Monday of every month at 10:00 A.M. Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.

Buddy's Pizza - (586) 566-1233

45841 Hayes Rd • Shelby Township, MI 48315

Fire Fighters Breakfasts

First Monday of the month at 9:00 A.M.

Dimitri's Opa Restaurant – (NEW LOCATION)
50875 Gratiot Ave, Chesterfield, MI 48051-3133

Third Tuesday of the month at 9:00 A.M.

Omega Coney Island 22501 W. Eight Mile Rd., Detroit, MI

First Thursday of the month at 10:00 A.M.

Little Chef Restaurant 101 Brookside Lane, (Enter off Grand River) Exit 145 off of I96

Call the Association Office if you need additional information



ASSOCIATION CALENDAR OF EVENTS* Opdated!

General Membership Meeting Schedule: AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

December 7, 2023

AMERICAN LEGION

23850 Military Rd - Dearborn Heights, MI - 7 PM

October 5, 2023

East Side Silver Ladies*

1st Tuesday of the month

Time: 1:00 P.M.

See Column for Location

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru November

at "Fred of Roscommon"

430 N. 5th Street - Roscommon, MI

Social Hour 11:00 AM – Meeting at 1:00 PM

*Refer to columns for specifics or program changes

Articles for the Fall 2023 Issue should be "submitted" by September 25, 2023



Greetings from beautiful northern Michigan with the exception of some smoky days from Canada and Michigan as well.

Our first meeting of this year, May 21st was well attended. It was real nice to see everyone again.

John and Carolyn Wood are working on having a picnic for our August meeting at Houghton Lake by Arnie's Arts & Crafts, more details at our July meeting but all are welcome!

Get well thoughts and prayers and cards go out to Jerry Rozanski and Cindy Rem

May big money winners were: Melanie Pauch, Maryann Sypniewski, Sue Burkhalter and Zig Bogumil

June money winners were: Jerry Ciesinski, Sue Kniaz, Karen Haderer and Zig Bogumil (again)

Well before the Birthdays we now have a first,

Mike Kniaz married Sue Burkhalter, Congratulations, and we wish you the best

July Birthdays: Evelyn Brehm, Muriel Corsiglia, Robin Mueller, Joanne Nichols, Melanie Pauch, Don Rem, Charles "Dusty" Rhodes and Paul Sevald

August Birthdays: Debbie Karvonen and Lorraine Rudeen

A lot of us are looking forward to the RDPFFA annual picnic in Frankenmuth on June 26 and 27th always a great time.

All are welcome to attend our meetings at Fred's of Roscommon 11:30 a.m. social time and 1:00 p.m. meeting Stay Healthy, Safe and God Bless - (989) 735-4450

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> Son of Stephen Parsell Retired Detroit Firefighter

Grandson of Carl Parsell Former President of the D.P.O.A. and retired Detroit Police Officer



Members Letters

Crime Fighter Al Grant, following our brief conversation today, enclosed is my check to the General fund. It is made in memory of crime fighter Shirley Wagner. She passed away Friday 2 March 2018. I hope to be at the June Picnic, also a Battle Creek Casino trip in or about the month of November sounds like a great idea. I look forward to receiving in the mail my Unity magazine. I enjoy and keep my printed copy.

Crimefighter Loren Wagner Las Cruces, NM

Enclosed is our check dated April 5, 2023 to the association to help in any way you see the need. Thank You for what you do for us.

Robert Marlow Farmington Hills, MI

To be used as you see fit in appreciation for all you have done and continue to do for us retirees.

Bill & Cathy Jasper Hernando Beach, FL

RDPFFA, every once in a while I stop and think, where would we be without you guys & Unity? Use this as needed, Thanks.

Den & Mag Barton Caseville, MI

Enclosed is a donation in memory of my father Sgt. Dooley A. Cohan and my old partner Arthur "Skip" Gage. Please accept this donation to be used at your discretion. Thank you for all efforts you do on our behalf.

Michael & Eelia Cohan Wellington, FL

Please accept our donation for all the good work you do for us and use it wherever it's needed.

Charlie & Cindy Eggers Eagle River, WI

Please use additional funds in any manner to help the Association. Thanks for all you do.

> Mike Markowski Canton, MI

Please accept the enclosed check as grateful thanks for all you have done over the many years to improve my standard of living. I can think of no better investment to make than in the RDPFFA. I wish more retired Detroit police and fire fighters could see the value in investing \$3.00 a month in this organization. For me, the return has been many folds. A Union's strength is in its size when it is trying to impress someone for something. If our organization is to survive, we need membership.. To let this organization flounder, one that has accomplished so much for such a select group of people because many do not wish to be active. DPOA and LSA do nothing for us, it is not their job. As a retiree you have already satisfied the first requirement, next would be finding the \$3.00/ monthly dues, may I suggest that they skip the last bottle of beer, that did not taste that good anyway (just a suggestion). I will now get off my soapbox.

Arthur Stank, Sergeant Fort Gratiot, MI

Please accept this donation in loving memory of my husband, Ed Cooney, DFD 1957-1989 (2019). Thank you for everything you do to help the retirees and their spouses!!

Betty Cooney Lake Orion, MI

Dear Officers, a quick note of thank you. Please accept a donation to honor a great friend who recently passed, Insp. James Arthurs. Thank You, See you in Frankenmuth.

Thomas Collins Scottsdale, AZ

Again thank you for all your hard work, I am so appreciative to you all. In memory of P.O. Richard Santarossa.

Connie Santarossa Roscommon, MI

Great team, thanks for everything you do. Use funds wherever needed. In memory of Eljay Bowron Policeman and Union Leader.

George H. Chinoski Chesterfield, MI

Check for golf outing & donation check enclosed. Please use this check where needed. Keep up the good work; all of you guys do for us.

Rick & Diana Irons Clinton Twp., MI

This donation is to thank you for all the good work you do for our association, and for our picnic held at Frankenmuth on June 26th – Great Time. To be used where needed.

Bob & Nickie Grifka Warren, MI



Carol Curley

We are taking a summer break from our column but will return in the fall! Our priorities are still family, travel, living independently and fun!

The Silver Ladies are still getting together for lunch and have settled into Nick's 22nd STREET STEAK HOUSE on the northeast corner of Van Dyke & 22nd Street in Shelby Twp. Come join us for lunch. Any questions, just call (810) 392-2668.

God Bless us everyone

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CHAPTER 154 • Macomb County, MI



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PLEASE NOTE:

The RDPFFA would like to recognize and thank Olejnik Farms for their generous contribution of flowers adding to the beauty of our building grounds.



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RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

THE THIRTY SECOND ANNUAL

GOLF OUTING FOR RDP&FFA MEMBERS & GUESTS

Date: August 11, 2023 (Friday)

Time: 9:00 a.m. (Shot Gun Start) Location: Oak Ridge Golf Club

35035 26 Mile Rd.

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Michigan

1 (586) 749-5151

- (a) 18 holes of golf with golf cart.
- (b) Breakfast (continental style).
- (c) Lunch and beverages.
- (d) Dinner at 3:00 p.m.
- (e) Beer and beverages served in the club house and designated areas on the golf course.

Cost: \$75.00 per person, with a gift for every registered golfer.

Golfers <u>must register</u> individually before 8:30 a.m. to receive tee and cart assignments.

SCRAMBLE format with Shotgun start will promptly begin at 9:00 a. m.

Please return score cards after 18 holes of golf.

No refunds for "no" shows.

Make checks payable to: RDPFFA (GOLF)

Send to: RDPFFA

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Phone: (586) 795-1734

REGISTRATION FORM (THIS FORM MUST BE COMPLETED PROPERLY FOR EACH GOLFER)

	NAME	ADDRESS	<u>PHONE</u>
1			
2			
3			
4			





IN MEMORIAM Once again, we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

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April 2023	ъ. 1	D 4		D 41 1	D 4 CD 41	A
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Amos, Mark	P.O.	Police Police	12-1-85	4-17-08	4-8-23	72
Arthurs, James	Insp.		8-28-67	3-17-96	4-5-23	81
Bemke, Joseph	Sgt. P.O.	Police Police	3-7-55 5 10 65	7-30-86 2-25-86	4-15-23	95 92
DuJardin, Raymond		Police	5-10-65 6-3-75		4-10-23 4-2-23	82 69
Fields, Jamie Frilley, Victor	Dep. Chief	Police	8-5-63	11-21-09 9-23-88		81
Gallman, Lori	P.O. P.O.	Police	7-29-85	9-23-88 8-16-91	4-26-23 4-12-23	65
Gutt, Edward	P.O.	Police	5-15-67	7-24-99	4-12-23	80
· ·	P.O.	Police	12-15-69	2-11-95	4-9-23	75
Hollewa, Michael		Police	8-5-63	6-13-86	4-2-23	81
Keller, James	Sgt.	Police	9-25-67	6-2-86	4-17-23	78
Liller, Robert	P.O. P.O.	Police		9-18-86		
Lumetto, Larry			3-26-73		4-28-23	82 77
Berchem, Robert	FEO	Fire	1-6-69	8-24-04	4-11-23	
Clark, Anthony	Sgt.	Fire	6-25-84	8-7-04	4-18-23	68
May 2023		_				
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Breed, John	P.O.	Police	10-21-57	10-21-82	5-11-23	88
Humphrey, James	Cmdr.	Police	5-13-63	6-1-88	5-10-23	85
Johnson, Jack T.	P.O.	Police	7-6-54	8-7-74	5-7-23	93
Merte, Gary	Sgt.	Police	3-10-69	8-11-88	5-22-23	77
Melville, Wilma	P.O.	Police	8-17-79	7-28-90	5-23-23	73
O'Brien, Joseph	P.O.	Police	1-6-69	4-30-94	5-23-23	77
Osborn, Daniel	Lt.	Police	5-26-69	1-23-99	5-10-23	75
Peeples, Willie	P.O.	Police	5-15-67	6-27-92	5-8-23	79
Smith, Robert L.	P.O.	Police	3-16-70	11-10-89	5-4-23	74
Walton, Daniel	Sgt.	Police	10-21-57	1-22-88	5-9-23	89
Williams, Bryant	Capt.	Fire	10-30-72	4-20-06	5-26-23	77
June 2023						
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Bickford, Allan	Sgt.	Police	2-16-70	8-28-86	6-14-23	75
Duggan, Susan	Sgt.	Police	9-9-72	7-13-98	6-24-23	72
Dwyer, Donald Jr.	Sgt.	Police	2-2-70	7-29-99	6-1-23	74
Gaymon, James	P.O.	Police	3-10-69	7-10-99	6-23-23	78
Gutowski, Richard	Sgt.	Police	2-11-63	2-11-88	6-27-23	86
Kanikowski, Robert	Sgt.	Police	7-5-49	10-9-75	6-2-23	95
Michalski, Leonard	P.O.	Police	10-3-55	10-3-80	6-14-23	90
Ramsey, Byron	P.O.	Police	1-13-86	3-9-95	6-30-23	68
Saint-Eward, Beverly	Sgt.	Police	3-8-73	7-7-04	6-18-23	72
Shortreed, Russell	Lt.	Police	5-16-74	1-8-02	6-15-23	70
Stachura, Jan	Sgt.	Police	1-31-72	5-9-98	6-1-23	78
McGuire, Donald	FF	Fire	12-4-50	12-4-75	6-24-23	95

IN MEMORIAM (continued from page 12)

June 2023 (continued)

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Russell, Major	FEO	Fire	5-5-86	4-14-17	6-11-23	56
Stockton, James	FEO	Fire	7-7-64	3-8-93	6-3-23	85
Watkins, Quinton	Adm.Asst.	Fire	9-24-62	1-1-94	6-5-23	84





Firefighters Memorial Service

The Detroit Firemen's Fund Annual Memorial Day March to remember and honor all deceased Firefighters was held

on Monday, May 29, 2023. Everyone gathered at Engine 9's quarters on Lafayette and began marching at 9:00 a.m. to Elmwood Cemetery. The annual service was then held at the cemetery following the procession.



The Officers of the Association are:

Chris Alef - President • Christoper Dixon - Vice President Kim L. Fett - Secretary • Joe Palm - Treasurer

The Trustees are:

Jon R. Bozich, James Montgomery, Shannon Moran, Arn Nowicki, Patrick Schwartz



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For more information go to:

https://www.cem.va.gov/burial_benefits/ Once there, you will find a link to download the VA Survivors and Burial Benefits Kit. If interested in the Great Lakes National Cemetery in Holly, Michigan, please contact David Hahn at (248) 328-0386.



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DEATH OF MEMBER

FAMILY ASSISTANCE PROCEDURE

Communications vary whether the member was Police, Fire, or Sergeant and above. If you are Police, make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9304. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information, it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and BeneSys at (833) 725-5336 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association at (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association and Detroit Fire Mutual Fund, (313) 628-0099, and the Police and Fire Retirement System (PFRS), (313) 224-3362 or 1 (800) 339-8344, extension 221.

The above agencies will assist you with the notification process. It would be a good idea to put this information with your secured legal documents or some other obvious place where your survivors can locate it.

REMEMBRANCE AND THANK YOU

The following supporters, their names and in names of their loved ones, have contributed most generously to our Legal, Appreciation and P.A.C. Funds. Your continued support of our Association is the encouragement we need and reflects your recognition of the Association's efforts in your behalf.

Appreciation (Donation)

Arthurs, Judy in memory of James Arthurs

Chinoski, George in memory of Eljay Bowron

Cohan, Michael & Eelia in memory of Sgt. Dooley A Cohan & Arthur 'Skip' Gage

Collins, Tom & Nancy in memory of Insp. James Arthurs

Cooney, Betty in memory of Ed Cooney DFD 1957-1989 (2019)

Gwizdz, Robert & Vicki in memory of Patrick Nickolas

Hewitt, Lori & Dave in memory of Insp. James Arthurs

Jackson, Gordie & Nancy in memory of Widman Jackson

Knittel, Ann & Jim in memory of James Humprey

Santarossa, Connie in memory of P.O. Richard Santarossa

Stanbury, Marie in memory of George Stanbury

Wagner, Loren in memory of Shirley Wagner

Wagner, Loren in memory of Shirley Wagner

Wagner, Loren in memory of Shirley Wagner

P.A.C. (Donation)

Breitschuh, Ernest & Paula in memory of Bert, Don Al, Rick & Roy DFD

Breitschuh, Ernest & Paula in memory of my Brother Lt. Tom Breitschuh DFD

Oehmke, Don in memory of Sgt. Herman Bratfish

Appreciation (Donation)

Barton, Den & Mag

Brinkley, Roger

Cleland, Mike & Denise

Collins, Tom & Nancy

Eggers, Charlie & Cindy

Eising, Dale

Falkowski, Ken

Falkowski, Ken

Falkowski, Ken

Flood, Ken

Gallaher, Kathy & John

Gatto, Charles

Gatto, Charles

Gerds, Robert & Diane

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Isken, Wayne

Isken, Wayne

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Laurentius, Marvin & Donna

Markowski, Mike

Marlow, Robert J & Patricia

May, Stanley

Morawa, Dennis

Pauch, David

Pfahlert, Alice

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Regan, Mike & Betty

Stank, Arthur

Stark, Norbert & Antoinette

Vasiloff, Ron & Cindy

Velthuysen, Tomas & Kathy

Weir, Chuck



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2023	Police Personnel	Detroit Fire Fighters	Priority Health 6
DIRECTORY	1301 Third Street (6th Floor)	Association	PPO / HMO
RETIRED DETROIT POLICE AND	1 (313) 596-2540	1 (313) 962-7546	(833) 261-4564
FIRE FIGHTERS ASSOCIATION, INC.	ID Cards 1 (313) 596-1910	333 W. Fort Street, Suite 1420	8:00 A.M 8:00 P.M. / 7 DAYS
		Detroit, MI 48226-3149	
2525 East 14 Mile Road			
Sterling Heights, MI	Police (Central Photo - 3rd Floor)		U.S. Health / COPS Trust
48310-5969	1 (313) 596-2810		1 (248) 524-0454
		Detroit Firemen's	667 E. Big Beaver Suite 205
1 (586) 795-1734		Fund Association	Troy, MI 48083-1431
Fax 1 (586) 795-2183	Lieutenants and Sergeants	1 (313) 628-0099	
	Association	1301 Third Street #329	
Web site rdpffa.org	1 (313) 961-5699	Detroit, MI 48226-4495	Delta Dental
	28 W. Adams, Suite 700		(800) 524-0149
e-mail rdpffa@hotmail.com	Detroit, MI 48226-1602		
		BeneSys (VEBA - PFRHCT)	
Association Office Hours	LSA Life Insurance	Retiree prior to 2015 Troy Office	VSP
9:00 a.m 3:00 p.m.	Call LSA Office	(833) 725-5336	(800) 877-7195
Monday thru Friday		700 Tower Drive Suite 300	
		Troy 48098-2808	
Detroit Police & Fire			Workman's Comp
Retirement System	Detroit Police Officers	Retiree prior to 2015 Detroit Office	Comp One
Pension	Association	(313) 963-1135	Administrator
1 (313) 224-3362	1 (313) 567-8770	TMR & Associates 601 Abbott Street	(866) 590-3664
1 (800) 339-8344	1938 E. Jefferson	Detroit 48226-2513	
500 Woodward Avenue	Detroit, MI 48207-4155		
Suite 3000			Social Security
Detroit, MI 48226-5493	DPOA Life Insurance	VEBA - RDPFFA Office	1 (800) 772-1213
Call	Call DPOA Office	(586) 275-2404	
Retirement System		www.ourbenefitoffice.com/DPFRHC/Benefits	
Press "0" then select below option			Medicare
#1 Payroll	Detroit Police Benefit and		1 (800) 633-4227
# 2 Annuity	Protective Association	KAPNICK - VEBA - PFRHCT	Co-ordination of Benefits
# 3 Estimates	1 (313) 870-9301	Retired 2015 or later (877) 456 -4306	1 (800) 999-1118
# 4 Retirement Applications	Report of Death Call (313) 870-9304	333 Industrial Drive	
# 5 Divorce	3031 W. Grand Blvd. Suite 405	Adrian, MI 49221	Veterans Administration (VA)
# 6 Death	Detroit, MI 48202-3023	HRA@kapnick.com	1 (877) 222-8387



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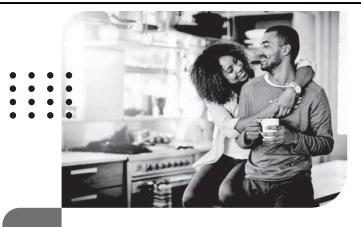
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