

## January 2008 Minutes R.F.A.

President Oliff called the Jan. 7<sup>th</sup> meeting of the R.F.A. to order at 1955 hours with about 54 members present.

**Deceased members** - Eddie Flynn: Eddie reported Ed Shymansky, Murdo MacCleay, Augustus DeGeorge, and Thomas Herlihy. A moment of silence was held for them and our troops in the Armed Forces.

**The minutes of the Dec 3<sup>rd</sup> meeting** - Doug Wheeler: Read and approved.

**Applications for membership** – Eddie Flynn. Tim Redington and James Monahan. Voted on and approved.

**The Secretary/Treasurer report** - George Kenney. Not present.

**Sick Committee** - Ed Flynn: Ed has added William Coughlin to our sick list of Wendy Baden, Larry Beardmore, Ed Beller, Jim Bojalad, Ken Buckley, Dan Collins, Tim Connors, Fred Davis, Ed Dougherty, Jim McIlvaine, Tom O’Conner, George Orme, Irvin Poole, Kenny Propst, Raymond Roberts, Walter “Steamboat” Smith, Gerald Tassa, James Tidwell and Frank Wise Sr.

**Vocal Alarm** - Joe Healy: Joe is working to get the next issue of the Vocal Alarm to press. Any articles, pictures or any other items of interest please send to him at [RFANews@comcast.net](mailto:RFANews@comcast.net).

**Entertainment Committee** - Joe Healy: Joe talked about the January <http://www.WashingtonEmeralds.org/> Emerald Society’s ski trip from Jan. 20<sup>th</sup> thru the 22<sup>nd</sup>. Check the web site for pictures. Also the St. Patrick’s Day Parade and Party on March 16<sup>th</sup> was discussed.

**Safety Committee** - Tom Barnard: No report.

**Honor Guard** - Joe O’Neil: Joe discussed where we need more members to act as pall bearers.

**Local 36** - Ben Self: Ben has decals and the 2008 work schedules.

**Retirement Board** - Tom Tippet: Not present.

**Members attending their first meeting:** Tim Redington and James Monahan.

**Old business:** Follow up discussion on Section 845, “Health Enhancement for Local Public Safety Officers” (HELPS). See attached letter below from the DCRB dated January 28, 2008. An explanation for this part of “The Pension Protection Act of 2006” will be included with our next pay statement Feb. 1, 2008. George Bennett handed out copies of IRS publication 575 (pages 1, 5 and 6) which explains how to report the total distributions. Go to [www.IRS.gov](http://www.IRS.gov) and link over to Publication 575 for further details.

Longevity was then brought up. Congresswoman Eleanor Norton Holmes pulled this legislation. A meeting with the Mayor’s office will be scheduled shortly.

Fire Chief Dennis Rubin is working to get all (active and retired) members ID’s. The “Retired” rocker patch is now in, which will be used by RFA members when they wear the Official DCFD Uniform.



Rubin stated that retired members can now wear the official DCFD dress uniform and any member needing same can contact Hanover Uniform Co. in Baltimore 800.541.9709. The sack coat costs about \$94, pants \$35 and cap \$35. [www.HanoverUniform.com/Contact/](http://www.HanoverUniform.com/Contact/). For badges, contact Commercial Emblem in Brentwood MD 301.779.7300. [www.CommercialEmblem.com/](http://www.CommercialEmblem.com/).

Joe O'Neil asked about L-36's Dental Plan and was advised that it along with everything else was still in negotiations as L-36's contract expired Oct. 2007 and is progressing very very slowly.

**Legislative Committee** - Skip Ramsey: Not present.

**Good & welfare:** None

**New Business:** The fire at the 600 block 4<sup>th</sup> St NE last Oct. 29<sup>th</sup>, 2007 is but the latest that showed the many problems with the last 2 types of DCFD disability retirements. Councilmember at Large Phil Mendelson is aware and working on fixing part of the problems. The "**Burned Firefighters Relief Emergency Act of 2008**" is currently in the works. The upcoming annual COLA will be posted on this web site when George Kenney gets it.

There was a Green card floating around at the meeting, but the owner was a little leery about getting it until everyone else had left the meeting.

There being no further old or new business, President Butch adjourned the meeting at 20:40 hours.

Typed very slowly by Doug Wheeler

Email from MS. Joan Passerino, Chief Benefits Officer DCRB to Butch Oliff dated 1/18/08.

Butch,

As promised, attached for your information is a copy of the letter related to the 2007 treatment of pre-tax health premiums under the Pension Protection Act's Section 845. A copy of this letter will be inserted with the February earnings statements that will be sent to police and fire retirees and their survivors on January 28, 2007. We have also asked that Treasury mail the 1099-R forms on the 28<sup>th</sup> or the 29<sup>th</sup> so the tax forms will be received concurrent with the letter. As indicated in the letter, DCRB will post additional information on our web site (it's not there now but will be by the 28<sup>th</sup>) in the event that affected retirees and survivors may wish to further research their eligibility.

Since Treasury needed this letter yesterday to meet our January 28<sup>th</sup> deadline, I was not able to share it with you before sending it to them. However, I hope you feel that we met our goal of making this technical matter understandable to our constituents.

Should you have any questions, please do not hesitate to give me a call.

Joan

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January 28, 2008

To: Retired Public Safety Officer Retirees and Survivors

Subject: Pre-Tax Health Insurance Premiums

As you may know, the Pension Protection Act of 2006 enacted a provision (Section 845) that permits “eligible retired public safety officers” to have an eligible governmental pension plan pay qualified health insurance premiums of up to \$3,000 per calendar year on a pre-tax basis.

Some questions have remained regarding how the Act applies, and recently, the IRS has issued some guidance. First, the plan will not report the premium payments as nontaxable on your 1099-R. Rather, the IRS has designated Form 1040 lines 16a and 16b as the means by which eligible retired public safety officers may identify and exclude eligible health insurance premiums from taxation. An explanation of this new exemption is included on page 22 of the 2008 Form 1040 instruction booklet, which can be found on the IRS web site at [www.irs.gov](http://www.irs.gov).

To take advantage of this income exclusion, you must determine whether the plan from which you retired is an eligible governmental plan, whether the premiums are paid directly to a qualified health insurance plan in an eligible manner, and whether you are an eligible retired public safety officer. The following information will assist you in answering those questions:

- As a qualified governmental trust, the District of Columbia Police Officers’ and Firefighters’ Retirement Plan (the “Plan”) is an eligible plan.
- Since your health care premiums are deducted from your pension payments and paid by OPM or the District directly to the health insurance providers, the premiums are being paid in an eligible manner.
- To be an “eligible public safety officer,” you must have retired directly from a position serving in an official capacity as a law enforcement officer, a firefighter, a chaplain, or as a member of a rescue squad or ambulance crew (as defined in Section 1204(9)(A) of the Omnibus Crime Control and Safe Streets Act of 1968) after reaching normal retirement age (the Plan’s optional retirement option) or under the disability retirement option. To determine whether you qualify, you should talk with your tax advisor. In addition, you can find more information related to the statutory definition of eligible retired public safety officer on DCRB’s web site at [www.dcrb.dc.gov](http://www.dcrb.dc.gov).

This information is for the 2007 tax year. With respect to tax years 2008 and beyond, DCRB and U.S. Treasury are analyzing appropriate alternatives. We will keep you up-to-date on our progress in the weeks ahead.

DCRB Benefits Department