



LAFPP

pension perspectives

January 2009

Newsletter for Retired Members of Los Angeles Fire and Police Pensions

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General Manager's Message

As the stock market rises and falls, at LAFPP we will continue to provide dependable service. Your pension system has been in existence since 1899 and has survived various market downturns, including the Great Depression, and we are committed to maintaining the longevity of your pension System.

We have received an influx of calls from our members due to the volatility in the financial market. A message has been posted on our Web site to keep members abreast of the status of the fund and staff is on hand to answer questions.

I would like to emphasize to our members that we have a well-diversified portfolio focused on a long-term horizon which should yield the most cost-effective level of risk

reduction during a financial market downturn. We have been able to select from among the best consultants and advisors in the world to properly plan for and execute the investment of our assets.

We are paying close attention to the market conditions and making changes in our operations in areas we have control over. However, it is important that we guard against making any rash decisions.

Your pension is life-long and your benefits are among the most secure in the country. At LAFPP we will continue to provide a consistent, quality level of service for the 25,000 active and retired safety members of the Fire, Police and Harbor Departments that we serve.

Michael Perez
General Manager
Michael.Perez@lacity.org



Benefits COMMITTEE UPDATE

Measures for the March 2009 Ballot

The Benefits Committee is one of the standing committees of the Board of Fire and Police Pension Commissioners and is chaired by Commissioner George Aliano. The Committee is responsible for reviewing matters pertaining to benefit design and the determination of benefits, as referred to the Committee by the Board or President at a public meeting. The Committee then provides recommendations to the Board for its consideration. Issues the Benefits Committee may consider include, but are not limited to:

- Health subsidy program;
- Disability application procedures;
- Changes in pension plan benefit design, including those requiring amendments to the City Charter or Administrative Code; AND
- Policy on Payment of Actuary Studies with Plan assets.

The following is an update of the items to be placed on the March 3, 2009 Primary Nominating Election Ballot to amend pension benefits for LAFPP members.

Dependent Child Benefit

Continuance – A Charter amendment to modify the Dependent (Disabled) Children Survivor Benefits provided in Tiers 1 through 5 of the Fire and Police Pension Plan (Plan).

The proposed amendment would allow disabled children of deceased Plan members to marry or be adopted without losing the right to Dependent Child benefits. Currently a disabled child of a deceased Plan member, who would otherwise qualify as a Dependent Child, is disqualified if he or she marries or is adopted by a person of the same gender as the deceased member.

Included in the amendment are additional payment options which do not increase the amount of the benefits payable. The Board would be granted authority to pay Dependent Child benefits to a Special Needs Trust for the benefit of the disabled child. Provisions for payment directly to the Dependent Child, if he or she is an adult capable of managing his or her finances, and for payment to the guardian or conservator of the Dependent Child's estate are also included.

Post-Retirement Remarriage/ Surviving Spouse Pension Benefit –

A Charter amendment to allow retired members of the Los Angeles Fire and Police Pension System the option to provide a survivor benefit to a spouse married to in retirement or domestic partner declared in retirement.

Current provisions allow a benefit continuance only if the member married or filed a domestic partnership declaration one year prior to retirement.

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The proposed amendment would allow a retired member of the Plan to provide a survivor benefit to a spouse or domestic partner. The retiree would have to pay the full actuarially determined cost of providing the survivor benefit through an actuarial reduction in his or her monthly pension. Except in the case of an accidental death, the right to benefits under this program would not vest until one year after an election is made; if the right to benefits has not vested before the retiree dies, the retiree's payments would be refunded. Each retiree may only exercise this election once and the election would be irrevocable. The retiree will select the amount of the continuance to be purchased from options provided by the Plan. The survivor receiving this benefit shall not be eligible for a health subsidy from the Plan. The City has a right to review, modify or terminate the program no more than every five years. The Board would be given the authority to administer the program and to adopt necessary rules.

In August 2008, we reported to you that we had conducted a customer survey which included both active and retired members. The following is an update.

Customer Satisfaction Survey –

As part of the Department's 2007-08 Strategic Plan, LAFPP staff conducted a "Member Satisfaction Survey" designed to measure the overall member satisfaction with LAFPP. The response data was compiled and forwarded to a consultant for analysis.

Overall, members indicated satisfaction with LAFPP in most of the areas queried, with over 80 percent reporting overall satisfaction with the information and service provided by LAFPP. However, the consultant determined that in order to identify specific areas where LAFPP can improve the quality of service and information it provides to members, additional surveying is necessary to understand the rationale behind the member responses.

After review of the findings and analysis, the Board of Fire and Police Pension Commissioners concluded that staff should continue to develop methods to measure the satisfaction of the LAFPP membership. Staff is currently in the process of developing point-of-service surveys.



In addition to surveying, staff is in the process of improving the quality of service and information it provides to members by exploring new opportunities that would allow more face-to-face outreach to Active and Retired members, continuing enhancement of communications materials and developing additional Web site content and features.

We will continue to update you on the status of the above measures and other upcoming committee items. You can also check our Web site at www.lafpp.com for future Benefits Committee meeting agendas.



Keep Your Address Current

It is necessary to update your address with Fire and Police Pensions, even if you are on direct deposit. All pensioners should notify us of any temporary and/or permanent address changes.

For your convenience, we have included a Change of Address form (see page 15) with this newsletter and the form can also be downloaded from our Web site at www.lafpp.com.

If you do not have Internet access, you can write us a letter. Your request should include:

- Social Security number (last four digits only)
- Current mailing address
- Former mailing address
- Telephone number
- Effective date of change.

As the retiree, you need to sign and print your name for verification purposes. Mail or fax your form to:

Department of Fire
and Police Pensions
360 East Second Street
Suite 400
Los Angeles, CA 90012-4203
Attn: Mary Washington
Fax: (213) 978-4504

If you have any questions or concerns, please contact our Service Pensions Section at (213) 978-4575 or toll free at (800) 787-2489, ext. 84575#.

Year-End Tax Form 1099-R

It is that time of the year again, tax season! Form 1099-R for tax year 2008 will be mailed on or before February 2, 2009.

If you do not receive your Form 1099-R, please allow at least five working days from the mailing date before calling for duplicates. To request a

duplicate copy or for any other Form 1099-R related inquiries, please contact the Accounting Section at (213) 978-4420 or (800) 787-2489, ext. 84420#.

Board of Fire and Police Pension Commissioners

Welcomes Two New Members

Sergeant Robert von Voigt was elected as the Active Police Member of the Board of Fire and Police Pension Commissioners, in a special election conducted on September 9, 2008. The special election was conducted to fill the vacancy created by Sergeant Don Keith who retired on November 30, 2008. Commissioner von Voigt will serve the unexpired term of 18 months, from December 1, 2008 to June 30, 2010.

Ms. Maria Contreras-Sweet was appointed by the Mayor to the Board to replace Mr. Louis F. Moret. Her term will expire on June 30, 2013. Following is a list of the current members of the Board.

Name	Appointed/Elected	Term Expires
Sean Harrigan, President	Appointed by the Mayor	06/30/2010
Mike Carter, Vice-President	Elected by Active Fire Members	06/30/2012
George Aliano	Elected by Retired Police Members	06/30/2009
Elliott Broidy	Appointed by the Mayor	06/30/2011
Maria Contreras-Sweet	Appointed by the Mayor	06/30/2013
Sam Diannitto	Elected by Retired Fire Members	06/30/2010
Steve Juarez	Appointed by the Mayor	06/30/2012
Patricia Means	Appointed by the Mayor	06/30/2009
Robert von Voigt	Elected by Active Police Members	06/30/2010

The Board normally meets on the first and third Thursdays of the month at 9:00 a.m. Most meetings, including special and committee meetings, are from one to four hours in duration.

If you have questions concerning the election results, please call our Administrative Services Division at (213) 978-4456 or (800) 787-2489, ext. 84456#.



Retired Police Board Member Election

The term of office for Commissioner George Aliano, the current Retired Police Member of the Board of Fire and Police Pension Commissioners, ends on June 30, 2009. The City Clerk, in conjunction with the Los Angeles Fire and Police Pensions (LAFPP), will conduct an election for the next five-year term, tentatively scheduled for Tuesday, April 7, 2009. All qualified retired sworn members of the Los Angeles Police Department are eligible to participate.

The Board exercises the prudent person standard in the discharge of its duties. It has sole and exclusive fiduciary responsibility to administer the Fire and Police Pension System and its assets. As part of a nine-member Board, each Commissioner will be assigned to committees. Preparation for regular and committee meetings requires an individual to commit hours of advance reading of discussion items and disability cases. The Board normally meets on the first and third Thursdays of the month at 9 a.m. Most meetings are from one to four hours.

You can expect to receive information on becoming a candidate in the election by February 2009. The City Clerk will conduct the election through the mail, with addresses provided by LAFPP. Therefore, it is imperative that you update your mailing address with LAFPP. To update your address, please send

a signed address change request to the Department of Fire and Police Pensions, Service Pensions Section, 360 East Second Street, Suite 400, Los Angeles, CA 90012, Attention: Mary Washington. There is also a Change of Address form included in this newsletter.

Members retiring within 30 days of the election may vote by obtaining a Certificate of Eligibility to Vote from LAFPP. Eligible members will present the certificate when casting their ballot at the City Clerk's Election Division during the seven-day period immediately prior to the election and no later than 5:00 p.m. on the day of the election. Deferred Retirement Option Plan (DROP) enrollees are not eligible to vote in the retired member election.

Questions concerning the election may be directed to Shafia Mir in the Administrative Services Section of the Department of Fire and Police Pensions at (213) 978-4434 or (800) 787-2489, ext. 84434#.



Tax Exclusion Reminder

Under the Pension Protection Act of 2006, Section 845, retired public safety officers who meet eligibility requirements may have a tax exclusion from gross income for up to \$3,000 per year for health and dental insurance premiums deducted directly from their pension checks and paid directly to their health and/or dental plans by LAFPP. This exclusion from gross income will have a positive tax advantage. **Please note any subsidy amounts paid by LAFPP to members' health or dental plans do not qualify for this tax exclusion.**

IRS instructions for Form 1099-R state that there are no special reporting requirements for payments of qualified health or long-term care insurance by retired public safety officers. Qualified recipients of these distributions should claim the associated tax benefits on their own income tax documents filed with the IRS. Members can locate the end-of-year deduction totals for their 2008 medical and dental premium payments on their November 30, 2008 payroll check or automatic deposit receipt. Please confer with your tax advisor as to specific reporting requirements on your individual tax filings with the IRS.



Example of Qualified Tax Exclusion:

A member has a monthly health premium of \$700 and a monthly health subsidy of \$400. The member also has a monthly dental premium of \$70 and a monthly dental subsidy of \$30. As shown below, the member's total monthly deductions would be \$340. Over the course of the year, this deducted amount adds up to \$4,080. The member could take the full value of the \$3,000 tax exclusion, assuming all other requirements are met.

	Health Plan	Dental Plan
Premium	\$700	\$70
Subsidy	\$400	\$30
Deduction	\$300	\$40
Total Monthly Deductions:	\$340	
	x12	
Total Deductions for Year:	\$4,080	
Maximum Tax Credit:	\$3,000	
<i>Member may take the maximum exclusion of \$3,000.</i>		

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The following is a summary of the rules:

What does the law provide?

The law says that qualified public safety employee retirees may deduct insurance premiums paid from their retirement benefits for health care or long-term care up to \$3,000 per year.

Who is a qualified public safety employee?

All retired Los Angeles firefighters, police officers and port police officers* who retired on or after achieving eligibility for normal retirement or who retired on a disability retirement meet the definition.

Vested members who left prior to being able to retire are not covered.

If you worked as a police officer, firefighter or port police officer* but retired from the City in a different employment category, you may not be covered.

**Port police officers who are members of LAFPP.*

Does it cover only my individual premiums or does it apply to family members?

The retiree can use the exclusion for his or her own premium or the premium to cover a spouse or a dependent. A dependent has to be someone for whom you can take a deduction on your tax return.



Your individual tax advisor or accountant should be consulted on qualification as a dependent.

Is a domestic partner a spouse?

No. A domestic partner is not a spouse. A spouse must be a person to whom you are legally married.

A domestic partner may be claimed as a dependent if he or she otherwise qualifies as a dependent for tax purposes.

If I am legally married to another retired member of the Fire and Police Pension Plan, do we each get to claim a \$3,000 exclusion?

Yes, as long as your individual premiums are at least \$3,000 per year.

Are there any rules about how the premium is paid?

Yes, the pension plan must pay the premium directly to the provider of the health or long-term coverage. Money

paid directly by the retiree (for example, via check or credit card) does not count.

I heard that I can claim the \$3,000 exclusion from several plans. Is that true?

No. The total that can be claimed by a retiree for premiums paid for the retiree, spouse and dependents is the actual amount of the premium, up to \$3,000 from all sources.

When I die, if I have survivors, do they get to keep deducting the premiums for their health care from survivor pensions?

No, the benefit dies with the retired member.

Are all insurance plans covered in this program?

No. The coverage is limited to the plans maintained by the City or the employee organizations.

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How will the income paid for insurance be reported to the IRS?

Each calendar year, the November 30 payroll transmittal (for December pension distributions) contains the final year-to-date dental and medical premium deductions for the year. You should include these amounts (up to the combined \$3,000 maximum) as a taxable income exclusion on your individual tax returns starting with the 2008 tax year.

How do I report the exclusion on my tax form?

The IRS requires retirees to report total distributions on Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a. The taxable amount should be reported on Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b. Also, retirees should write "PSO" (Public Safety Officer) next to the appropriate line where the taxable amount is reported.

What about members in the Health Insurance Premium Reimbursement program?

Most members in the Health Insurance Premium Reimbursement program pay their premiums directly to their health plan providers. Any direct payment from the member to their health plan does not count toward the \$3,000 tax exclusion. Reimbursements paid by LAFPP to the member **do not** count toward the \$3,000 exclusion. See your tax professional for more details.

Medicare Information

Medicare Enrollment at Age 65

All members, qualified surviving spouses, and qualified surviving domestic partners receiving health insurance subsidies are required to enroll in Medicare at age 65. Some pensioners become eligible for premium-free Medicare Part A at age 65. All pensioners become eligible for Medicare Part B at age 65.

At age 65 all pensioners must do the following to remain eligible for a health insurance subsidy or health insurance premium reimbursement:

- Provide the Department of Fire and Police Pensions with a copy of your Medicare card.
- Sign and return a Fire and Police Pensions Medicare Information Card.

- Enroll in a Department-approved health plan or participate in the Health Insurance Premium Reimbursement program.
- Maintain your Medicare Part B enrollment by paying the required monthly premiums directly to Medicare.

Medicare Part A

Medicare Part A provides hospitalization benefits. You may be eligible for Medicare Part A, free of charge, if you have worked 40 quarters in covered employment. If you do not have 40 quarters of covered employment, you may still qualify if your spouse worked 40 quarters in covered employment. To determine your Medicare Part A eligibility, please contact your local Social Security office. **If you**

are eligible for premium-free Medicare Part A coverage, you must enroll in Medicare Part A to qualify for a health subsidy.

If you are receiving Social Security benefits, you may be signed up automatically for premium-free Medicare Part A. **Do not decline this coverage if offered to you.**

If you do not qualify for premium-free Medicare Part A, WE DO NOT REQUIRE you to purchase this coverage.

Medicare Part B

The basic Medicare Part B monthly premium will be \$96.40 in 2009, the same as the Part B premium for 2008. This is the first year since 2000 that there was no increase in the basic premium over the prior year.

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Medicare Part B provides an array of medical benefits. All pensioners are eligible for Medicare Part B at age 65 (some pensioners may qualify for Medicare Part B before age 65).

If you qualify for Social Security benefits, you may be signed up automatically for Medicare Part B. In this case, Medicare Part B premiums would be deducted from your Social Security check. **Do not decline Medicare Part B coverage if you would like to continue receiving a City health subsidy.**

If you do not qualify for Social Security benefits, you will be billed quarterly for your Medicare Part B premiums. If you enroll in Medicare Part B after age 65, Medicare may impose penalties in addition to the monthly premium amounts listed below. Any penalties assessed by Medicare last for as long as you live. You are responsible for paying any penalties due to late enrollment. Los Angeles Fire

and Police Pensions does not reimburse penalty amounts for late enrollment.

Failure to pay your Medicare Part B premiums will terminate your Medicare Part B coverage and also make you ineligible for your Los Angeles Fire and Police Pensions health subsidy.

Medicare Part B Premium Reimbursement

If you qualify for both Medicare Parts A and B, you may receive reimbursement of your monthly Medicare Part B premiums up to the basic amount (\$96.40 per month for the year 2009). LAFPP does not reimburse above the basic Medicare Part B premium amount. To be eligible for Medicare Part B premium reimbursement, you must:

- Be receiving a health insurance subsidy or health insurance premium reimbursement from the Los Angeles Fire and Police Pension Plan.

- Be enrolled in **both** Medicare Parts A **and** B.

Those who qualify for only Part B, but not Part A of Medicare do not receive Medicare Part B premium reimbursement.

Who Do I Call If I Have Questions?

If you have any questions regarding the Medicare program, or if you need to enroll in Medicare, please contact Social Security at (800) 772-1213 or visit www.medicare.gov.

If you have any questions regarding your health subsidy or Medicare Part B premium reimbursement, please contact Los Angeles Fire and Police Pensions, Medical & Dental Benefits Section at (213) 978-4560 or (800) 787-2489, ext. 84560#. You may also visit our Web site at www.lafpp.com or e-mail us at pen.pensions@lacity.org.

Monthly Medicare Part B premiums vary depending on income and any penalties assessed for late enrollment. For the year 2009, income-based premiums (not including penalties) are as follows:

Annual Income If Single	Annual Income If Married (Both Spouses' Income Combined)	Monthly Premium
\$85,000 or less	\$170,000 or less	\$96.40
\$85,001 - \$107,000	\$170,001 - \$214,000	\$134.90
\$107,001 - \$160,000	\$214,001 - \$320,000	\$192.70
\$160,001 - \$213,000	\$320,001 - \$426,000	\$250.50
Greater than \$213,000	Greater than \$426,000	\$308.30

Health Subsidy Information for 2009

Requirements

To qualify for a health subsidy, *members* must:

- Enroll in Medicare to the full extent of eligibility (usually at age 65); AND
- Have 10 complete years of service; AND
- Be at least 55 years of age with a retirement date after June 30, 1998 OR Be at least 60 years of age with a retirement date before July 1, 1998; AND
- Members who are between ages 55 and 60 and who retired after June 30, 1988 but before July 1, 1998 may be eligible for a special flat-rate Memorandum of Understanding subsidy.

To qualify for a health subsidy, *qualified surviving spouses/ domestic partners* must:

- Enroll in Medicare to the full extent of eligibility (usually at age 65); AND
- The member must have had at least 10 complete years of service; AND
- The qualified surviving spouse/ domestic partner must not be receiving an active-duty death health subsidy from the Personnel Department; AND
- The member would have been 55 years of age.

Non-Medicare Health Subsidies

Effective January 1, 2009, the Non-Medicare/Medicare Part B Only Health Subsidy for Qualified Surviving Spouses/ Domestic Partners has increased. The health subsidy for members who are not in Medicare or who are in only Part B of Medicare did not change at this time.

The chart on page 12 lists the Non-Medicare/Medicare Part B Only Health Subsidy amounts.

Medicare Health Subsidy Increase

Effective January 1, 2009, the maximum Medicare Health Subsidy increased from \$406.44 to \$434.44. This subsidy increase affects Members and Qualified Surviving Spouses/Domestic Partners enrolled in **both Medicare Parts A and B**. Consult the chart to the right to find out how this new maximum affects you.

Depending on their health care plan and their years of service, members enrolled in both Medicare Parts A and B may also receive an additional subsidy amount for dependent health care.

The Medicare Health Subsidy for Qualified Surviving Spouses/Domestic Partners is limited to the single-party cost of their health plan, and no subsidy for dependent health coverage is provided to them.

If you have any questions regarding your health subsidy, please contact the Medical and Dental Benefits Section at (213) 978-4560 or (800) 787-2489, ext. 84560#.

Medicare Health Subsidies	
Years of Service	Maximum Monthly Subsidy for 2009
Less than 10	No subsidy
10 to 14	The lesser of \$325.83 or 75% of the single-party premium of the participant's plan
15 to 19	The lesser of \$391.00 or 90% of the single-party premium of the participant's plan
20 or more	The lesser of \$434.44 or 100% of the single-party premium of the participant's plan

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The chart below lists the Non-Medicare/Medicare Part B Only Health Subsidy amounts:

Maximum Health Subsidies for those not in Medicare or in Medicare Part B Only					
MEMBERS			QUALIFIED SURVIVING SPOUSES/DOMESTIC PARTNERS*		
Years of Service	% of Maximum	Maximum Subsidy	Years of Service	% of Maximum	Maximum Subsidy
10	40%	\$358.32	10	40%	\$224.31
11	44%	\$394.16	11	44%	\$246.74
12	48%	\$429.99	12	48%	\$269.17
13	52%	\$465.82	13	52%	\$291.61
14	56%	\$501.65	14	56%	\$314.04
15	60%	\$537.49	15	60%	\$336.47
16	64%	\$573.32	16	64%	\$358.90
17	68%	\$609.15	17	68%	\$381.33
18	72%	\$644.98	18	72%	\$403.76
19	76%	\$680.82	19	76%	\$426.19
20	80%	\$716.65	20	80%	\$448.62
21	84%	\$752.48	21	84%	\$471.06
22	88%	\$788.31	22	88%	\$493.49
23	92%	\$824.15	23	92%	\$515.92
24	96%	\$859.98	24	96%	\$538.35
25	100%	\$895.81	25	100%	\$560.78

**All Subsidies for Qualified Surviving Spouses/Domestic Partners are limited to the single-party premium of the surviving spouse's/domestic partner's plan.*



Member Dental Subsidy

Decrease for 2009

Effective January 1, 2009, the maximum member dental subsidy decreased from \$39.04 to \$36.16. Eligible members receive 4% of this maximum for each year of service completed, not to exceed the single-party cost of the member’s dental plan. Members must be at least age 55 and have a minimum of 10 complete years of service to qualify for this subsidy.

According to the Administrative Code, the maximum monthly dental subsidy shall be the lower of the Los Angeles City Employees’ Retirement System (LACERS) maximum subsidy and any amount allowed active members of any Fire and Police Pension Plan Tier. LACERS made a decision to switch dental providers. As a result, the lower subsidy amount is consequential of a premium decrease.

The chart below lists dental subsidies by years of service:

Member Dental Subsidy					
Years of Service	% of Maximum	Maximum Subsidy	Years of Service	% of Maximum	Maximum Subsidy
10	40%	\$14.46	18	72%	\$26.04
11	44%	\$15.91	19	76%	\$27.48
12	48%	\$17.36	20	80%	\$28.93
13	52%	\$18.80	21	84%	\$30.37
14	56%	\$20.25	22	88%	\$31.82
15	60%	\$21.70	23	92%	\$33.27
16	64%	\$23.14	24	96%	\$34.71
17	68%	\$24.59	25	100%	\$36.16

There is no dental subsidy for surviving spouses/domestic partners. There is also no subsidy for dependent coverage.

If you have any questions regarding your dental subsidy, please contact the Medical and Dental Benefits Section at (213) 978-4560 or (800) 787-2489, ext. 84560#.

Contact Information

Los Angeles Fire and Police Pensions

Our staff is available to assist you Monday through Friday (except Holidays) from 8:00 a.m. to 5:00 p.m. Please refer to the following directory so that the right staff member can address your specific need. When calling in on the toll-free number, use the extension numbers provided for each section, followed by the pound sign.

Accounting

(for Pensioners only)

(213) 978-4420 (or 84420#)

- Workers' Compensation (offset inquiries, balances due, etc.)
- Form 1099-R (current and prior tax years)

Communications and Special Projects

(213) 978-4530 (or 84530#)

- Newsletters
- Web Site Updates

Medical and Dental Benefits

(213) 978-4560 (or 84560#)

- Health Insurance Subsidy
- Medicare Part B Reimbursement
- Dental Insurance Subsidy
- Health Insurance Premium Reimbursement Program

Disability Pensions

(213) 978-4500 (or 84500#)

- Disability Pension Processing and Inquiries
- Survivor Pensions – Active Members

- Disability Pension Reviews
- Review of Dependent Children/ Dependent Parent Qualifications

Service Pensions

(213) 978-4575 (or 84575#)

- Service Pension Processing and Inquiries
- Survivor Pensions – Retired Members
- Retired Member Records and Information
- Change of Address (for Pensioners only)
- Discontinuance of Benefits (on death or other ineligibility)

Retired Member Services (for Pensioners only)

(213) 978-4495 (or 84495#)

- Direct Deposit
- Tax Withholding
- Cost-of-Living Adjustments

DROP Administration

(213) 978-4495 (or 84495#)

- Information on the Deferred Retirement Option Plan

Other Ways To Contact Us

Toll-Free:

(800) 787-CITY (2489)

Fax:

(213) 978-4450

TDD:

(213) 978-4455

Email:

pen.pensions@lacity.org

Web Site:

www.lafpp.com

Address:

360 E. Second Street
Suite 400
Los Angeles, CA 90012

For your convenience, the following forms can be printed from our Web site: Change of Address for Pensioners, Direct Deposit (for pensioners only), Domestic Partnership Declaration, Notice of Termination of Domestic Partnership, DROP Beneficiary, DROP Distribution and Election Form, Health Insurance Premium Reimbursement Claim and Income Tax Withholding.



Los Angeles
Fire and Police Pensions

CHANGE OF ADDRESS

NAME: _____ SOC. SEC. NO. XX X - XX - _____

PLEASE CHECK ONE:

Permanent Address Change

Temporary Address Change Temp. Address Expiration Date: _____

OLD ADDRESS:

STREET ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

COUNTRY: _____

CHANGE TO (NEW ADDRESS):

STREET ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

COUNTRY: _____

TEL. NO: () _____ EFFECTIVE DATE: _____

MEMBER SIGNATURE

DATE

RETURN TO: Department of Fire and Police Pensions
 Attn: Service Pensions
 360 E. Second Street, Suite 400
 Los Angeles, CA 90012
 Fax: (213) 978-4504

For Questions: (213) 978-4575

Survivor Benefits Handbook

New!

There are many financial concerns to be handled after the death of a loved one. The "Survivor Benefits Handbook" is now available to assist the survivors of our LAFPP members through a difficult time. It describes the benefits available and the steps to be taken to claim these benefits.

The Handbook is available on our Web site at www.lafpp.com under What's New or you can call the Communications and Special Projects Section



at (213) 978-4530 or
(800) 787-2489, ext. 84530# to
have a copy mailed to you.

For questions regarding
survivor benefits, please call
the Service Pensions Section
at (213) 978-4575 or
(800) 787-2489, ext. 84575#.

PRESORTED
FIRST CLASS MAIL
US POSTAGE PAID
LOS ANGELES CA
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Return Service Requested

Los Angeles Fire and Police Pensions
Mail Stop #390
360 East Second Street
Suite 400
Los Angeles, CA 90012

