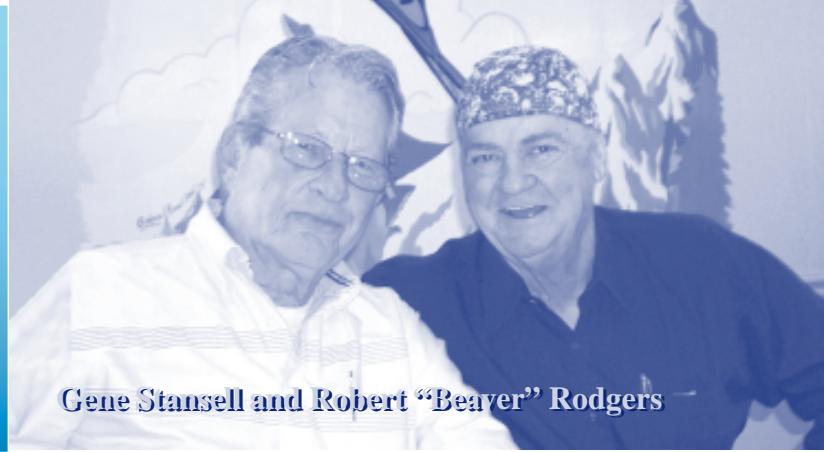




PENSION NOTES



Gene Stansell and Robert "Beaver" Rodgers

Volume 2004.07, July 2004
Dallas Police & Fire Pension System



Hospitalization Costs—A Way to Lower Your Costs A Message From Trustee Richard H. Wachsman

"If it were easy, everyone would have done it already." A simple saying, but one that is very relevant when discussing how to contain health care costs in Texas. Texas is not alone—all the states are facing serious problems concerning insurance costs for public employees and retirees. Unfortunately, no one has come up with the solutions.



*Richard H. Wachsman,
Pensioner Fire Trustee*

It is estimated that eight of every 10 hospitals bills have multiple errors. Almost all of the errors are in favor of the hospital. Even if the insurers pick up the tab for these errors, you ultimately pay the price. Every mistake eats into the lifetime cap per patient set up by the City plan you are under and raises your next year's premium. Even if the insurance company picks up the inflated bill, we should protest to help keep costs down. A Portland, Oregon, claims recovery company found nearly \$12,000 in billing errors on one hospital stay.

To guard against errors and overcharges in hospital bills, consumer advocates recommend the following.

Understand your health insurance plan. Review "exceptions and exclusions" section to learn what is not covered.

- Call the hospital's billing department, ask what items may be excluded from the price of your room (facial tissue, gowns, etc.), and bring your own. Ask if you can bring the medication you are using as it is cheaper from a drug store than the hospital.
- You or a loved one keep a log of all tests, medications, treatments, and procedures.
- Check the anesthesia record if you suspect an overcharge in the operating room hours. It states the start and end times for surgery.
- Do not pay a bill that lumps charges under headers such as "incidentals." Hospitals are required to provide itemized bills upon request.

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Hospitalization Costs, continued from page 1

- Wait for an “explanation of benefits” statement from the insurer before paying any bill. Compare it to the hospital bill.
- Check for common billing errors: typographical errors and incorrect dates of service.
- Not Satisfied? Ask the hospital, the insurance carrier, or both to audit the bill for errors.
- If a discrepancy on a bill is found, make sure your insurance carrier is notified. Every little bit helps.
- If you have a large bill after a lengthy hospital stay, do not sign a payment plan you cannot comfortably afford. Use your negotiating skills with the hospital to lower your final payment. They will negotiate—I can testify to that.

If you think you are right and need help, contact the Dallas Regional Consumer Protection Office at 214.969.5310. Help yourself by checking these bills. Remember, every little bit helps.



—Richard H. Wachsman,
Pensioner Fire Trustee

Information above taken from Consumer Reports, Medical Billing Advocates of America, Bankrate.com, and *The Washington Post*.



Pension System Calendar

- **August 1**—Retired Police and Firefighters Association meeting, Salesmanship Club, 106 East 10th Street in Oak Cliff
- **August 5**—Pensioner Financial Seminar, Desoto, Texas; Sorry, this session full
- **August 12**—Board of Trustees meeting
- **September 5**—Retired Police and Firefighters Association meeting, Salesmanship Club, 106 East 10th Street in Oak Cliff
- **September 6**—Labor Day, Pension System office closed
- **September 9**—Board of Trustees meeting
- **September 14**—Retired Firefighters Luncheon, Furr’s Cafeteria, Garland
- **October 2**—Retired Police Officers’ Annual Picnic, Quitman, Texas
- **October 14**—Board of Trustees meeting; First public reading of Pension System’s 2005 budget



Historical photo from 1934 provided by Maureece Hall, widow of M.G. Hall.

In Memoriam

Donald O. Cochran
Retired Firefighter

Robert F. Dugger, Jr.
Retired Police Officer

Patsy A. Kelley
*Widow of Retired Police Officer
Tillmon L. Kelley*

Vivian McDowell
*Widow of Retired Firefighter
J.A. McDowell*

Verlan D. Monaghan
Retired Police Officer

Martha Patterson
*Widow of Retired Police Officer
Lyrman Patterson*

Henry C. Reidling
Retired Police Officer

Eleanor Sansone
*Widow of Retired Police Officer
Charles J. Sansone
and Wife of Julian A. Lopez*

Gladys M. Williams
*Widow of Retired Police Officer
Clarence Williams*

Dorothy “Gene” Wheless
*Widow of Retired Firefighter
William J. Wheless*

Congratulations Retirees!

Police Department



Ronald W. Everett
Evelyn L. Mayfield
Rick Reid
Jerry G. Tilley
Steven Torres

Fire Department

Lester C. Mount



Walk of Honor Workday



Firefighters and equipment—Archie Kelly cannot hide his smile as he tries to make fun look like work at the Fire Monument Walk of Honor Workday.

Walk of Honor workers Bill Warrick, Jesse Bean, Anita Taylor, Tommy Taylor, Buz Craft, Arlie Edwards, Phil Crawford, Archie Kelly, Robert Taylor, Neal Hunter, W.T. Walker, and Ennis Hill moved trees and dirt around the Fire Monument.



Board of Trustees

Gerald Brown,
Chairman

Steven G. Shaw,
Vice-Chairman

Gary W. Edge,
Deputy Vice-Chairman

Donald W. Hill

John M. Mays

Rector C. McCollum

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George J. Tomasovic

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Published by

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214.638.3863 or
1.800.638.3861

Visit our Web site at:

www.dfpf.org

E-mail us at:

info@dpfp.org

News Briefs

- **DROP Distribution Forms**—For your protection, the Pension System now requires a notary to verify your signature on DROP Distribution Forms. Remember to use the new form with the area for the notary to sign, fill out the form completely, and have the form notarized. DROP Distribution Forms are available on the Pension System's website at www.dfpf.org or by calling the Pension System at 214.638.3863 and requesting that a form be mailed to you.
- **"Gas Coupons" an Excuse to Get Bank Account Numbers**—The Texas Attorney General's office has recently heard that telemarketers are calling households in Texas offering \$200 in gas coupons for \$3.95. Reportedly, the caller is very slick and convincing, with smooth answers to every question. This is his key to getting your bank account number so that he can receive payment directly from your account. Never give out your personal identifying information or financial information to anyone you do not know. Be suspicious of anyone who calls and asks for that type of information. Do not be pressured. Do not be tempted by grand offers. And do not be fooled by a caller who has logical answers. If you do not know the caller, be safe. Hang up!

Information above taken from the Attorney General of Texas website, www.oag.state.tx.us.
- **Police Picnic**—The Retired Police Officers' Annual Picnic will be at 10 a.m., Saturday, October 2, at Hogg Park in Quitman, Texas. Please RSVP by September 28, to provide an accurate count for the caterer. Contact B.J. Dale, 972.291.1657 or Ray Hawkins, 972.329.1161. For RV pad rental, call Kathleen Hogue, 903.763.2701.
- **Marriage After Retirement**—If you marry after retirement, contact the Pension System office shortly after the marriage to protect your financial options. If you choose, you may purchase the SWAR (spouse wed after retirement) option to provide survivor benefits to your new spouse. If you do not choose this option within 12 months of marriage, this option is no longer available to you.
- **Verify Your Address**—Make sure you get your 2005 health insurance information from the City of Dallas! Call the Benefit Service Center, 1.888.873.7692, and press 1 for a representative to verify your address.



Community Calendar of Events

Provided by your

Pensioner Advocate Gale Paul

Call 214.382.4422 or 1.800.638.3861



D A L L A S
POLICE & FIRE
PENSION SYSTEM



August 2004

Talking Book Program

Texas State Library and Archives Commission

The Talking Book Program (TBP) provides unabridged books in alternative formats for Texans of all ages who are unable to read standard print material due to visual, physical, or reading disabilities. This service is provided free of charge!

TBP provides books on cassette tape, in Braille, on flexible disc, and in large print. Their collection consists of more than 80,000 titles, including bestsellers (fiction and non-fiction), classics, mysteries, westerns, science fiction, children's books, biographies, and more!

In addition, TBP offers more than 80 different magazines, such as *Newsweek*, *Reader's Digest*, *Sports Illustrated*, *Cooking Light*, *Ebony*, *National Geographic*, *Parenting*, *Guidepost*, and *Texas Monthly*.

Best of all, their books and magazines are delivered right to your door! All items are sent and returned through the mail free of charge! TBP provides special playback equipment that is needed to listen to their recorded books and magazines. The equipment is on loan to you for as long as you use their service.

Eligibility for TBP: qualified patrons include Texas residents of all ages who have one or more of the following.

- Are legally blind (vision in the better eye is 20/200 or less after correction, or the widest diameter of visual field is no greater than 20 degrees)
- Have prescription glasses, yet are unable to read standard print material without additional magnification devices
- Have physical limitations that prevent them from holding books or turning pages
- Have reading disabilities due to organic dysfunction, as certified by a medical doctor

For More Information, Call 1.800.252.9605

OR

E-Mail Talking Book Program, tbp.services@tsl.state.tx.us

OR

Visit their website, www.tsl.state.tx.us/tbp/

DALLAS FIRE RESCUE WALK OF HONOR

Brick order form:

Information to be engraved on brick:

LINE 1:

LINE 2:

LINE 3:

Instructions for completing the engraving information:

- A. Please print clearly in all capital letters
- B. Each line is limited to **16** characters (spaces, hyphens and other punctuation, i.e. commas, count as characters)
- C. Each line may contain only the following information (any information other than the specified information will NOT be engraved on bricks):
 - Line 1: Name
 - Line 2: Rank and/or assignment and/or nickname
 - Line 3: Service years (years only, i.e., 1971–2003)

Donor information (please print):

Name: _____

Address: _____

City, State, ZIP code: _____

Telephone: _____

E-mail (optional): _____

Cost per brick: \$30 (Checks or money orders only; do not send cash.)

Make checks payable to: **DFR Walk of Honor Committee**

Mail to: DFR Walk of Honor Committee

P.O. Box 830802

Richardson, TX 75083

Bricks will be ordered once a year on October 1. **All orders received by the committee by September 15 will be included in the October 1 order.** Bricks will be installed as soon as possible after they are received (approximately one month after ordering).

Please note that only one brick may be installed for any one individual. If you are purchasing this brick for another individual and a brick has already been ordered and/or installed for that individual, you will be contacted by a member of the DFR Walk of Honor Committee.

The goal of the DFR Walk of Honor Committee is to install bricks honoring all former uniformed members of the Dallas Fire-Rescue Department. To help meet this goal, you may donate \$30 to purchase a brick, and the committee will contact you to let you know whose brick you have purchased.

Dallas Retired Police & Firefighters Association

Welcomes

Chief David Kunkle

Sunday, August 1, 2004, at 1 p.m.

Salesmanship Club, 106 East 10th Street, Dallas

Non-members, Please Join Us!

Pot luck lunch, 1:30 p.m.