



FPDR FUNDamentals

A quarterly newsletter for
Fire and Police members

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DIRECTOR'S MESSAGE

The FPDR staff recently updated our Mission, Vision and Values statements. This was a bureau-wide collaborative effort. We believe the updated statements better represent our organization. Our new mission statement is: **“The Bureau of Fire and Police Disability and Retirement administers disability, death and retirement benefits to Portland firefighters, police officers and their survivors.”** I encourage you to check out our full statements on the FPDR website (www.portlandonline.com/fpdr).

We are adding a new feature to our newsletter with this edition: The “Liaison’s Corner” is a section for our Fire and Police Liaisons to provide you with timely information from their perspectives. And please complete the enclosed survey. We want to know what you think about the newsletter. Best wishes to you and yours!

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LIAISON'S CORNER



Paul Corah

Fire Bureau Liaison

Paul Corah was born and raised in Portland, is married, and has three kids. He has been with the Fire Bureau for 28 years and was named Firefighter of the Year in 2002. He served three and a half years on the FPDR Board and seven years as Vice President of Local 43 before accepting the FPDR Liaison position. He enjoys being of service to injured and retiring firefighters. His greatest challenge is giving the same level of service to each member, even when he sometimes feels overwhelmed. Currently, he is working hard at implementing the Return to Work program and wants people to be happy with their light duty jobs. He advises new firefighters to adopt a culture of getting help when they need it instead of waiting. He said, “It is hard for the helpers to ask for help!” To relax, he enjoys spending time with his kids, watching soccer games or volunteering with the high school

booster club. He also likes woodworking and hunting. His favorite quote is “Life is ‘trying things to see if they work.’” by Ray Bradbury. If you would like to talk to Paul, give him a call at 503.823.3902.

PENSION UPDATE

Cost of Living Adjustment for 2009

The FPDR One cost of living adjustment (COLA) for 2009 will be 2.8%. FPDR One members and beneficiaries will see this increase in their August 1, 2009 benefits.

The COLA is determined by changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for Portland-Salem. The CPI-W in the second half of 2008 was compared to that for the second half of 2007, and the percent change between the two figures is the COLA for 2009.

The FPDR Two COLA is determined by the Oregon Public Employees Retirement System and will be announced later this year.

New! Pension Appeals Process

The Board of Trustees adopted an amendment to the Administrative Rules, Section 5.4 – Retirement Benefits, that provides for an appeals process related to pension benefits. The Charter specifies the process for disability benefits appeals but has been silent on the subject of pension appeals. Now, a

member or a beneficiary will be able to file a claims form with the FPDR Director if he or she disputes a decision by FPDR staff regarding his or her pension benefits.

Once the form has been filed, the Director has 90 days (or 180 days under special circumstances with written notice from the Director) to make a determination on the claim. If the member or beneficiary disagrees with the determination, he or she may submit a written appeal within 60 days of receiving the Director's determination to the Of-

fice of Administrative Hearings (OAH), the same body that hears FPDR's disability appeals.

2009 COLA

FPDR One: 2.8%

FPDR Two: To be determined

The OAH hearings officer will give the member or beneficiary either a decision within 60 days or a notice of a 60-day extension of the review period, in which case the decision will be delivered within 120 days of the appeal's filing. The hearings officer's decision is FPDR's final administrative review proceeding for pension benefits, and members or beneficiaries must pursue all administrative appeals as a precondition to challenging the denial of a claim in a lawsuit.

The claim form is available on our web site, as are the Administrative Rules.

DISABILITY UPDATE

Covered Expenses

Q Who is authorized to provide medical treatment for FPDR 2 and 3 members with approved service-connected or occupational disability claims?

A Not all health-care providers are authorized to provide treatment under the FPDR program. FPDR has fee arrangements with Managed HealthCare NW and Kaiser On-the-Job. The Director may limit reimbursement to particular medical and hospital service providers with which FPDR has made fee arrangements. Therefore, members are required to receive their care from health-care providers who are associated with one of these two organizations.

Chapter 5 of the Charter of the City of Portland, Section 5-306 (g) (1) & (2) and FPDR Administrative Rule 5.9.03 govern the provisions for medical and hospital expenses.

Q Is the City's Employee Assistance Program (EAP) covered by FPDR?

A If you have an approved service-connected claim, have utilized treatment through the City's or your bureau's EAP, and your treatment has extended beyond the number of visits covered under the program, your treatment may continue with the EAP provider if they have a fee arrangement with FPDR. If your EAP provider does not have a fee

arrangement with FPDR, you will be required to change to another provider.

It is our goal to raise awareness that not all providers meet the requirements set forth in the Charter and Administrative Rules. When in doubt, contact the FPDR office to speak with a Disability Analyst.

Pension Protection Act

FPDR can now make a one-time yearly premium payment to a retiree's insurer under the following conditions:

- The retiree chooses to make an annual one-time payment to their insurance carrier to cover a year of premiums for medical, dental, vision or long-term care.
- The member has contacted their insurer and made arrangements to be billed for and pay a full year of premiums with one annual payment.
- The yearly premium amount does not exceed the member's one month net pension benefit from which the payment is to be made.
- The member has signed an enrollment form with FPDR authorizing the deduction of the one-time payment from their pension benefit.

If you have questions or comments regarding the Pension Protection Act program, you may call Chloe Oliver at 503.823.5503.



FPDR

The Bureau of Fire and Police Disability and Retirement administers disability, death and retirement benefits to Portland firefighters, police officers and their survivors.

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