



GR FIREFIGHTERS RETIREES ASSOCIATION

Hello GRFD Retiree,

CONGRATULATIONS!!!!

Now that you have reached this chapter in your life there are a lot of unknowns you will be confronted with, this brochure is to assist you as you traverse through the years of a happy, healthy and secure retirement.

First and foremost we must all be thankful for our former peers and mentors for looking out to the future and securing everything available for us during these retirement years.

NOTE TO ALL: Due to ongoing/future negotiations it must be noted that our organization has several distinct retiree groups and they are broke down with the addendums referring to each. For this reason this booklet is a continued working document with periodic future updates/changes; (check on the Retirees Page of the GRFirehall.com Website for any).

The following items will be addressed in brief detail for you to refer for guidance;

1. **Grand Rapids Fire Fighters Retirees Association (GRFFRA)** - this organization is there for assisting and representing all retirees from the GRFD. The dues (\$10.00 per year) are voluntary and these dollars are used for mailings and remembrances of all GRFD Retirees and Spouses who have passed. The officers are elected annually (at the October Breakfast Meeting) and are your representatives when you need assistance. The meetings are held twice a year, the second Tuesday of May and October annually.

It is very important to maintain current contact information (**see Addendum "A-1"** mailing address, phone #, e-mail address, or the contact person you have chosen due to health issues,...) with the GRFFRA, this is the way the organization keeps you informed.

For additional information and resources (**see Addendum - "A"**).

2. **Social Security Information** - whether you decide to file for early SSI at 62 or wait until later, currently GRFD retirees fall under the Federal Program known as WEP (Windfall Elimination Provision). **This provision penalizes you by only allowing you to receive 25 - 80% of your total qualified earnings amount depending on the qualified years earned.** If you haven't set up an on-line account through the SSA this is a very good time to do so. You will be able to check your status (previous and future) as you continue in retirement as well as understanding the SSA Programs. It must be noted that if you do not qualify for SS you may not qualify for Medicare.

*******(For more information and registering go on-line to SSA.gov or Medicare.gov)*******




3. **GRFFU Medicare Supplement Program** - this program was negotiated by your Union back in the late 80's and was to take effect with those retirees who retired after 7-1-89 (July 1,1989). This is a subsidy available to all post 1989 GRFD Retirees to assist in maintaining the level of health care needed when you qualify for Medicare at 65 years of age and the City Insurance is no longer available. The supplement value is determined annually from the representatives on the committee (4 Union Reps. and 3 City Reps.). The current value (Effective Oct. 2017) is \$115.00 per month for a retiree (married or single) and \$57.50 for a surviving spouse. You will be notified by the City Insurance Services by letter (**see Addendum "B-1"**) three (3) months previous to your 65th birthday with instructions on what needs to be done by you or your representative. (**see Addendum - B, B-1, B-2, B-3**).

****FOR ADDITIONAL MEDICARE PREPARATION INFORMATION - see Addendum - "B-1a"**

****It should be noted that the GR FireFighters Building Corp. is assisting those pre-1989 retirees assuming the financial/investment markets remain on the plus side. The original intent of this organization has come to fruition as those hoped it would, which was to be there for the retirees need.**



4. **13th Check Program** - this program was negotiated in 1990 by your Union and is for all GRFD Retirees who have retired previously to 7/1/07 (July 1,2007). This program is a subsidy that was negotiated in 1989 and is based on all Pension Fund Values above an 8% return annually. If funds are distributable, those are sent out in January of the new year. (**see Addendum - "C"**)
5. **1.5% Simple Escalator Program** - this program was negotiated in 2008 by your Union  and are for those GRFD Retirees who retired on or after 7/1/07 (July 1, 2007). This item has a 2 year waiting period and is effective the following January or July nearest your 2 year anniversary date of retirement. (**see Addendum - "D"**)
6. **Premium Sharing Group F933** - this group of GRFD Retirees are those who retired on or after 5/12/09 (May 12, 2009). This group continues premium sharing payments (10%) until they are placed on Medicare. At that time their pension check should increase by those payments (10%). This group is small due to a partial settlement between the parties and a continuance of 312 Arbitration which was finalized dated 9/12/11 (September 12, 2011). This group of retirees have the changes locked in as they were during those years. (**see Addendum - "E"**)
7. **Premium Sharing Group F953** - this group of GRFD Retirees are those who have retired on or after 9/12/11 (September 12, 2011) to the current date and are floating with the active firefighters as benefit changes are made since 1/1/15 (Jan. 1, 2015) and into the future. (**see Addendum - "F"**)
8. **Last Wishes Questionnaire Form (LW)** - this addendum is to be submitted as a last request for the retiree who wishes to request assistance/direction for their family with the memorial service upon passing. The assistance is provided by the GRFD Honor Guard within the direction of the Department and Local 366.