

ATTENTION TO ROLLCALL

Association of Retired Police Officers of D.C. Inc.

14035 Canal Rd. SE
Cumberland, MD 21502
Toll Free 877-283-1065

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THE EFFORT TO STOP TREASURY IS CONTINUING

The effort to eliminate the reductions in annuities for more than 250 retired police officers, and over 250 firefighters and teachers is continuing.

There are a total of 507 retirees currently under notice from the U.S. Treasury's Office of D.C. Pensions (ODCP) that their annuities will be reduced, and in some cases, that the ODCP will be moving to collect past overpayments. In some cases the overpayments, with interest, reach many thousands of dollars.

The affected members' pensions were reduced in March of this year. The ODCP is now focusing on fashioning individual repayment plans for those who it says owes money for past overpayment.

The AORP has been assisting our members with making administrative appeals to Treasury. The appeals have been denied, almost without exception.

The AORP has been consulting with its legal counsel to develop a strategy for suing the parties responsible for this. There are discussions under way to see if the Firefighters Association can join us in future legal actions, should that become necessary. The pursuit of legal remedies through the courts will be expensive and time consuming.

Many of the affected retirees are quite old and not able to sustain the reductions already made in their pensions by Treasury, much less the further reductions that may come when Treasury moves to collect past overpayments from them. This is the primary reason civil action through the courts is to be avoided if at all possible. For some, the time consumed in litigation may ruin their finances before we can claim any victory on their behalf in the courts.

It is because of these grim facts that the AORP leadership has been pursuing a legislative solution since we first became aware of Treasury's intentions

toward our fellow officers and their survivors. Gary Hankins worked with senators and congressman last Fall to secure concessions from Treasury which resulted in their agreement not to pursue overpayments in the largest categories affecting most of our members. Treasury is not collecting past overpayments resulting from Reach Back COLA's or the Max 80 issues.

Since our last newsletter, Gary joined the leadership of the Firefighter's Association in a meeting with Congressman Stenny Hoyer to seek his help in drafting and passing legislation that would prohibit Treasury from continuing any of its present actions against our members. Further, they are seeking to prevent Treasury from attempting to take any future actions unless they have audited the records of retirees under its responsibility, in a timely manner.

AORP Vice President, Bob Arcscot, is working to arrange a meeting with the Chairman of the responsible House Committee so we may secure bipartisan support for quick legislative action. We will notify the membership as soon as we have anything to report.

OPTICAL/DENTAL OPEN SEASON

October 1st marks the beginning of Open Season for the AORP's Optical and Dental Programs. There are no premium increases in either program. The Optical Plan is unchanged

The Dental Plan has changes to the co-payment schedule. We have printed copies of the new Description of Dental Benefits on pages 6 through 9. **QUESTIONS? SEE PAGE 9**

AORP BOARD OF DIRECTORS

PRESIDENT – Gary Hankins

1ST VICE PRESIDENT – Bob Arscott

2ND VICE PRESIDENT – Bill Dixon

SECRETARY/TREASURER – Janet Hankins

TRUSTEES

Dave Shannon (2017)

Paul Angell (2017)

Ed Reddick (2016)

TYPES OF MEMBERSHIP

REGULAR MEMBER– retired police officer

LIFE MEMBER – member who has paid 30 years of dues or served as an elected Director of the AORP for five (5) years or more - is no longer available.

ASSOCIATE – Widow or widower of a Regular or LIFE member – not required to pay dues.

IMPORTANT NUMBERS

AORP OFFICE

(877)283-1065

AORP OPTICAL/DENTAL PROGRAM

410-337-7577

DC RETIREMENT BOARD

(202)343-3272 (866)456-3272

POLICE & FF RELIEF BOARD

(202)442-9608

FOP LODGE (202)408-7767

FOP STORE (202)589-1637

METROPOLITAN POLICE RELIEF ASSOCIATION

Joe Mazur (703)370-2177

POLICE FEDERAL CREDIT UNION

Headquarters Branch

(202)383-1757

Main Branch

(301)817-1200 (877)278-7328

MPD RETIREMENT I.D.

HQ Room 4144

Derek (202)727-4183

DO YOU HAVE FEGLI?

By Janet Hankins

Many of our members do not know or recall whether they participated in the Federal Employees Group Life Insurance (FEGLI). Consequently, their surviving spouses do not know either. I can only imagine how many claims for this benefit were never made.

When we went on the MPD, we signed up for FEGLI. If we died while active, we received the amount of our salary, rounded up to the next \$1,000 plus and additional \$2,000. (If you were making \$29,500 a year, the face value of your policy would have been \$32,000.

At retirement, you were asked (in most cases) whether you wanted to continue with the coverage. If you elected to keep the insurance, the premium was taken out of your retirement annuity each month and was reflected on your monthly statement as BASIC under 'After Tax Deductions'.

Hold up! Before you jump up to look at your latest statement, it will not be there if you have reached the age of 65. This does not mean you no longer have the coverage. If you elected to take your FEGLI into retirement, when you turn 65, you still have coverage; but, you no longer pay a premium each month. Additionally, the face value of your coverage drops 2% a month until it is worth one-fourth the original amount. So that \$32,000 listed above is now worth \$8,000.

This formula applies to all who retired before December 9, 1980. Those who retired after December 8, 1980, selected your reduction schedule. Have no clue? Just Google FEGLI. (Ask the Grands if necessary.)

If you do not have any info in your neatly organized files and want to find out if you have FEGLI, you can call OPM Retirement Services in Boyers, PA on 888-767-6738. (It can take a while to get through so have a good magazine handy.)

FEGLI has three different categories of participants that are identified by the prefix to their account number. The MPD is listed as "CSI" so when you call, make sure you tell whoever is assisting you that you are retired DC police and do not know your CSI number. They can look you up by your social security number.

If you want to change your designated beneficiary, you must submit a new Designation of Beneficiary Form. You can obtain this form online at dcrb.dc.gov under the Retirement Section. Next, click on the "Health and Life Forms" in the left column. **THE FEGLI OFFICE MUST RECEIVE YOUR NEW FORM AT LEAST 2 MONTHS PRIOR TO YOUR DEATH.** Be sure and mail it to the Boyers' address listed on the instruction page – not the DCRB. Use Priority Mail so that you can track it to make sure it was delivered.

COPS ARE TOPS LUNCHEON

(In Memory of Tom Reilly)

Thursday, October 15th
Social Hour/Bar Open - 11 A.M.
Lunch Served - 12 Noon

Knights of Columbus Hall
9707 Rosensteel Avenue
Silver Spring, MD
(301) 588-3303

Send \$12 Check & Make Payable To:

Bob Drescher
(410)758-6708
102 Overture Way
Centreville, MD 21617

AORP BROTHER APPRECIATED

By
Wayne L. Nicholson

I would like to extend my gratitude to Clattie Cunningham for explaining and figuring out the original DC Pension mistakes that have resulted in so many of my fellow officers experiencing this horrendous upheaval in our lives with the disruption of our pensions. 20 years Folks!!

Clattie's intrinsic knowledge of DC Police's Pay Policies and Pensions, as well as, Social Security, has enabled him to scroll through 40+ pages of data that left me completely clueless. He was able to pinpoint how my pension was totally inaccurate from the first check. In spite of Clattie's knowledge, he still has been unable to find an explanation of how this has not only happened, but been allowed to continue for 20 years.

Clattie has given me more of a sense of acceptance of how this has come about and for that I certainly do thank him.

2015 MEMBERSHIP DIRECTORY

All members who participated in the Membership Directory should have received their copies by now. Anyone who has an error in their listing, please send me an email/note to let me know what is incorrect so I can update your file. I will print the corrected information in future newsletters.

Additionally, if you joined the AORP after the Directory was printed and would like to have your information listed in the newsletter, please let me know by email/note.

As always, we are requesting a \$10 donation to help cover the expense. If you wish to donate, you can do so online or by check. On line, please go to the AORP website, click on **MEMBERSHIP** and scroll down to **MERCHANDISE**. Click on the Directory icon and place an order. You will **not** receive a second directory.

If you wish to pay by check, you can include it in your dues payment when you renew your membership for 2016. Just add \$10 to your check and indicate it on the memo line of your check.

Thank you to those who have already made generous donations; and thank you for the kind words.

LOSING CONTACT

We have had quite a few directories returned with no forwarding addresses. As of this writing, they have all been Associate members. Please make sure that we are notified when you move.

ATTENTION NEW MEMBERS TO THE AORP!

We have had an unusually high number of new members during this past year; and we welcome you all to this great Association! Many of you immediately joined the AORP so that you could continue your optical/dental coverage; but this Association is much, much more.

In the 1920's a group of retired cops started getting together; for the comradery and probably for the beer, too! As time passed, the group got larger and more organized; and in 1935 they incorporated as the Association of Retired Policemen of Washington, DC.

Over the years, the AORP was responsible for obtaining benefits for active sworn members, such as, pay raises, the clinic, and more. Obtaining pay raises for the active members also benefited the retired members. MPD members who retired prior to February 15, 1980, are under the Equalization system. This meant that when the active officers got a pay raise, the retiree got an equal percentage increase in his retirement.

Retirees, after that date, receive their increases through the Cost of Living Adjustment (COLA) system. The COLA provides an increase each March (appears in the April check) based on the cost of living increase for the prior calendar year. Our COLA is granted through an Act of Congress and is different than the COLA Federal employees receive.

Besides pay raises, the AORP has been influential in our retirement system. In recent years, the AORP was responsible for getting a Bill through the City Council that changed the date our Survivor's annuity began from the first day of the month in which the retiree died to the day after the retiree passed. This change provided that our Survivors would be paid the higher amount of the retiree's annuity for the days he/she lived during the month, instead of the lesser Survivor's annuity for the entire month.

When necessary, the AORP has brought legal action. The last time was in 2010 when we sought to have the DC Court of Appeals, on behalf of a widow with a special needs adult child, strike down a regulation of the Police & Firefighters Retirement & Relief Board which limited the time a Survivor had to file for benefits. Instead of the usual years to determine the case, the Court returned their decision in six weeks, ruling in the favor of the AORP.

If you have an adult dependent child who is incapable of living on his/her own due to mental or physical limitations that occurred prior to the child's 18th birthday, be sure and notify the AORP so this information can be placed in your file. This child, upon the death of the retiree, will be entitled to a Dependent Survivor's Annuity for the rest of his life. In cases where the child survives both parents/step parents, he is considered an orphan under DC Law and will receive a much larger annuity.

Make sure your spouse and another family member knows to contact the AORP upon your passing. Provide them with the permanent number of the AORP (877-283-1065). We will make sure your family will receive all funds they are entitled.

Be sure and keep all your retirement papers – especially those regarding any benefits. Trust us, that phenomenal memory you have today will not be as sharp in 20 years!

You are continuing a fine tradition by being a member of the AORP. Please keep informed and notify us of any change in your contact information. If possible, come to our meetings – dates, time and location are found on the last page of this newsletter.

CLARIFICATION OF ORGANIZATIONS

There is often confusion about the various police organizations; what their focuses are; and, what benefits they provide:

FOP/MPD Labor Committee (FOP/MPD LC) – formed in 1980, was the first labor committee chartered under the Jerrard Young Lodge. In December 2011, the FOP/MPD LC was voted in as the Union to represent the sworn members of the MPD (sergeants and below); and continues to do so today.

FOP DC Lodge #1 (Jerrard F. Young Lodge) – is a social organization – not a union. Membership in the Lodge provides a \$5,000 death/dismemberment policy, as well as, the Ades Legal Plan. New retirees should contact the Lodge on 202-408-7767 to notify them of their change in status (retired) and to provide them their mailing address.

Association of Retired Police Officers of DC, Inc. (AORP) – incorporated in 1935, the AORP was responsible for obtaining pay raises and benefits for the MPD prior to the Union. Today, the primary focus of the AORP is to safeguard the retirement annuities of its members; and to provide assistance to the spouses of our fallen members. The AORP offers optical/dental plans for its members, as well as, legal assistance with problems regarding members' annuities.

KUDOS TO JOAN FONTANA

By Janet Hankins

While Gary and I receive lots of compliments on the Membership Directory, we could not provide as good a product without the expertise and dedication of Joan Fontana of J&J Printing in Springfield, VA.

Besides the obvious, Joan has a level of dedication that is not limited by regular working hours or last minute changes. Joan has even advised us of address changes and deaths of member's spouses from her own knowledge as the wife of one of our members.

This is the third directory that Joan has produced for the AORP; and she has consistently provided the lowest bid. Any errors in the Directory are no fault of Joan's...Gary made 'em. ☺

MPD GROUP ON FACEBOOK

AORP Brother John Rentz has alerted us to a Facebook group called, "MPD Retirement Announcements." This group is open to all who have retired from the MPD. Thanks, John for this information.

GARDEN OF LAST ALARMS

The Garden of Last Alarms is located in the Fort Lincoln Cemetery in Brentwood, MD. This area has been set aside for police, fire fighters and their families. Additionally, they offer a 20% discount to both active and retired members who pre-plan their services.

Michele Wright, Preplanning Advisor, for the Fort Lincoln Funeral Home and Cemetery says, "Preplanning just gives our loved ones peace of mind in knowing that when the inevitable occurs, this piece of necessary family business has already been taken care of."

Anyone who is interested in taking advantage of this offer should contact Michele Wright on 301-887-4965 (work) or 301-452-4537 (cell).



Renewal for Association of Retired Police

September 17, 2015

Gary Hankins
14035 Canal Road, SE
Cumberland, MD 21502

Dear Mr. Hankins:

On behalf of UnitedHealthcare Specialty Benefits, I am pleased to present renewal information for **Association of Retired Police** for the period, **11/01/15 – 10/31/16**.

Your **Dental renewal** includes access to a network of 140,000 dental access points nationwide and state-of-the-art online services for employers and members. We include value-added services at no additional cost, including Prenatal Dental Program®, Oral Cancer Screening, and Treatment Cost Calculator.

Your **Vision renewal** covers a comprehensive eye exam, a complete set of eyeglasses or contact lenses, after applicable copay, and provides discounts on popular lens options like progressives and on additional pairs of eyewear. The large provider network with than 35,000 access points nationwide includes a mix of ophthalmologists and optometrists in both private practice and retail settings. While ID cards are not required to access services, members can create personalized ID cards at www.myuhcvision.com.

To accept this renewal and let it serve as our agreement to continue to provide coverage(s), please confirm acceptance by notifying me within 30 days. The proposed renewal rates may automatically change on the above listed renewal date. Thank you for the opportunity to serve you and your customers. We look forward to continuing our relationship for many years to come.

Sincerely,

Del Meadows
Strategic Account Executive

UnitedHealthcare Life and Disability products are provided by or through Unimerica Insurance Company, United HealthCare Insurance Company or their affiliates. UnitedHealthcare Dental and Vision coverage provided by or through United HealthCare Insurance Company or its affiliates.



Select Plan 712vs

Description of Benefits and Member Copayments

ADA CODE	BENEFIT	MEMBER COPAYMENT(S)	ADA CODE	BENEFIT	MEMBER COPAYMENT(S)
DIAGNOSTIC/PREVENTIVE			D2940	Sedative filling	11
D9439	Office Visit	5	D2951	Pin retention - per tooth, in addition to restoration	11
D0120	Periodic oral eval - established patient.....	0	D3110/20	Pulp cap - direct/indirect (excl. final restoration)	12
D0140	Limited oral eval - problem focused	0	CROWN & BRIDGE*		
D0145	Oral eval for a patient under 3 years of age	0	D2510/20/30	Inlay - metallic - one or more surfaces.....	370
D0150	Comprehensive oral eval - new or established patient..	0	D2542/43/44	Onlay - metallic - two or more surfaces	426
D0160	Detailed and extensive oral eval - problem focused.....	0	D2610/20	Inlay - porcelain/ceramic - one or two surfaces.....	296
D0170	Re-evaluation - limited, problem focused	0	D2630	Inlay - porcelain/ceramic - >=3 surfaces	303
D0210	Intraoral - complete series (including bitewings)	0	D2642	Onlay - porcelain/ceramic - two surfaces	270
D0220	Intraoral - periapical first film	0	D2643/44	Onlay - porcelain/ceramic - >=3 surfaces.....	290
D0230	Intraoral - periapical each add. Film	0	D2650/51	Inlay - resin-based composite - one or two surfaces...299	
D0240	Intraoral - occlusal film	0	D2652	Inlay - resin-based composite - >=3 surfaces	299
D0250/60	Extraoral - first film and each add. film	0	D2662/63/64	Onlay - resin-based composite - >=2 surfaces.....	320
D0270-74	Bitewing x-rays - 1 to 4 film	0	D2710	Crown - resin based composite (indirect).....	166
D0277	Vertical bitewings - 7 to 8 films	0	D2712	Crown - 3/4 resin-based composite (indirect).....	312
D0330	Panoramic film.....	0	D2720/21/22	Crown - resin with metal.....	305
D0340	Cephalometric film.....	0	D2740	Crown - porcelain/ceramic substrate.....	454
D0350	Oral/facial photographic images.....	0	D2750	Crown - porcelain fused to high noble metal	417
D0431	Adjunctive pre-diagnostic	46	D2751	Crown - porcelain fused to predominantly base metal....	370
D0460	Pulp vitality tests.....	12	D2752	Crown - porcelain fused to noble metal.....	394
D0470	Diagnostic casts	0	D2780	Crown - 3/4 cast high noble metal	417
D0472	Accession of tissue/gross.....	0	D2781	Crown - 3/4 cast predominantly base metal	370
D0473	Accession of tissue/gross/micro. exam. does not incl. assess.....	0	D2782	Crown - 3/4 cast noble metal.....	394
D0474	Accession of tissue/gross/micro. exam. incl. assess....	0	D2783	Crown - 3/4 porcelain/ceramic.....	315
D1110	Prophylaxis (cleaning) - adult	0	D2790	Crown - full cast high noble metal	417
D1110*	Additional cleaning (expecting mothers or Diabetics)	40	D2791	Crown - full cast predominately base metal	370
D1120	Prophylaxis (cleaning) - child	0	D2792	Crown - full cast noble metal	394
D1203	Topical application of fluoride - child.....	0	D2794	Crown - titanium	417
D1204	Topical application of fluoride - adult	0	D2910/20	Recement inlay/crown	39
D1206	Topical fluoride varnish for mod/high risk caries patients.....	0	D2915	Recement cast or prefab. post and core	39
D1208	Topical application of fluoride	0	D2930/31	Prefab. stainless steel crown - prim./perm. tooth	93
D1310	Nutritional counseling for control of dental disease.....	0	D2932	Prefab. resin crown	120
D1320	Tobacco counseling for control of prev. oral disease.....	0	D2933	Prefab. stainless steel crown w/ resin window	148
D1330	Oral hygiene instructions.....	0	D2934	Prefab. esthetic coated primary tooth.....	148
D1351	Sealant - per tooth.....	10	D2950	Core buildup, including any pins	120
D1352	Prev resin rest. mod/high caries risk - perm. tooth.....	10	D2952	Cast post and core in addition to crown	148
	SPACE MAINTAINERS		D2954	Prefab. post and core in addition to crown	120
D1510	Space maintainer - fixed - unilateral.....	97	D2955	Post removal (not in conj. with endo. therapy)	68
D1515	Space maintainer - fixed - bilateral.....	153	D2960	Labial veneer (resin laminate) - chairside	84
D1520	Space maintainer - removable - unilateral.....	85	D2970	Temporary crown (fractured tooth)	0
D1525	Space maintainer - removable - bilateral.....	124	D2980	Crown repair, by report.....	60
D1550	Re-cementation of space maintainer.....	28	PROSTHETICS (DENTURES)		
D1555	Removal of fixed space maintainer, by non-originating dentist	0	D5110/20	Complete denture - maxillary/mandibular.....	579
	RESORATIVE DENTISTRY (FILLINGS)		D5130/40	Immediate denture - maxillary/mandibular	597
	AMALGAM RESTORATIONS (SILVER)		D5211/12	Maxillary/mandibular partial denture - resin base.....	486
D2140	Amalgam - one surface, prim. or perm.....	0	D5213/14	Maxillary/mandibular partial denture - cast metal.....	662
D2150	Amalgam - two surfaces, prim. or perm.	0	D5225/26	Maxillary/mandibular partial denture - flexible base ..	532
D2160	Amalgam - three surfaces, prim. or perm.	0	D5281	Rem. unilateral partial denture - one piece cast metal....	296
D2161	Amalgam - >=4 surfaces, prim. or perm.	0	D5410/11	Adjust complete denture - maxillary/mandibular	40
	RESIN/COMPOSITE RESTORATIONS (TOOTH COLORED)		D5421/22	Adjust partial denture - maxillary/mandibular	40
D2330	Resin-based composite - one surface, anterior.....	0	D5510	Repair broken complete denture base	78
D2331	Resin-based composite - two surfaces, anterior	0	D5520	Replace missing or broken teeth - complete denture....	67
D2332	Resin-based composite - three surfaces, anterior.....	0	D5610	Repair resin denture base	78
D2335	Resin-based composite - >=4 surfaces, anterior.....	79	D5620	Repair cast framework	65
D2390	Resin-based composite crown, anterior	79	D5630	Repair or replace broken clasp	97
D2391	Resin-based composite - one surface, posterior	42	D5640	Replace broken teeth - per tooth	71
D2392	Resin-based composite - two surfaces, posterior	53	D5650	Add tooth to existing partial denture.....	78
D2393	Resin-based composite - three surfaces, posterior.....	73	D5660	Add clasp to existing partial denture	97
D2394	Resin-based composite - >=4 surfaces, posterior.....	102	D5670/71	Replace all teeth and acrylic on cast metal framework - maxillary/mandibular	167
			D5710/11	Rebase complete maxillary/mandibular denture	218
			D5720/21	Rebase maxillary/mandibular partial denture	218
			D5730/31	Reline complete maxillary/mandibular denture (chairside).....	125

ADA CODE	BENEFIT	MEMBER COPAYMENT(S)	ADA CODE	BENEFIT	MEMBER COPAYMENT(S)
D5740/41	Reline maxillary/mandibular partial denture (chairside) ..	125	D6740	Crown - porcelain/ceramic.....	454
D5750/51	Reline complete maxillary/mandibular denture (lab)	185	D6750	Crown - porcelain fused to high noble metal	417
D5760/61	Reline maxillary/mandibular partial denture (lab)	185	D6751	Crown - porcelain fused to predominately base metal ..	370
D5810/11	Interim complete denture - maxillary/mandibular	278	D6752	Crown - porcelain fused to noble metal	394
D5820/21	Interim partial denture - maxillary/mandibular	245	D6780	Crown - 3/4 cast high noble metal	417
D5850/51	Tissue conditioning - maxillary/mandibular.....	46	D6781	Crown - 3/4 cast predominantly base metal	370
BRIDGE & PONTICS*			D6782	Crown - 3/4 cast noble metal.....	394
D6000-6057, D6078-6091, D6095-6109, D6118-6193, D6195-6199			D6783	Crown - 3/4 porc./ceramic	315
IMPLANT SERVICES - 15% DISCOUNT			D6790	Crown - full cast high noble metal	417
(incl. D0360-D0363 cone beam imaging w/ implants)			D6791	Crown - full cast predominately base metal	370
D6058	Abutment supp. porcelain/ceramic crown	732	D6792	Crown - full cast noble metal	394
D6059	Abutment supp. porcelain fused to metal crown - high noble metal.....	695	D6794	Crown - titanium	417
D6060	Abutment supp. porcelain fused to metal crown - predom. based metal	648	D6930	Recement fixed partial denture	55
D6061	Abutment supp. porcelain fused to metal crown - noble metal	671	D6970	Post and core in addition to fixed partial dent. ret	109
D6062	Abutment supp. cast metal crown - high noble metal ..	695	D6972	Prefab post and core in addition to fixed part. dent. ret..	87
D6063	Abutment supp. cast metal crown - predom. based metal	648	D6973	Core build up for retainer, including any pins	72
D6064	Abutment supp. cast metal crown - noble metal	671	D6975	Coping - metal	182
D6065	Implant supp. porcelain/ceramic crown	732	D6976	Each add. indirectly fabricated post - same tooth	73
D6066	Implant supp. porcelain fused to metal crown - titanium, titanium alloy, high noble metal	695	D6977	Each add. prefab post - same tooth	34
D6067	Implant supp. metal crown - titanium, titanium alloy, high noble metal.....	695	D6980	Fixed partial denture repair, by report	96
D6068	Abutment supp. retainer for porcelain/ceramic.....	732	ADJUNCTIVE GENERAL SERVICES		
D6069	Abutment supp. retainer for porcelain/high noble.....	695	D9110	Palliative (emergency) treatment of dental pain	0
D6070	Abutment supp. retainer for porcelain/pred. base	648	D9210/15	Local anesthesia not in conj. w/ operative/surg. procedures	0
D6071	Abutment supp. retainer for porcelain/noble	671	D9211	Regional block anesthesia	0
D6072	Abutment supp. retainer for cast high noble.....	695	D9212	Trigeminal division block anesthesia	0
D6073	Abutment supp. retainer for cast high noble.....	648	D9220	Deep sedation/general anesthesia - first 30 min.	167
D6074	Abutment supp. retainer for cast noble metal.....	671	D9221	Deep sedation/general anesthesia - each add. 15 min. ...	74
D6075	Implant supp. retainer for ceramic FPD.....	732	D9230	Analgesia, anxiety, inhalation of nitrous oxide	30
D6076	Implant supp. retainer for porc./metal FPD	695	D9241	Intravenous conscious sedation/analgesia - first 30 min.	167
D6077	Implant supp. retainer for cast metal FPD	695	D9242	IV conscious sedation/analgesia - each add. 15 min. .68	
D6092	Recement implant/abutment supported crown.....	76	D9310	Consultation (diagnostic service by nontreating dentist) ...	0
D6093	Recement implant/abutment supp. fixed part. denture ...	92	D9430	Office visit for observ. (no other services)	0
D6094	Abutment supported crown - titanium.....	695	D9440	Office visit after regularly scheduled hours	49
D6110/11	Implant/abutment supp. rem. denture for edentulous arch - maxillary/mandibular.....	857	D9450	Case presentation, det. and ext. treatment planning.....	0
D6112/13	Implant/abutment supp. rem. denture for partially edentulous arch - maxillary/mandibular	940	D9910	Application of desensitizing medicament	18
D6114/15	Implant/abutment supp. fixed denture for edentulous arch - maxillary/mandibular.....	857	D9930	Treatment of complications (post-surgical).....	33
D6116/17	Implant/abutment supp. fixed denture for partially edentulous arch - maxillary/mandibular	940	D9990	Broken Office Appointment.....	50
D6194	Abutment supported retainer crown for FPD - titanium...	695	ENDODONTICS*		
D6210	Pontic - cast high noble metal	417	D3220	Therapeutic pulpotomy (excl. final restor.)	63
D6211	Pontic - cast predominately base metal	370	D3221	Pulpal debridement, prim. and perm. teeth	63
D6212	Pontic - cast noble metal	394	D3222	Partial pulpotomy for apexogenesis	63
D6214	Pontic - titanium.....	417	D3310	Endodontic therapy, anterior tooth	194
D6240	Pontic - porcelain fused to high noble metal	417	D3320	Endodontic therapy, bicuspid tooth	227
D6241	Pontic - porcelain fused to predominately base metal	370	D3330	Endodontic therapy, molar	310
D6242	Pontic - porcelain fused to noble metal	394	D3331	Treatment of root canal obstr. non-surgical.....	85
D6245	Pontic - porcelain/ceramic	412	D3332	Incomp. endo. Therapy-inop. or fractured tooth	85
D6250/51/52	Pontic - resin with metal	305	D3333	Internal root repair of perforation defects	85
D6545	Ret. - cast metal for resin bonded fixed prosthesis ...	161	D3346	Retreat of prev. root canal therapy, anterior	264
D6548	Ret. - porc./ceramic for resin bonded fixed prosthesis....	253	D3347	Retreat of prev. root canal therapy, bicuspid	301
D6600	Inlay - porc./ceramic, two surfaces	296	D3348	Retreat of prev. root canal therapy, molar	380
D6601	Inlay - porc./ceramic, >=3 surfaces	303	D3410	Apicoectomy/periradicular surgery, anterior	241
D6602/03	Inlay - cast high noble metal, >=2 surfaces.....	417	D3421	Apicoectomy/periradicular surgery, bicuspid (first root) ..	269
D6604/05	Inlay - cast predominantly base metal, >=2 surfaces....	361	D3425	Apicoectomy/periradicular surgery, molar (first root)	296
D6606/07	Inlay - cast noble metal, >=2 surfaces.....	394	D3426	Apicoectomy/periradicular surgery (each add. root)....	97
D6608	Onlay -porc./ceramic, two surfaces	270	D3430	Retrograde filling - per root	63
D6609	Onlay - porc./ceramic, three or more surfaces	290	D3450	Root amputation - per root	141
D6610	Onlay - cast high noble metal, two surfaces.....	407	D3920	Hemisection, not inc. root canal therapy	141
D6611	Onlay - cast high noble metal, >=3 surfaces	417	D3950	Canal prep/fitting of preformed dowel or post	104
D6612/13	Onlay - cast predominantly base metal, >=2 surfaces....	361	PERIODONTICS*		
D6614/15	Onlay - cast noble metal, >=2 surfaces.....	394	D0180	Comp. periodontal eval - new or established patient ..	30
D6624/34	Inlay/onlay - titanium	417	D4210	Gingivectomy or gingivoplasty - >3 cont. teeth, per quad.....	157
D6720/21/22	Crown - resin with metal.....	305	D4211	Gingivectomy or gingivoplasty - <=3 teeth, per quad ..	80
			D4240	Gingival flap proc., inc. root planing - >3 cont. teeth, per quad	204
			D4241	Gingival flap proc, inc. root planing - <=3 cont. teeth, per quad	106
			D4245	Apically positioned flap	204

ADA CODE	BENEFIT	MEMBER COPAYMENT(S)	ADA CODE	BENEFIT	MEMBER COPAYMENT(S)
D4249	Clinical crown lengthening - hard tissue.....	222	D7280	Surgical access of an unerupted tooth	12
D4260	Osseous surgery - >3 cont. teeth, per quad.....	370	D7283	Place. of device to facilitate erupt. of impacted tooth....	6
D4261	Osseous surgery - <=3 cont. teeth, per quad.....	208	D7285	Biopsy of oral tissue - hard (bone, tooth)	69
D4263	Bone replacement graft, first site in quad.....	269	D7286	Biopsy of oral tissue - soft (all others)	57
D4264	Bone replacement graft, each add. site in quad.....	208	D7287	Cytology sample collection	69
D4266	Guided tissue regen. - resorb. barrier, per site.....	352	D7288	Brush biopsy - transepithelial sample collect	69
D4267	Guided tissue regen. - non-resorb. barrier, per site...	398	D7291	Transseptal fiberotomy/supra crestal fiberotomy, by report.....	27
D4268	Surgical revision proc., per tooth.....	201	D7310	Alveoloplasty in conj. w/ extractions - per quad.	51
D4270	Pedicle soft tissue graft procedure	264	D7311	Alveoloplasty in conj. w/ extractions.....	29
D4274	Distal or proximal wedge procedure.....	176	D7320	Alveoloplasty not in conj. w/ extractions - per quad.	69
D4275	Soft tissue allograft.....	273	D7321	Alveoloplasty not in conj. w/ extractions.....	35
D4277/78	Free soft tissue graft, per tooth and each add. tooth....	273	D7450	Removal of benign odon cyst/tumor - diam <=1.25cm ...	12
D4341	Perio scaling and root planing - >3 cont teeth, per quad. ...	77	D7451	Removal of benign odon cyst/tumor - diam >1.25cm ..	12
D4342	Perio scaling and root planing - <= 3 teeth, per quad ...	39	D7471	Removal of lateral exostosis	12
D4355	Full mouth debridement.....	57	D7472	Removal of torus palatinus	12
D4381	Localized delivery of chemotherapeutic agents	42	D7473	Removal of torus mandibularis.....	12
D4910	Periodontal maintenance.....	46	D7485	Surgical reduction of osseous tuberosity.....	69
D9940	Occlusal guard, by report	181	D7510	Incision and drainage of abscess - intraoral soft tissue....	12
D9950	Occlusion analysis - mounted case.....	42	D7511	Incision/drainage of abscess - intra. soft tissue, comp....	18
D9951	Occlusal adjustment - limited	35	D7960	Frenulectomy (frenectomy/frenotomy) - separate proc. ...	12
D9952	Occlusal adjustment - complete	185	D7963	Frenuloplasty	18
D9972	External bleaching, per arch.....	162			
ORAL SURGERY¹					
D7111	Extraction, coronal remnants - deciduous tooth	11			
D7140	Extraction, erupted tooth or exposed root	11			
D7210	Surgical rem. of erupted tooth req. bone cut.....	46			
D7220	Removal of impacted tooth - soft tissue	40			
D7230	Removal of impacted tooth - partially bony	80			
D7240	Removal of impacted tooth - completely bony	106			
D7241	Removal of imp. tooth - completely bony, with unusual surg. complications	106			
D7250	Surgical removal of residual tooth roots	46			
D7251	Coronectomy - intentional partial tooth removal.....	80			
D7260	Oroantral fistula closure	106			
D7261	Primary closure of a sinus perforation.....	106			
D7270	Tooth reimplant./stabiliz. of acc. evulsed/displaced tooth.....	12			
			¹ Specialty care is provided at the listed copayment whether performed by a Participating General Dentist or a Participating Specialist. Referrals to a specialist must be made by a member's Participating General Dentist. See Plan Exclusion #13.		
			ORTHODONTICS²		
			D8070/80	Comp. ortho. treatment - transitional/adolescent dentition	1,894
			D8090	Comp. ortho. treatment - adult dentition.....	2,171
			D8660	Pre-orthodontic treatment visit	62
			D8670	Periodic ortho. treatment visit (as part of contract)....	477
			D8680	Orthodontic ret. (rem. of appl./placement of retainer(s)).....	319
			² Phase I Treatment (D0810 - D8050) is provided at a 15% reduction from the orthodontist's UCR fees. See exclusion #15 for additional coverage exclusions.		

ABOUT OPEN ENROLLMENT

Open Enrollment for both the UnitedHealthcare Dental and Vision plans will be the month of October for a November 1, 2015 effective date. We are pleased to tell you that there have been no increases in premiums for any of the plans. If you would like to sign up for one of the plans or make any changes to your current plans with UnitedHealthcare, now is the time to do it. Please call 855-270-7785 and speak to one of our representatives who will send you out the registration materials.

Effective November 1, 2015, the AORP is offering its members a new Dominion DHMO copayment schedule in an effort to bring greater access to its membership. The new plan, called the Select 712vs plan, will replace the previous 709s schedule. All services previously covered on the 709s plan will remain covered on the 712vs plan, with several new covered procedures added. As a result, there have been some slight changes to the member copayment amounts on certain procedures. The changes will bring the member copayments in line with the previous Cigna coverage in effect for the November 2013 plan year. The PPO Dental plan and Vision plan remain unchanged. Again, in addition to these plan enhancements, we are happy to report that there will be no increase in your premium amount for the new plan year.

Should you have any questions regarding the plan designs or benefits, please plan on attending the November 4th meeting as we will have UnitedHealthcare representatives attending to answer your questions.

CHIEF CATHY L. LANIER
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BOARD MEMBER
Representing the National Organization of Black Law Enforcement Executives [NOBLE]

ROBERT A. ADES & ASSOCIATES, P.C.
ATTORNEYS AT LAW
GENERAL COUNSEL



October 1, 2015

To all MPDC active, retired, annuitants, past members and their families:

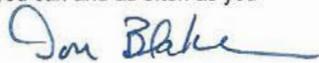
In 2014, the DC Police Memorial and Museum Project, Inc., wrote to our annuitants announcing plans to (1), renovate the unsightly Memorial Fountain that is currently located in front of police headquarters - 300 Indiana Avenue, NW, Washington, DC; (2), build a new Memorial benefiting to all who made the ultimate sacrifice; and (3), fund a museum that will exhibit our rich history and educate the public of the important role that MPDC has played in shaping the city and our country as we know it today. These three projects will take place in front of, adjacent to, and inside police headquarters, on properties donated by the city government. In that letter I urged all annuitants to hold onto any memorabilia that may have played a role in our history. I am now extending this request to everyone and requesting you donate these items to the museum.

Our architectural firm is nearing completion of conceptual designs and cost estimates. We have the support of the federal and local approving commissions, The Mayor, Chair of the City Council, Chief Lanier, the Association of Retired Police Officers of DC, National Organization of Black Law Enforcement Executives, the Police Federal Credit Union (PFCU), DC Crime Solvers, DC-FOP and DC-C.O.P.S. The American film actor Harrison Ford has agreed to be our honorary chair. We are a 501 (c) (3), nonprofit corporation operating under EIN 46-1976045. To see more about us please go to www.dcpolicememorial.org.

Almost every city, county and state has a police memorial dedicated to their officers who gave their all. It's time the police department of our Nation's Capital has one! To do this we must have your financial support. We believe in order to gain the support of the public and business community we need to demonstrate that these projects have the total support from all of us. To show that support we need everyone to make a significant financial donation. All monies go to the projects, we have no paid employees or board members.

Recognizing that we all gave some we must remember that **SOME GAVE ALL**. We can never forget them. Donations can be made on our website using PayPal, but we prefer you complete the below form and send it with a check to "DC Police Memorial, 300 Indiana Avenue, NW, room 4067, Washington, DC 20001." This way the entire donation goes to the project. You can also transfer funds from your PFCU account to the fund by call 301-817-1200. Please consider making recurring donations.

If you have questions or need information email us at: info@dcpolicememorial.org or call 202-383-1757. Let everyone know we ALL care – donate as much as you can and as often as you can. Thank you for your service and for your support.


Don Blake
President

All gave some. Some gave all.



IN MEMORIAM

Since the last quarterly newsletter, the following members, or their spouses, have been added to the list of those who have answered their last Roll Call and have gone on before us. Our deepest sympathy is extended to their family and friends.

NAME	RETIRED	DEPT	RANK	ASSIGN	DOD
Frank D. Slocum	09/30/75	USSS	SAIC	HONU	12/15/14
Bernard H. Kilimnik	10/01/69	MPD	OFF	YAD	05/26/15
Phillip Norris	02/24/90	MPD	OFF	3D	07/29/15
Clyde E. Rice	09/29/80	MPD	SGT	2D	08/14/15
Alexander P. Fury	10/31/69	MPD	LT	10PCT	08/16/15
Keith B. Matthews	06/23/90	MPD	OFF	1D	09/01/15
William R. Newman	09/01/62	MPD	OFF	K-9	09/13/15
John J. Luddy	08/11/90	MPD	OFF	3D	09/19/15
Chester J. Miller	10/01/78	USSS	AGT	CA	09/19/15
Morris B. Bagley	06/01/75	MPD	INSP	AH	09/20/15
Roy E. Coign	10/01/77	MPD	CID	INSP	09/21/15

NAME	SPOUSE	DOD
Josephine Girardi	Daniel S. Girardi	09/27/12
Una Louise Carew	Cyril P Carew	03/20/15
Patricia M. Simmers	Alan P. Simmers	07/19/15
Jean K. Gentry	John R. Gentry	07/29/15
Janet Bishop	Thomas A. Bishop	09/25/15

NAME	WIDOW OF	DOD
Mary H. Wright	George E. Wright	2013
Frances C. Bowers	Harold E. Bowers	06/15/15
Kathleen G. McGrath	William J. McGrath	07/14/15
Rose M. McDermitt	Thomas J. McDermitt	08/04/15

NOTIFICATION OF DEATHS

No matter what your type of membership, please request your loved ones to notify the AORP upon your passing. Ask them to contact Janet Hankins on (202) 438-1494. I can assist them with the notifications that will need to be made; and, make sure that any money due your estate is located.

AORP General Membership Meetings

We meet on the first Wednesday of each month from September through May. **Meetings begin at 7:00 PM.**

In October and May, we have a dinner that begins at 5:45 PM. Food is great and you get plenty for your \$10. You can pay at the door; but let us know you will be attending to avoid shortages.

Meetings are held at the:

**Branchville Volunteer Fire Department,
4905 Branchville Road, College Park, MD.**

November 4th December 2nd

January 6th February 3rd March 2nd

April 6th May 4th

Association of Retired Police Officers of D.C., Inc
14035 Canal Rd. SE
Cumberland, MD 21502
Telephone (877) 283-1065

September 2015

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