



The **Billy & Spanner**



PRESIDENT'S REPORT

By Ray Storms

Problems with Medicare? We NEED to hear from you!
Several retirees enrolled in Medicare (65 years and older) have reported experiencing problems with their healthcare provider, including:

- Getting a doctor assigned
- Prescriptions not being filled
- Billing issues (overcharged, charged incorrectly)
- Procedures denied
- Lack of follow-up to issues raised

The Association Board is compiling specific examples of the difficulties our members have faced with various providers so that we can demand specific solutions. We will not, however, be providing your specific medical information to the City or the providers.

If you are enrolled in Medicare AND have experienced difficulties with your healthcare provider, please [click here](#) or scan the QR code next to this article, to fill out a brief survey to help us address these issues. If you are not enrolled in Medicare, please do not fill out the survey as we are focusing on Medicare-specific issues.

Thank you in advance for helping us improve health services for all of our members.

Sincerely,
Ray Storms



UPCOMING VOTE ON PROPOSED ASSOCIATION BYLAW CHANGES

The Board of Directors has conducted a review of the Association's by laws and is proposing updates and changes for the membership's review. Following a review period, an official membership vote will be conducted by mail.

(CONTINUED ON BOTTOM OF PAGE 2)

I'M DEAD. NOW WHAT?



The Association continues to give away this book.

A useful and helpful planner to give you peace of mind. It has important information about your belongings, business affairs, and wishes. It helps organize vital details about contacts, health and financial issues, etc.

Contact Walter Bugna at believe42218@earthlink.net if you want a copy. Please include your name, current phone and current mailing address in your e-mail.

CANCER SCREENING HOSTED BY MOUNTAIN VIEW FIRE FIGHTERS, LOCAL 1965

Mountain View Fire Fighters, Local 1965 is hosting a cancer screening event on March 20-24, from 9 AM to 3 PM at Mountain View Fire Station 1, 251 S. Shoreline Blvd., Mountain View, CA 94041. The test is provided by Galleri, a new cancer screening company that has partnered with the San Francisco Fire Fighters Cancer Prevention Foundation. The test is one of the gold standards for early cancer screening and has successfully caught cancer for nine active and retired members of San Francisco Fire Fighters, Local 798.

The cost is \$650. If you are interested in getting the screen, [click here](#), or if you have the hardcopy newsletter, scan the QR code next to this article.



WE NEED YOUR UPDATED ADDRESS!

Please be sure we have our updated mailing address, especially in light of the upcoming vote on our by-law changes as ballots will be mailed to you. Please note, we do not get updates from Retirement Services when our members move or change their email addresses. If you need to update our contact information, please send an email to the Association Board Secretary, Ken Jackstein at secretary@retiredsjpoff.org.

(CONTINUED FROM PAGE 1)

Most proposed updates modernize our bylaws for consistency with current laws and practices, such as the use of video meetings. In addition, we are proposing to relieve non-sworn survivors of the need to pay annual Association dues to allow them to stay connected to the Association without any financial burden.

The most significant change we are proposing seeks to attract and retain members to serve on the Board of Directors by offering a nominal monthly stipend – \$200 for the five executive board members and \$100 for board directors. This equates to a monthly cost of \$1,500.

We are hopeful these stipends will not only honor the significant personal time board members dedicate to our Association, but will also incentivize a new generation of leaders to step forward to guide our Association into the future.

Please [click here](#) to review the Association bylaws and the proposed updates and changes.



CONDOLENCES

Retired Police Officer Billy P. Key #1217 passed away on January 2, 2023.

Retired Police Sergeant Bruce Grigg #1813, who served SJPD for 30 years, passed away on February 5, 2023.

Retired Firefighter Robert Bacon, Sr. passed away on February 4, 2023, after battling lung cancer. Robert retired in 1996.

MEDICAL PREMIUMS DEDUCTION

IRS Publication 721 for 2022 by Ken Jackstein

I am not a tax attorney nor am I a qualified tax preparer. This information is for you to take to your tax preparer to see if you qualify for this deduction.

This excerpt is from the IRS Publication 721 for tax year 2022 pages 17-18.

<https://www.irs.gov/pub/irs-pdf/p721.pdf>

Distributions Used to Pay Insurance Premiums for Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from an eligible retirement plan that are used to pay the premiums for accident or health insurance or long-term care insurance. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be made directly from the plan to the insurance provider. You can exclude from income the smaller of the amount of the insurance premiums or \$3,000. You can only make this election for amounts that would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

For this purpose, an eligible retirement plan is a governmental plan that is:

- A qualified trust,
- A section 403(a) plan,
- A section 403(b) annuity, or
- A section 457(b) plan.

The CSRS and FERS are considered eligible retirement plans.

How to report. *If you make this election, reduce the otherwise taxable amount of your annuity by the amount excluded. The taxable annuity shown on Form CSA 1099-R does not reflect this exclusion. Report your total distributions on Form 1040, 1040-SR, or 1040-NR, line 5a. Report the taxable amount on Form 1040, 1040-SR, or 1040-NR, line 5b. Enter "PSO" next to the appropriate line on which you report the taxable amount.*

If you are retired on disability and reporting your disability pension on line 1a of Form 1040, 1040-SR, or 1040-NR, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to the applicable line.

The three takeaways from this are:

1. You must be an eligible retired public safety officer.
2. The insurance premiums must be deducted from your paycheck and paid directly to the insurance provider.
3. Any insurance premiums you pay directly, i.e., from your checking account or credit card, including Medicare, does not qualify.

If you qualify for this deduction, you will need the year-end total of your insurance premiums for 2022. This amount will not be on your 10-99. Look on your December paycheck for the YTD total of your qualified insurance premiums.

If you have been unaware of this deduction and have any questions, please take those questions to your tax preparer.



P.O. Box 28041
San Jose, CA 95159-8041

visit our website:
www.retiredsjpoff.org

Volume 31
No. 2
February 2023



The **Billy & Spanner**

ASSOCIATION MEETINGS

Our next meeting will be on Thursday March 9, at 11 AM at the SJPOA Hall. Lunch begins at 11 AM, and the business portion will begin at 11:30 AM for those joining by Zoom. The SJPOA Hall is located at 1151 N 4th St, San Jose, CA 95112. Check your emails for updates if you want to attend via Zoom.

RETIREMENTS

Bien Doan, Fire Captain, 22.56 years of service.

David Lee Dorman, Fire Captain, 2023; 24.92 years of service.

Mark Roberts, Fire Captain, 25.53 years of service.

ASSOCIATION OFFICERS

Ray Storms, President

510-507-1136
president@retiredsjpoff.org

John Shuman, VP of Police

vppolice@retiredsjpoff.org

Walter Bugna, VP of Fire

408-799-3004
vpfire@retiredsjpoff.org

Ken Jackstein, Secretary

secretary@retiredsjpoff.org

Larry Samarron, Jr. Treasurer

treasurer@retiredsjpoff.org

DIRECTORS-AT-LARGE

Don Bartels, Tim Miller, Jim Spence,
Gary Johnson, Jerry Ellis, Director Emeritus

WIDOWS & ORPHANS OFFICERS

President (COA) Jeremy Wise	831-566-7624
VP (SJA) Maxwell Magnus	650-773-3271
VP (COR) Bill McCluskey	408-985-7563
Secretary (SJR) Luis Chacon	408-642-0385
Treasurer (SJR) Jerry Ellis	408-730-9974

POLICE BENEVOLENT ASSOCIATION OFFICERS

President - Ernie Alcantar, Vice President - Curtis Jackson,
Sec-Treasurer - Larry Lundberg, Sgt At Arms - Cindy Bueno
www.sjpba.net