

Explanation of Pay Stub Deductions
By Donna Latouf
Secretary-Treasurer

The following is an updated explanation of the various deductions on your pay stubs.
Employee Benefit Plan – Serviced through the Pension Bureau, Coleman A. Young Municipal Center, Room 908, Detroit MI 48226. 313-224-3362. Listed as Ben Plan on pay stub.

A.\$4,900 – Police Officers - \$0.40 per pay

B.\$10,000 – Lts. & Sgts. - \$0.50 per pay

C.Plan may be continued after retirement at 9 cents/month. Coverage is determined by your length of service.

Detroit Police Benefit

& Protective Association – 313-870-9301

New Center One Building, 3031 W. Grand Blvd., Suite 405, Detroit MI 48203

Cost: \$8.56 per pay (40620 Active)

A.\$500-\$4,000 Paid to member for duty or non-duty disability retirement.

B.\$15,000 death Benefit paid to beneficiary less return of assessments.

C.\$7,500 Additional death benefit if determined in the line of duty by the Department.

D.All assessments paid to member on 25th year as a member less any disability return of assessments.

E.After retirement coverage continues at \$18.55 (Code 40315) per month.

Met Life – Active officers go to Personnel, 14655 Dexter, Detroit. 313-596-2540.

Retired officers go to Coleman A. Young Municipal Center, Rm. 908, Detroit – 313-224-3362

\$35,000 is at no cost for active officers.

A.\$35,000 Death Benefit paid to beneficiary. Double indemnity if death is accidental death or in the line of duty.

B.\$5,000 Dependent coverage (spouse/children 6 months-19 years).

C.\$500 Dependent children (14 days to 6 months)

D.Policy value can be increased during open enrollment at Personnel.

E.Plan may be continued after retirement within 30 days of separation.

Detroit Police Officers Death benefit Plan

DPOA, 1938 E. Jefferson, Detroit MI 48207

313-567-8770

Active

Code 40630 - \$2 deducted only when an active member who belongs to the plan dies on or off duty.

Total amount of policy depends on number of participating members.

Retired

A \$20 deposit is paid to the DPOA at the time of Disability Retirement. \$4 deductions are taken from the deposit until exhausted at which time another statement will be sent to the member requesting another deposit.

Standard Life Insurance Co. (DPOA)

1938 E. Jefferson, Detroit 48207 – 313-567-8770

Active

Code 40650 – Single coverage \$9.75 biweekly

Code 40652 – Dependent coverage \$11.47 biweekly

A.\$25,000 payable to beneficiary upon death.

B.\$35,000 payable to beneficiary upon death, if accidental

Code 40655 – Single coverage \$19.50 biweekly

Code 40657 – Dependent coverage \$21.97 biweekly

A.\$50,000 payable to beneficiary upon death

B.\$60,000 payable to beneficiary upon death, if accidental

C.\$10,000 coverage for dependents (spouse and dependent children from 6 months to 23 years of age).

D.\$500 coverage for dependent children 14 days to 6 months of age.
E.Plan may be continued after retirement within 30 days of separation
F.At age 65, premium and coverage cut in half for members. Dependent coverage remains the same.
You must notify the DPOA 30 days prior to your 65th birthday.

Retired

Code 40610 - \$21.08 Single coverage under age 65
Code 40620 - \$24.81 Dependent coverage under age 65
Code 40630 - \$3.70 Widow
Code 40640 - \$10.53 Single coverage over age 65
Code 40650 - \$13.37 Dependent coverage over 65

Detroit Municipal Credit Union

Code 30010 – Credit Union loans
Code 30012 – Credit Union shares

Miscellaneous Deductions

Code 31010 – United Foundation
Code 31110 – United Black Fund
Code 31120 – United Negro College Fund
Code 31610 – PEOPLE deduction
Code 31620 – DPOA Political Action Committee contribution
Code 31630 – LSA Political Action Committee contribution

Payments

Code 38011 – Payroll advances
Code 38020 - Wage recovery
Code 38040 – Retirement System Optional
(civilian employees)
Code 38050 – Police and Firemen Extra Retirement
Code 38200 – Lost/Stolen Equipment reimbursement
Code 38921 – Military Service Pension Credit
(civilian employees)
Code 38927 – Military Service Pension Credit
(Members)

Life Insurance (City Sponsored)

Code 41000 – Life Insurance (City Sponsored)
Code 41010-41473 – Met Life Insurance

Friend of the Court

Code 43000-43211 – Friend of the Court
Code 32000 – Friend of the Court service fee (50 cents)

Savings Bonds

Code 4900-49060 – Savings Bonds

Dental

Code 13000 – Members/Delta Dental, \$8.18

Miscellaneous

Code 40014 – Employees Benefit Plan
Code 40654 – DPOA Smith Barney/Pre-paid Legal/Primerica/Life USA/colonial Life &
Accident/PIC/New England Financial/MI-COPS/Scholarship Fund
Code 47010 – Initiation Fee (26 pay periods)
Code 44010 – DPOA union dues
“Retirement Deduction” – 5% of base pay
“MEDC” – 1.45% of your earnings contributed to the Medicare system for those hired after March
1986.

“Hospital” – Deduction for your chosen medical plan

Remember to keep your beneficiaries current. If you have any questions regarding your pay stub,
check with your timekeeper, Payroll, or call me at the Association office.

Separations

Craig Balow, Eastern District, duty disability

Kevin Bass, Eastern District, duty disability

Jerard Covington, Southwestern District, resigned

Wayne Perry, Southwestern District, 10-year vested

Nikolas Pizzurro, DMPA, resigned

Aaron Rose, Northwestern District, Retirement

Edward Schaffsten, Gaming, retirement

David Sowers, DMPA, resigned

Michael Venditti, DMPA, resigned

Denise Godley, Northwestern District, 10-year vested

Michael Carlisle, Homicide, retirement

Adrien Sandifer, Northeastern District, duty disability

Andrea McReynolds, Northwestern District, duty disability

My condolences and prayers to the family of PO John White of Northwestern District who died active on Aug. 10, 2008.

Welcome to the 21 Student Police Officers who began training on Sept. 5, 2008.