PHOENIX POLICE DEPARTMENT RETIRED POLICE OFFICERS

RETIREMENT HANDBOOK

A GUIDE TO BENEFITS & INFORMATION

"The past is history,
The future is a mystery
and now is a gift.
That's why we call it the present."
- Unknown

August - 2000 Revised - 2012

DEDICATION

Presented in memory of Sgt. Patrick Thomas Landry, Phoenix Police Officer, 1970-1990, out of whose untimely passing, the inspiration for this handbook was born.

INTRODUCTION

This booklet is a generic guide to benefits and information for retired Phoenix Police Officers.

All information was compiled and is being presented by retirees, for retirees and their families.

This communication is <u>not</u> endorsed by the City Benefits Office or the Public Safety Personnel Retirement Office. Both agencies prefer that survivors and their families contact each office directly upon the death of <u>any</u> retiree. This information was obtained by calling each office and asking general questions.

Some information may be out of date. Contact the appropriate office for specific information pertaining to you.

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GENERAL INFORMATION

It is important that each retiree provide up-to-date information to the Police Employment Services Bureau concerning their current address and phone number. It is also recommended that PESB be informed of any grave illness or impending death of a retiree, if a police chaplain or other assistance is needed, and whether or not visitors would be desirable.

All personnel are reminded to update the beneficiary status of all pension benefits and life insurance policies whenever there is a change in the desired recipient, such as marriage, divorce, or at any time that a change in beneficiaries is desired. This can be done at the City Benefits Office, 135 N. 2nd Avenue, Phoenix.

Retirees meet for breakfast at the Big Apple restaurant, 19th Avenue and Bell Road, at 9 a.m. on the first Wednesday in each month. This meeting provides an opportunity to exchange information and keep in touch with old friends.

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ARPO – ASSOCIATION OF RETIRED PHOENIX OFFICERS

This organization was formed in 2001 to work with the City and State to improve benefits for retired Phoenix officers. Notice of meetings and other pertinent information is posted on the official website at: http://www.association-of-retired-phoenix-officers.org/

RPPO – RETIRED PHOENIX POLICE OFFICERS

This group was founded June, 2012, for the express purpose of allowing retired Phoenix Police Officers to stay in touch with one another. There is no cost to join and there are no dues.

This Yahoo group is for ALL retired Phoenix Officers to exchange information about fellow retirees and express opinions on laws, politics, the economy, or other interests.

You need not be a member of ARPO (Association of Retired Phoenix Officers), PLEA (Phoenix Law Enforcement Association) or FOP (Fraternal Order of Police) to be a member of this group. The only criteria is that you are a retired Phoenix Police Officer. Go to Yahoo groups in order to access the website. Visit or join at: http://groups.yahoo.com/group/RetiredPhoenixPoliceOfficers/join

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PHONE NUMBERS OF OFFICES:

Police Employment Services Bureau 620 W. Washington Phoenix, AZ 85003 Phone 602-262-6925 Fax 602-534-1972 E-mail www.Cityofphoenix.org/police

City Benefits Office 135 N. 2nd Avenue Phoenix, AZ 85003 Phone 602-262-4777 E-mail phoenix.questions@phoenix.gov

Arizona Public Safety Personnel Retirement Office 3010 E. Camelback Rd. Suite 200 Phoenix, AZ 85016 Phone 602-255-5575 E-mail www.psprs.com

Social Security Administration (Main number) 1-800-772-1213 Glendale Office 602-298-4120 5907 W. Kings, Glendale, AZ 85306 E-mail www.ssa.gov The following steps are necessary for the family to take, following the death of a retiree:

Step 1

Notify the Police Employment
Services Bureau at 602-262-6925.
Provide the full name and serial
number of the deceased. Provide
the address, phone number and
name of the person to contact
regarding the retiree and family.
Advise PESB if assistance is
needed in making funeral
arrangements, if a police chaplain
is desired to comfort the family
and help with the funeral, or if
there are any other immediate
needs.

Step 2

Notify City Benefits office at 602-262-4777. They will need the name of the deceased, Social Security number, department retired from, name, address and phone number of surviving spouse or beneficiary.

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STEPS (continued)

Step 3

Notify the Public Safety Personnel Retirement Office at 602-255-5575. They will need the same information as City Benefits.

Step 4

Notify Social Security of the name, social security number and date of death. Social Security pays a one-time death benefit of \$255 to the surviving spouse, or to a child who was eligible for benefits on the beneficiary's earnings record in the month of death.

Phone 1-800-772-1213.

Step 5

Check with organizations where the deceased was a member. Many provide a modest life insurance policy free of charge to their membership: Phoenix Law Enforcement Association (PLEA); Fraternal Order of Police (FOP); City of Phoenix Municipal Employee's Association (COPMEA). Some financial institutions and credit card companies also provide free insurance.

FREQUENTLY ASKED QUESTIONS

- Q-1 Is there any kind of lump sum payment by either the City or Pension Fund, upon an employee's death?
- Ans: No! Upon receiving notification,
 City Benefits Office will check
 to see if there is a life insurance
 policy still in force with the City.
 It is up to the beneficiary to
 determine if any other life
 insurance polices exist.
 It is suggested that canceled
 checks and bank statements
 be reviewed to see if payments
 were made for life insurance.
- Q-2 Is the beneficiary permitted to keep the entire amount of pension for the month in which the retiree died, even if the death occurred on the first of the month?
- Ans: Yes! The beneficiary will begin receiving a reduced amount on the next month's check if all paper work is submitted by the 12th of the month following the death. If paperwork is not submitted in time, deductions will be made from future payments until the deficit is satisfied.

FAQ Continued)

- Q-3 Will the spouse continue to receive the monthly Medical Expense Reimbursement check from the City, even if remarried?
- Ans: Yes! If the retiree is entitled to this payment, it will continue, unless the retiree took single medical coverage.

 See "insurance information" or check with the City Benefits Office for specific information.
- Q- 4 What happens to deferred comp upon retirement?
- Ans: Upon notification of death, The Benefits Office will notify listed beneficiaries to make application for payment within 60 days following the death.
- Q-5 What amount of pension will the spouse receive, upon the death of the retiree?
- Ans: The spouse will receive 80% of the amount the retiree was receiving at the time of death.

FAQ (Continued)

Q-6 Is there a time period that a retiree must be married before the spouse is eligible to receive a pension?

Ans: Yes! If the marriage takes place <u>after</u> retirement, the retiree must be married for a minimum of two years prior to death before the spouse is eligible to receive pension benefits.

Q-7 Will minor children of the retiree receive benefits, upon the police retiree's death?

Ans: Yes! Each child will receive 1/10th of the amount that the retiree was receiving. They will continue to receive benefits for a specific period of time. Check with the PSPRS for information pertaining to your family.

Q-8 Will all pension benefits for the spouse continue upon remarriage?

Ans: Yes! The spouse will continue to receive pension benefits for life.

FAQ (Continued)

Q-9 If the spouse marries another retiree who dies, will the spouse get two pensions?

Ans: Yes! There is no limit to the number of pensions that a spouse can receive. The only restriction is the two-year time period that a retiree must be married before the spouse is eligible for a pension.

Q-10 Will benefits continue for the minor children if the spouse remarries?

Ans: Yes! The marital status of the spouse has no effect on benefits of the children.

Q-11 Will adoption by the spouse's new marriage partner affect the benefits of minor children who were eligible at the time of the retiree's death?

Ans: No!

Q-12 Will any minor children of the spouse, but not of the retiree and who were not adopted by the retiree, be eligible to receive pension benefits?

Ans: No! Only minor children who were legally adopted by the retiree, prior to the retiree's death, will be eligible for pension benefits.

FAQ (Continued)

Q-13 Will any other income affect the amount of pension that either the spouse or minor children receive?

Ans: No! Pension benefits will remain the same regardless of other income.

Q-14 What happens to spousal pension benefits if the couple divorce or the spouse is deceased?

Ans: Spousal pension benefits stop. Only legally married couples who meet all other eligibility requirements are eligible for spousal benefits. (Check with the City Benefits office for medical coverage or MERP information).

INSURANCE INFORMATION

If the surviving spouse of a police retiree is covered by the City's medical plan at the time of the retiree's death, the surviving spouse may elect to continue coverage for an indefinite period of time and continue receiving Medical Expense Reimbursement Program (MERP) payments as well.

If the retiree had waived medical coverage through the City, and was receiving only the MERP payment, the surviving spouse may continue to receive MERP payments for an indefinite period of time. The surviving spouse may also be eligible to enroll in the City medical plan(s) during a future open enrollment with proof of continuous, comparable coverage.

If, at the time of death, the retiree had only single medical coverage, no further benefits are available for the surviving spouse. MERP payments will stop. No medical election is available in the future. <u>All questions must be referred to the City Benefits Office.</u>

Coordination:

Coordination is what occurs when Medicare is your primary carrier. When a claim is processed, your supplemental insurance carrier must determine how much Medicare has paid before they can process the balance of their contracted payment to the provider.

Your doctor must file his/her charges for services with Medicare first, then bill your supplement for any balance, <u>up to the contract amount</u>. Your doctor or contracted medical facility <u>cannot charge you any more than your co-pay if the medical provider is in network.</u>

Some doctors are on **capitation.** That means they are paid a fixed amount monthly per person whether you go in or not. In this situation, your doctor can still <u>only charge</u> you a co-pay, if he/she is in network. Many doctors show balances on their books while all of this coordination process takes place. Some doctors do not bother to collect a co-pay even though they are entitled to it each time you visit their office.

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In many cases, billing departments for insurance providers don't bother to determine which patients should receive "balance billings." They just send out bills for everything that is on their books, whether you owe it or not. If the medical provider is in network, you owe nothing more than your co-pay.

If the matter cannot be resolved by phone, you may want to return the bill, with a written reminder that their contract with City/State prohibits them from collecting more than the authorized amount.

If the billing persists, you may want to request intervention from City Benefits Office to remind the medical facility of their contractual agreement.

Contact the office of City Benefits or your insurance representative at the Public Safety Retirement Office for information specific to your situation.

Subrogation:

Subrogation is when one insurance carrier has to repay another for its loss. For example, if you have CIGNA and also have automobile medical coverage, CIGNA would not subrogate. In other words, CIGNA will pay medical claims without coordinating with the auto insurance carrier.

The auto insurance carrier would not have to pay CIGNA back for any of the medical claims that CIGNA paid. You can use a personal auto policy and CIGNA coverage separately. This means that you would not have to reimburse CIGNA even though you also collected from your auto insurance.

Changing Insurance Plans

A retiree who selects other than the City or State health insurance plan at time of retirement, may later change back to the city or state plan during a period of open enrollment, if the retiree was continuously covered by a comparable health insurance plan with no break in coverage from date of retirement. Contact City Benefits or the Public Safety Retirement office for specific information.

Living out of State

Plans vary and can be very expensive for those moving out of the Phoenix area. Contact City Benefits as well as the Public Safety Retirement office for information concerning the health insurance that is right for you.

SOCIAL SECURITY INFORMATION

The following Social Security information is an <u>unofficial interpretation</u> obtained from a fact-sheet provided by the Social Security office, under the heading, "A PENSION FROM WORK NOT COVERED BY SOCIAL SECURITY" and the sub-heading, "WHO IS AFFECTED."

This provision primarily affects any employee who earned a pension while working for a government agency, and also worked at other jobs where they paid Social Security taxes long enough to qualify for retirement or disability benefits.

SOCIAL SECURITY (Continued)

The modified formula applies to you <u>IF</u> (meaning, pension from your government job will count as income when figuring how much Social Security pension you will receive) you reach 62 or become disabled <u>AFTER</u> 1985 and first become <u>ELIGIBLE</u> after 1985, for a monthly pension based in whole or in part on work where you did not pay any Social Security taxes. You are considered eligible to receive a pension if you meet the requirements of a pension, even if you continue to work.

In other words, if you were ELIGIBLE to retire from the Phoenix Police Department or other government agency PRIOR to 1986, (regardless of when you actually retired) and you meet all requirements for a Social Security pension, the funds that you receive from that government agency will not be factored in when computing your Social Security pension.

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SOCIAL SECURITY (Continued)

You will need a letter from the Public Safety Personnel Retirement Office, stating your name, Social Security number, dates of employment, in what capacity you were employed, and the date that you were first eligible for retirement. This letter must be presented to your local Social Security office. The Glendale office may be the most familiar with this provision.

MEDICARE

A person is eligible for Medicare at age 65. Medicare has two parts: Hospitalization Insurance (Part A) covers inpatient hospital care and certain followup care. Medical Insurance (Part B) pays for physician's services and some other services not covered by hospital insurance.

There is no charge for Part A, but for Part B, beginning 2012, the standard amount of \$99.90 (for most people) is deducted monthly from your Social Security check.

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MEDICARE (Continued)

Certain aged or disabled people who do not qualify for Medicare hospital insurance (Part A), may be able to get it by paying a monthly premium. Most people do not pay a monthly Part A premium because they or a spouse have 40 or more quarters of Medicare covered employment. Those with 30-39 quarters pay \$248 monthly; less than 30 quarters, \$451 monthly. If you keep the City insurance or the State insurance, you must have both Part A and B Medicare.

The Social Security Administration will normally send you Medicare information prior to your 65th birthday. If you do not receive this information, or for any questions pertaining to your specific situation, contact the Social Security office at 1-800-772-1213 or online at www.ssa.gov.

MEDICARE ADVANTAGE PLAN

Enrollment period is between October 15 and December 7 of every calendar year. You must first be enrolled in Part A and B of Medicare before you can enroll in a Medicare Advantage plan.

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MEDICARE ADVANTAGE (Continued)

A Medicare Advantage plan is another health plan choice you may have as part of Medicare. Medicare advantage plans, sometimes called "Part C" or MA plans," are offered by private companies approved by Medicare.

Not all types of plans are available in every county. Go to: https://www.medicare.gov/find-a-plan/questions/home.aspx and find out what plans are available in your ZIP code.

Arizona provides four of the five options:

- Health Maintenance Organization (HMO) which is a group of doctors, hospitals and other care providers. In an HMO, you will get most of your care from the providers. If you need a specialist, you will need a referral.
- Preferred Provider Organizations (PPO) is a plan where you use providers in that network. If you go outside that network, there will be an additional cost.

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MEDICARE ADVANTAGE (Continued)

- Private Fee For Service (PFFS) is a private insurance company that accepts Medicare beneficiaries. The company decides how much you will pay for services.
- Special Needs Plan (SNP) is available for people eligible for both Medicare and Medicaid (AHCCCS in Arizona.) This plan is available to eligible residents of long-term care facilities and/or who have a specific medical condition.

Consult the State Health Insurance and Assistance Program (SHIP), which provides non-biased Medicare information and advocacy. 602-542-4446 https://www.azdes.gov/daas/ship/

SHIP is an independent program funded by federal agencies and is not affiliated with the insurance industry. This program is a partnership of the Department of Economic Security Division of Aging and Adult Services and Area Agencies on Aging.

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MEDICARE ADVANTAGE (Continued)

SHIP can link you with a local SHIP counselor, who can help you with:

- Medicaid (AHCCCS) eligibility, benefits and claim filing.
- Medicare Part D (Medicare prescription drug coverage.)
- Long-term care insurance information.
- Medicare secondary payer.
- Other types of health-insurance benefits.
- Medigap insurance
- Medicare Advantage Plan options and enrollment.
- Information regarding Medicare costs and deductibles.

LONG TERM CARE

It is suggested that retirees consider a Long Term Care insurance plan in addition to Medicare and any other health insurance you may have. Neither Medicare, CIGNA, or any other general health insurance plan, will pay for indefinite care in a nursing home or long term care facility.

TRUSTS AND WILLS

A Trust can be a useful estate-planning tool, but given the expenses associated with opening one, it's probably not worth it unless you have a net worth of at least \$100,000 and have a substantial amount of assets in real estate, or have very specific instructions on how and when you want your estate to be distributed among your heirs after you die.

Assets you want protected by the Trust must be retitled in the name of the Trust. Anything that is not titled to the Trust when you die will have to go through probate.

A Revocable Living Trust accomplishes the following:

- Avoids probate on assets
- Reduces risk of Will contest
- Avoids or reduces taxes
- Protects privacy of estate plan
- Passes assets to who, when and how you want.

DO I NEED A WILL?

Yes - and so does just about everybody else. A trust does not replace a will. Most trusts deal only with specific assets, such as life insurance or a piece of property, while a will governs distribution of nearly everything else in your estate. A will tells the world exactly how you want your assets distributed when you die. It's also the best place to name guardians for your children.

Dying without a will - known as dying "intestate" - means you have no say over who receives your assets, and can leave your heirs and the court system the complex and costly job of wrangling over who should get what.

GIFT TAX EXEMPTION

Gifts of up to the annual exclusion (\$13,000 per recipient in 2012) incur no tax or filing requirement. By splitting their gifts, married couples can give up to twice this amount tax-free (although they must file a gift return). Note that each giver and recipient pair has their own unique annual exclusion; a giver can give to any number of recipients and the exclusion is not affected by other gifts that recipient may have received from others.

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Lifetime Exemption

U.S. citizens and residents are permitted a lifetime gift tax credit of \$5.12 million. An individual's lifetime credit is reduced each time he or she makes a taxable gift. Depending on the size of the donor's gift(s), the credit can be used up in one calendar year or in multiple years.

NOTE: At midnight on December 31, 2012, the lifetime gift tax exemption is scheduled to revert back to its traditional level of \$1 million. If Congress doesn't act, any gift above the \$1 million ceiling could potentially be taxed over 50 percent.

Mortuary Federal Guidelines

The Federal Trade Commission mandates certain standards for funeral directors in all states. Arizona is also governed by AZ laws under Title 32, Chapter 12 – Funeral Directors and Embalmers. These laws are readily available via the internet, along with death care rules and regulations.

All mortuaries and crematories must provide an itemized list of costs for goods and their services. Any mandatory costs/services must be stated in writing with reference to a particular section of AZ applicable laws. For cremations, prices will usually include an acceptable type of container, but might not include urns.

Even though a body may have already been transported to a certain mortuary, you may still use any mortuary of your choice, which all mortuaries are aware of. Shop around for the best value.

DEATH CERTIFICATES

Death certificates are needed as soon as possible. All agencies associated with the retiree require a death certificate in order to process benefits. These include Phoenix City Benefits, Public Safety Personnel Retirement System, Social Security and Insurance Companies.

The cost of death certificates in 2012 is \$20 each. They are issued by the county of death. One free copy stamped "For Government Use Only" is to be sent to Social Security. Four to 6 extra copies are normally sufficient for life insurance, pensions, etc.

The mortuary normally mails or takes the completed application to the county office. The requested number of official death certificates are then mailed back to the mortuary or picked up by mortuary personnel. This process usually takes about 2 weeks. If they are needed sooner, check with the mortuary to see if you can pick them up yourself from the county office.

DEATH CERTIFICATES (Continued)

The county in which the person died, issues death certificates, but the State maintains the files. After 45 days from time of death, copies of a death certificate can only be obtained from the State Office of Vital Records, 1818 W. Adams, Phoenix, Az 85007. Phone 602-364-1300.

WHAT FUNERALS COST

The funeral industry has come under increased scrutiny in recent years due to exploitive sales practices and unnecessary items and procedures that are often forced on the bereaved with little regard for their actual feelings or needs. The average funeral today runs well in excess of \$10,000, but in the vast majority of cases there is no reason why it should cost anywhere near that.

FUNERAL COSTS (Continued)

Caskets are available from very modest prices up to \$12,000 or more at some funeral homes. Vaults also come in a wide price range. Charges that will inflate your total bill: funeral coach and driver plus overtime charges; service vehicle for administrative purposes; extra van for flowers and equipment; use of funeral facility for viewing/service; motorcycle escorts; extra charges for nights, weekends & holidays; refrigeration of body; transfer of remains from location of death to funeral home. And the list goes on.

Mortuaries will often suggest an honorarium for clergy and musicians. In cases where families have a house of worship, funeral coordinators may be available at no charge. Call Police Employment Services Bureau if you want a police chaplain.

<u>Do I need to purchase a vault?</u> Due to heavy weight of grave opening equipment, most city and private cemeteries require concrete vaults to prevent other graves from caving in under heavy tractors working above them. Ground water contamination is also involved. This is a cemetery requirement.

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FUNERAL COSTS (Continued)

Internet quote: "The whole funeral, including food and flowers, shouldn't cost more than \$2,000, yet the average price in the Valley is \$8,000 to \$14,000," said Zemek, former director of trade practices for the Phoenix Better Business Bureau. "The industry is a fear-based, confusion-based moneymaker, and there are always hidden costs."

See http://www.funerals-ripoffs.org/

Those in the funeral industry take issue with such characterizations. "Treating both the deceased and the family with care and dignity" factors into pricing, said Martin Crist, Valley spokesman for Dignity Memorial, a network of funeral, cremation and cemetery providers owned by Texas-based Service Corporation International.

SCI owns A-L Moore Grimshaw Mortuaries and Phoenix Memorial Park and Mortuary, which had the highest prices on the Consumer Alliance's survey.

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FUNERAL COSTS (Continued)

Crist, a newly appointed member of the State Funeral Board, said surveys like the Consumer Alliance's may be misleading because some funeral homes include things like refrigeration of the body prior to cremation or obituary publication costs in their basic price, and some don't.

Should I prepay?

It is generally not a good idea. Things change. The company you deal with may go out of business or change hands and the new owner may not honor the deal. You may also move or decide on different arrangements.

COST CUTTING SUGGESTIONS:

1 Choose Cremation

Cremation can cut as much as 75% off the cost of a traditional funeral.

The AZ Board of Funeral Directors and Embalmers states that nearly 70% of all families are now choosing cremations as opposed to traditional burials in AZ. Some families opt for a viewing and service prior to cremation, while others select *Direct Cremation* with no viewing or service.

COST CUTTING (Continued)

Direct cremation is available for about one-third the cost of cremation in which viewing and a service of some type is chosen. A sampling of several funeral homes reveals a reasonable cost of direct cremation is between \$600 and \$900 at this time, but some mortuaries charge much more. Embalming is **not required** for direct cremation, but if there will be a viewing prior to cremation, embalming will be required.

2 Look For a Discount Parlor

Although this fact is not widely publicized, many funeral homes are now beginning to specialize in low-cost funeral arrangements.

3 Take an Objective Person With You

If you are making the arrangements on your own and you are deep in grief, take someone along who can think more rationally and can help deflect sales pressure away from you.

COST CUTTING (Continued)

4 Hold a Wake at Your Home

You can save money by holding a traditional viewing/wake in your home with a buffet for mourners (catered or provided by family). You are not obligated to provide a banquet for mourners, and nothing says you have to rent space in a funeral home for a viewing.

5 Skip Both Embalming and Sealed Caskets

Both embalming and sealed caskets are almost always unnecessary when the body is buried within 48 hours of death, and both can unnecessarily add thousands to burial costs.

6 Don't Be Pressured Into All the Little Extras

Thank you notes, memorial cards, decorations, and other details add up fast, and chances are very good that these materials will be marked up significantly over their actual cost were you to purchase them on your own.

FUNERAL AND BURIAL RESOURCES AND ASSISTANCE PROGRAMS:

Funeral Consumers Alliance, 1-802-865-8300, http://www.funerals.org/ declares itself the only 501(c)(3) nonprofit organization dedicated to protecting a consumer's right to choose a meaningful, dignified, affordable funeral. They are nationwide and not affiliated with the funeral industry. Start with these 29 free articles packed with tips. Also see: http://www.funerals.org/ frequently-asked-questions.

For help with costs: http://www.needhelp
payingbills.com/html/help_with_funeral_costs.html

Arizona

Funeral Consumers Alliance of Central Arizona, Phoenix, AZ 85046 Call – 480-929-9659

Funeral Consumers Alliance of Northern Arizona, Prescott, AZ 86301 Call – 928-778-3000

Funeral Consumers Alliance of Southern Arizona, Tucson, AZ 85732-2661. Call – 520-721-0230

The below listings are just a few of the most affordable death care providers in the Phoenix area:

Abel Funeral Services 1627 N. 51st Avenue, Phoenix, AZ 602 442-7747

Best Funeral Services 9830 W. Peoria Ave., Peoria, AZ 623 486-1955. Also: 501 E. Dunlap, Phoenix., AZ 602 906-9600

Family Burial & Cremation Center 237 S. Sirrine #1, Mesa, AZ 480 464-8728

Harper Funeral Home 1246 E. Jefferson, Phoenix, AZ 602 243-3961

La Paz Funeral Home 935 E. Indian School, Phx, AZ 602 266-5558

Loman's Arizona Funeral Home 717 W. Dobbins Rd., Phx, AZ 602 276-3601

AFFORDABLE (Continued)

Palm Funeral Home 10761 Grand Ave., Sun City, AZ 623 583-7711

Preston Funeral Home 3800 S. Central, Phx, AZ 602 304-0083

Regency Mortuary 9850 W. Thunderbird Rd., Sun City, AZ 623 875-7500

Rude Family NW Mortuary 4033 N. 19th Ave., Phoenix, AZ 602 266-8000 (Son is Phx. P.D. officer)

Universal Memorial Center 1100 E. Jefferson St., Phx, AZ 602 252-6011

Many mortuaries without large chapels have agreements with churches to host large funerals.

Note: This mortuary and funeral information has been provided for the sole use of Phoenix Police retirees and their families. It is requested it not be made available to funeral homes and other death care providers.

VETERANS

National Memorial Cemetery of Arizona is available without charge for military veterans and their wives, located at 23029 N. Cave Creek Road in Phoenix. They are not a mortuary and do not have indoor facilities for services. Arrangements for burial can be made by calling 480 513-3600.

Area code 602 unless indicated:
Police, Fire, Medical Emergency 9-1-1
Accident Cleanup262-6441
Crime Stop (Police)262-6151
Gas Leaks - Southwest Gas271-4277
Police (Crime Stop)262-6151
Police (General Information) 262-7626
Poison Control253-3334
or1-800-222-1222
Power Outages
APS371-7171
SRP236-8811
Sewers (Sanitary) Clogged
Weekdays 6 a.m 4:30 p.m. 262-6691
Nights, weekends, holidays . 261-8000
Sewers (Storm) Clogged262-6441
Traffic Signals, Malfunctioning 262-6021
Water Leaks, Broken Hydrants &
Water Mains Emergency261-8000

Phoenix City Council

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Email: mayor.stanton@phoenix.gov
Thelda Williams, District 1602-262-7444
Email: council.district.1@phoenix.gov
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Email: <u>council.district.8@phoenix.gov</u> -40-

POLICE

Area code 602 unless indicated Auto Theft262-6674 Blockwatch495-0597 Centralized Booking 262-6134 Chief's Office 262-7626 Community Relations.262-7810 Crime-Free Multi-Housing 495-6897 Crime Stop 262-6151 Explorers Program... 534-6834 Fingerprinting (public)......534-5024 G.R.E.A.T. Program 495-0431 Gang Hot Line534-4264 General Information......262-7626 Violent Crimes (assaults, gangs, homicide, robbery) 262-6141 Impounded Property 261-8371 Liquor Establishment Complaints438-6625 Museum 534-7278

POLICE PRECINCTS Area Code 602 unless indicated Black Mountain ..495-5002 Cactus Park495-5009 Central City495-5005 Desert Horizon495-5006 Estrella Mountain 495-5003 Maryvale.....495-5008 Mountain View ...495-5007 South Mountain ..495-5004 Professional Standards Bureau (complaints, commendations)262-4580 Records Information for Public (accident reports, police reports, statistics)534-1127 Reporting Crimes to Police Emergencies9-1-1 Non-emergencies262-6151 Reserves Program534-9000 Silent Witness480-948-6377

or1-800-343-TIPS

Traffic Enforcement Information

Area code 602 unless indicated

North495-5001

South495-5003

Traffic Safety Complaints,

Neighborhoods534-7733

Vehicle Impounds .262-7905

Vehicle Permits (overdimensional,

overweight vehicles).....262-6099

PERSONAL NOTES

(This page is for names & phone numbers of friends, relatives, fellow retirees and others willing to provide transportation or other assistance in your hour of need. Keep this list up to date by reaffirming their commitment every couple of months.)

NOTES:

HEAVENS GATE

And Heaven's gate swung wide With kindly grace an angel Ushered me inside

And there to my astonishment Stood folks I'd known on earth Some I'd judged and labeled Unfit, of little worth

Indignant words rose to my lips
But never were set free
For every face showed stunned surprise
Not one expected me!

Unknown