

# **ASSOCIATION OF FORMER NEW JERSEY STATE TROOPERS, INC.**



## **RETIREE HANDBOOK**

**FOR RETIREES AND THE SURVIVING FAMILIES OF  
FORMER NEW JERSEY STATE TROOPERS**

**JUNE 2018**



## RETIREE HANDBOOK

June 1, 2018

### Board of Directors

Capt. Nicholas C. Soranno (Ret)  
President

Lt. George J. Wren, Jr. (Ret)  
Vice President

Lt. Raymond J. Chintall (Ret)  
Secretary

Lt. John T. Hennessy (Ret)  
Treasurer

Major Joseph J. Craparotta (Ret)  
Director

Capt. Michael W. McLaughlin (Ret)  
Director

Capt. Kenneth F. Wondrack (Ret)  
Director

Capt. Ernest J. Volkmann (Ret)  
Director

Trooper I David Scureman (Ret)  
Director

Major Joseph A. Cannatella (Ret)  
Director

Major Heidi S. Scripture (Ret)  
Director

Trooper Robert R. Wilk (Ret)  
Director

Detective I William T. Trump (Ret)  
Sergeant at Arms

Carl J. Soranno, Esq.  
Corporate Counsel

### Active Past Presidents

Capt. Sal Maggio (Ret)

Capt. William F. Yodice (Ret)

Lt. Harry C. McCurdy (Ret)

Major George T. Coyle, Sr. (Ret)

Greetings Retired Jersey Troopers,

The Association Board of Directors is pleased to provide this handbook to Retired and Former Jersey Troopers, a source of useful and necessary information for them and their families. The passing of a loved one is never an easy time in life. The contents herein will provide important information to survivors and help to ease their burden at a most difficult time. We hope it will serve to keep our retirees and their families fully informed as to their pension, benefits, and other entitlements.

On behalf of the Board of Directors we acknowledge our sincere gratitude to Debra Chesko for her assistance and guidance in originally compiling this handbook. Debbie was an outstanding supporter of the Former Troopers Association and was a valuable member of our team. Throughout her tenure, Debbie provided useful information and personal assistance to our members and their surviving families. Her passing in the summer of 2012 was a great personal loss to all who knew her.

We also offer our sincere appreciation to Debra Prettyman and Bessie Jones for their assistance and guidance in updating this handbook and for serving as our FTA Benefits Consultants. Like Debbie, Debra and Bessie are ardent supporters of the Former Troopers Association and both are valuable members of our team. They are each readily available to provide useful information and personal assistance to every FTA member and their surviving families.

We hope you use the information contained in this handbook to better understand your pension, benefits and your family entitlements. Please keep a copy of the handbook readily available along with a copy of our Estate Planning Handbook for use by your surviving family.

For the President  
Nicholas C. Soranno

My Best Regards,

George J. Wren, Jr. – Vice President

## **PURPOSE OF THE HANDBOOK**

The information provided in this handbook is for those sworn members who have severed their official connection with the New Jersey State Police by retirement or other honorable release. It is intended as a source of information for survivors of retirees as to procedures for involving the Former Troopers Association and the Division of State Police at funeral services and interment of the deceased retiree. It also provides the necessary information for survivors as to what pension and benefits they are entitled to and the procedure for applying for entitlements.

### **Definition of Terms:**

For this handbook the following terms are defined as follows:

**Association** – means the Association of Former New Jersey State Troopers, Inc.

**Member** – refers to those retirees or Former Troopers who are Members in Good Standing of the Association at the time of their death.

**Retiree** – means a Member of the Division who is receiving a pension under the provisions of the State Police Retirement System, State of New Jersey.

**Division** – refers to the New Jersey Division of State Police.

**Final Compensation** – refers to the salary upon which pension contributions were based in the last 12 months of creditable service preceding the member's retirement. It includes the value of the maintenance allowance for this same period.

**Surviving Spouse, Domestic Partner, or Civil Union Partner** – refers to the person who, at the time of death of a retiree, is the spouse, domestic partner or civil union partner of the retiree in accordance with the provision of the New Jersey Domestic Partnership Act. This assumes that the survivor has not remarried or has not entered into a new domestic partnership or civil union.

**Dependent Child/Children** – means a child or the children of a retiree who is/are under the age of eighteen years, or who is developmentally disabled.

**SPRS** – State Police Retirement System.

It is of great importance to keep all **updated** documents that will provide instructions for those handling your estate and making decisions, should you be unable to do so. These include: estate wills, living wills, power of attorney, trust agreements, deeds, and final interment instructions. The location of these papers is also important to those individuals who will be handling your estate. The section on estate planning provides a complete listing of these important documents with an easy to read locator.

## **I. NOTIFICATION:**

### **A. Pensions and Benefits**

The death of a member of the State Police Retirement System, the retiree, the surviving spouse or civil partner, should be reported to the Office of Client Services in the Division of Pensions and Benefits by calling 609-292-7524. The death should be reported as soon as possible. The individual reporting the death should be able to provide the following information:

1. Full name of the deceased.
2. Deceased Social Security number, Pension Membership, or Retirement number.
3. Date of death.
4. Name, mailing address, and telephone number of the person handling the deceased's affairs.

In approximately four weeks the beneficiary will receive a letter quoting the benefits payable with all the necessary claim forms to be completed and returned.

**Visit:** <http://www.state.nj.us/treasury/pensions/documents/factsheets/fact40.pdf> for a more detailed overview of all the pension and benefits afforded members of the State Police Retirement System!

### **B. State Police - Former Troopers Association**

Upon the death of a retiree or former trooper, the family should also notify the Association by calling 609-882-2000 ext. 2220, and the Operational Dispatch Unit at Division Headquarters by calling 609-882-2000 ext. 2769, Monday through Friday. If calling on a weekend, call 609-882-2000 and notify the dispatcher.

After this notification, and after funeral arrangements have been completed, the family should again notify the above two offices to provide the funeral arrangements information to Association members and the Division.

This will initiate the provisions for representation of the Association and the Division of State Police at the viewing and funeral as provided for in New Jersey State Police SOP C15, Annex E.

The Association, upon receipt of the information of the retirees passing and funeral arrangements, will post the information on their web site to encourage members to attend the services. There will also be a posting of a brief obituary on the web site Last Patrol.

### **C. Funeral**

State Police SOP C15, Annex E provides for **retirees only**, a uniform cap with hat badge; for Association members a ceramic tile memorial plaque expressing the condolences of the association will be provided. Both items are retained at the regional troop headquarters and are the responsibility of the troop commander for delivery to the funeral home.

If the deceased is **a member in good standing**, the Association will follow up with a personalized ceramic tile memorial plaque to be presented to the family at a later date.

### **D. Memorial Garden**

If the deceased is cremated, there is an option to have the remains interred in the Memorial Garden at the Museum and Learning Center at Division Headquarters, River Road, West Trenton, NJ. This requires the permission of the Superintendent and must be requested in writing. Permission from the Superintendent should be made in advance and should be a part of estate planning and final instructions left for surviving family or friends.

Arrangements for the interment service will be coordinated between the family, the Association and the supervisor of the State Police Museum and Learning Center.

## **II. BENEFITS:**

Upon notice of the passing of a retiree, the Association will notify the Human Resources Bureau of the Division of State Police to begin the process of applying for survivor benefits. For the surviving spouse or domestic partner of an Association **member in good standing**, the Association will provide the services of a benefits consultant to guide them in making application for survivor benefits with the New Jersey Division of Pensions and Benefits.

Upon the death of a retired member, two benefits are payable:

1. A monthly pension to a specific family member(s) i.e. surviving spouse, domestic partner or dependent child/children, and
2. A group life insurance benefit paid to a named beneficiary.

## **A. Pension**

The surviving spouse or domestic partner of a retiree shall receive an annual pension equal to 50% of the retiree's final compensation *plus all COLA's previously paid to the retiree*. **The surviving spouse or domestic partner will continue to receive the pension benefit if they do not remarry or enter into another civil union.**

For Example: **A member retiring with a 65% pension based on \$50,000 final compensation would receive an initial pension of \$32,500 annually (50,000 x .65). Upon the passing of the retiree, the surviving spouse/domestic partner would receive \$25,000 (50,000 x .50) plus the COLA percentage received by the retiree over the years.**

If there is no surviving spouse or domestic partner, the following benefit is payable to dependent children:

- 50% of final compensation to three or more dependent children;
- 35% of final compensation to two dependent children;
- 20% of final compensation to one dependent child.

## **B. Cost of Living Adjustment (C.O.L.A.)**

Cost of Living Adjustments (C.O.L.A.) were suspended in 2011 subsequent to New Jersey pension reform law.

## **C. Insurance**

A retiree is covered by a group life insurance equal to 50% of the retiree's final compensation and is payable to the named beneficiary. Life insurance benefits are non-taxable.

## **D. Filing a Death Claim\***

The following documents are required to file a death claim for pension and life insurance benefits:

1. Certified copy of death certificate
2. Copy of marriage license - domestic partnership agreement
3. Copy(s) of child/children birth certificate(s)

***\* In the event the spouse pre-deceases the retiree, the retiree should notify the Division of Pensions and Benefits to remove the spouse from the retiree health benefits. At this time a change of beneficiary form should be requested and a new primary beneficiary as well as contingent beneficiary should be named.***

## **E. Health Benefits**

Upon the death of a retiree, the surviving spouse or domestic partner or any dependent children must pay for continuous health benefits offered at a group rate. Payment will be deducted from monthly pension benefit. It is suggested that you have enough money on hand to pay for three months of expenses, until the State has your information in the computer and you start to receive monthly pension checks.

If a retiree has a developmentally challenged child/children, they may be eligible for health care coverage as a dependent child under the retired health benefits. Application to the Division of Pension and Benefits is required along with supporting documentation.

**Visit: <http://www.state.nj.us/treasury/pensions/documents/factsheets/fact40.pdf> for a more detailed overview of all the pension and benefits afforded members of the State Police Retirement System!**

## **III. SOCIAL SECURITY:**

Social Security provides the following benefits:

1. If the retiree was eligible for Social Security benefits, such benefits are payable to the spouse and minor children until they reach the age of 18. If the surviving spouse is collecting Social Security based upon their own earnings, they will continue to draw the larger amount of monthly benefit. Contact with social Security should be made to determine what benefit is due.
2. One-time death benefit of **\$255** that is payable to a beneficiary recipient who qualifies for Social Security.

The following documents are required to file for Social Security death benefits:

1. Copy of marriage license
2. W-2's showing earnings reported for the last two years for the deceased
3. Certified copy of death certificate
4. For any minor children, copies of birth certificate(s).

***For the surviving spouse of a member in good standing, the Association provides assistance, via our Benefits Consultants in obtaining and completing the necessary forms for all benefits due.***

## **A. Medicare Part A & B**

**You must apply for Medicare, Part A & B three months prior to reaching age 65, or when you are eligible to receive Social Security benefits!** Medicare then becomes your primary health care coverage, and your State health benefits plan becomes your secondary coverage.



If you are receiving Social Security and are employed with health care coverage with your employer, the employer health coverage will be your primary coverage, Medicare will be your secondary coverage and your State retiree health plan will be your third coverage.

When you receive your Medicare card, you must send a copy to the Division of Pensions and Benefits at the following address:

**New Jersey Division of Pension and Benefits  
Retired Health Benefit Section  
P.O. Box 299  
Trenton, N.J. 08625**

If you retired prior to June 1989, you will be reimbursed for both part A&B Medicare if charged by Social Security. If you retired after that date you will only be reimbursed for Part B. Reimbursement will be based on the premium amount for that year. A retiree, upon reaching the age when Medicare becomes their primary health coverage, will have the cost deducted from their monthly benefit. This amount will be reimbursed by the State for the retiree and the spouse. Upon the death of the retiree, the surviving spouse no longer receives reimbursement for Medicare.

Effective January 2007, the law changed how Medicare Part B premiums are calculated for some higher income beneficiaries. Most Medicare beneficiaries will **not** be affected. Currently, the government pays a substantial portion, 75% of the Part B standard premium and the beneficiary pays the remaining 25%.

The Internal Revenue Service will send information from your most recent tax return to Social Security. Social Security will adjust based on your **Modified Adjusted Gross Income (MAGI)**. Your MAGI is a combination of your adjusted gross (taxable) income and tax-exempt interest income including capital gains.

However, the law is expected to affect about 4% of Medicare beneficiaries, so most people will continue to pay the standard basic premium, which for 2017 was \$109.00, without an income-related adjustment. *To learn more about Medicare Part B coverage, visit on line [www.medicare.gov](http://www.medicare.gov) or call 1-800-633-4227.*

#### **IV VETERANS:**

To qualify for Veteran's death, burial, and related benefits, there is an established criterion for eligibility. Basically, it requires the applicant to have been a member of the Armed Forces of the United States and discharged or separated under honorable conditions. To confirm eligibility, a Veterans Benefits Counselor should be contacted at 1-800-827-1000. If the veteran maintained, veterans' life insurance, the Department of Veterans Affairs Office should be notified. You will need a File number and a copy of the death certificate.



A most important document that is required when applying for any veteran benefits is the DD-214. It certifies as to the military service of the individual named. In the event the DD-214 is lost or cannot be located a new one can be issued. Contact a local veterans service office and request a SF-180 form, "Request for Military Service Records." Complete the form and then in the comment area write, "A Certified Copy of DD-214 to include, character of service and discharge." The form must be signed, it will not be honored if it is not signed. Mail the completed, signed form to **National Personnel Records Center, Military Personnel Records, 9700 Page Avenue, St. Louis, MO 63132**

#### **A. Burial in a Veterans Cemetery**

All veterans and their surviving spouse are eligible for burial in a National Cemetery. The space available cemetery operated by the State of New Jersey is the Brigadier General William C. Doyle Veterans Memorial Cemetery located in Arneystown, N.J. Burial entitlements include a plot, grave liner, interment service, use of the chapel and maintenance in perpetuity, all at no cost to the veteran or the veteran's family. To apply for burial, you will need discharge or separation papers and a copy of the veterans DD-214. The United States Department of Veterans Affairs will provide a bronze grave marker. The state provides the granite base.

Eligibility requirements for interment at the Doyle Cemetery are, a legal resident of New Jersey at the time of death or have lived at least 50% of his or her life within the state; a veteran of the U.S. military service discharged or released under honorable conditions.

**Veterans are encouraged to pre-register their intent to be interred at the cemetery.**

#### **B. Burial at Sea**

A veteran honorably discharged from the United States military or dependent has the option of burial at sea. However due to operational commitments special arrangements must be made.

#### **C. Burial in a Private Cemetery**

The United States Department of Veterans Affairs furnishes upon request, at no charge to the applicant, a government headstone or marker to mark the grave of an eligible veteran in any cemetery around the world. Flat bronze, granite or marble markers and upright granite and marble headstones are available. The style chosen must be consistent with existing monuments at the place of burial. Spouses or dependent children buried in a private cemetery are not eligible for a government headstone or marker.

A United States flag may be issued for burial or memorial purposes in connection with the death of an eligible veteran. This is the same flag that is presented during military funeral honors.

**D. Military Funeral Honors.**

A veteran of military service, discharged or separated under honorable conditions, may have military honors rendered at his/her funeral. The core elements of the funeral honors include a minimum two-person detail, flag folding, flag presentation and the playing of taps. Military funeral honors are provided by the United States Department of Defense at no cost to the veteran's family. Funeral Directors have been provided a toll-free hotline number to make the necessary arrangements. The number 1-877-645-4667 is for Funeral Directors only.

**E. Presidential Memorial Certificate.**

The family of a deceased eligible veteran may request a Presidential Memorial Certificate at any VA regional office or by U.S. Mail. This is a parchment certificate with a calligraphic inscription expressing the nation's grateful recognition of service in the Armed Forces of the United States. The veterans name is inscribed and bears the signature of the President. This request if mailed should be sent to U.S. Department of Veterans Affairs, National Cemetery Administration (403A) 810 Vermont Avenue NW, Washington, D.C. 20420. When requesting the Certificate by mail a return address and a copy of the Veterans discharge documents must be enclosed.

**V. IMPORTANT TELEPHONE NUMBERS:**

Division of State Police	609-882-2000
Operational Dispatch	Ext. 2769
Human Resources – Jessica Chinese	Ext. 2247
Former Troopers Association	609-882-2000 Ext. 2220
FTA Benefits Consultant – Debra Prettyman	609-882-2000 Ext. 2620
FTA Benefits Consultant – Bessie Jones	609-649-3221
Division of Pensions & Benefits	609-292-7524
Veterans Affairs	1-800-827-1000
Social Security	1-800-772-1213
Social Security - Medicare	1-800-633-4227

**VI. SUGGESTIONS & REMINDERS:**

Identity theft is rampant today. To protect your assets and those of your spouse/partner the following suggestions are offered:

1. Upon the passing of a spouse or partner immediately cancel all credit card accounts in his/her name and destroy the cards. Remember to note the date such accounts were cancelled.
2. Cancel driver’s license through the New Jersey State Motor Vehicle Commission.

Periodically check the following papers to be sure they accurately reflect your wishes in the event of your passing. Make sure they contain current information:

Will	Living Will
Power of Attorney	Life Insurance Policies
Birth Certificate	Marriage Certificate
Divorce/Separation Papers	Savings/Checking
Account Records, Ira-Annuity Records	Military Records
Social Security Records	Vehicle Titles
Vehicle/Home Insurance Records	Deeds to any and all property
Bank Safety Deposit Records	Outstanding notes/Mortgages
Safe Combination	Trust Agreements
Credit Card List w/ Account Numbers	

Prepare a master sheet indicating the location of the above listed papers and any others deemed to be an important part of your business. Include your name, retirement number, social security number, name of your attorney, accountant, and insurance agent. A record such as this will make taking care of business by your survivors a lot easier. As you make and periodically update this master sheet, sign and date it so that your survivors will know how current the information is. A Master Sheet is contained in the FTA Estate Planning Handbook.

Remember that with the passing of a spouse or partner, **all** these documents should be updated to reflect new beneficiaries and heirs.

## **VII      MEMBER BENEFITS ONLINE SYSTEM (MBOS):**

The Member Benefits Online System (MBOS) is a set of Internet based applications that allow registered members access to their pension and, if applicable, health benefit account information. To use MBOS you must be registered with both MBOS and the myNewJersey Web site. The Association highly recommends that every member who has access to the Internet register with MBOS. Visit <http://www.state.nj.us/treasury/pensions/documents/forms/sp0743-mbos-registration-new.pdf> and obtain direct access to your pension and health benefits account information!