

**PENSION COMMISSION**  
**City Conference Room**  
**260 Constitution Plaza**  
**Friday, September 27, 2013**  
**9:00 a.m.**

<b>AGENDA</b>
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**PENSION ADMINISTRATION**

**I. Review of Minutes of the Meeting of August 2, 2013**

**II. Survivor Benefits**

<u>NAME</u>	<u>FUND</u>
Arcata, Angelo	MERF
Beard, Susan	PBF
Choquette, Anne Marie	MERF
Coyne, Michael	MERF
Fasanelli, Marti	PBF
Gendreau, Alcide	MERF

**III. Regular Retirements**

<u>NAME</u>	<u>UNION</u>	<u>QUALIFICATION</u>	<u>YEARS</u>	<u>AGE</u>
Beliveau, David	Local 760	Service	31	54
Diaz, Priscilla	HMEA	Service	29	54
Diego, Regla	Local 82	Service	11	68
Domingo, Eva	Local 2221	Early	12	56
Dubay, Mary	Local 1018C	Service	18	68
Gionfriddo, Angela	Local 1018C	Service	28	65
Lewis, Eloise	Local 2221	Service	14	66
Quiroga, Leopoldo	HPU Non-Sworn	Service	18	66
Vinick, Carol	Local 1018 AB	Service	28	64
Williams, Ella	SCGA	Service	15	70
Zazzaro, Joseph	Local 760	Service	25	55

**IV. Terminated Vested – Request to Vest Benefits**

<u>NAME</u>	<u>UNION</u>	<u>QUALIFICATION</u>	<u>YEARS</u>	<u>AGE</u>
Diaz, Brunilda	Local 2221	Service	16	50

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- V. Employee Pension Contribution Adjustments**
  
- VI. Separations from Pension Payroll**
  
- VII. Requests for Refunds of Contributions**
  
- VIII. Request for Refund of Contributions for Excess Purchased Service**
  
- IX. Service Purchases**
  
- X. Qualified Domestic Relations Orders**
  - A. 13-13 MERF**
  - B. 13-14 MERF**
  
- XI. Hardship Withdrawal Requests – Deferred Compensation Plan**
  - A. 13-03**
  - B. 13-04**
  - C. 13-05**
  - D. 13-06**
  - E. 13-07**
  - F. 13-08**
  
- XII. Consideration of Report on Automatic Pension Adjustments for FRF and PBF**
  
- XIII. Other Business**

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**XIV. Disability Retirements**

**Applications**

<u>NAME</u>	<u>UNION</u>	<u>QUALIFICATION</u>	<u>YEARS</u>	<u>AGE</u>
Guzman, Bernardo	Local 760	Non-Service Connected Total	33	50

**Reclassification to Disability**

<u>NAME</u>	<u>UNION</u>	<u>QUALIFICATION</u>	<u>YEARS</u>	<u>AGE</u>
Zangari, Thomas	Local 760	Service Connected Partial	32	56

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**PENSION DATA**

**II. Survivor Benefits**

Arcata, Angelo \*, survivor of the late Lucy Arcata, member of the Municipal Employees' Retirement Fund (MERF) who died June 11, 2013 (Survivor benefits under the MERF; Emp. #S017663 / 980263)

Effective Date: **July 1, 2013**  
Annual Allowance: **\$ 17,626.56**  
Monthly Allowance: **1,468.88**

Beard, Susan \*, beneficiary of the late Harold Beard, member of the Police Benefit Fund (PBF) who died July 23, 2013 (Survivor benefits under the MERF; Emp. #B035769 / 980265)

Effective Date: **August 1, 2013**  
Annual Allowance: **\$ 9,506.40**  
Monthly Allowance: **792.20**

Choquette, Anne Marie, survivor of the late Gregory Choquette, member of the Municipal Employees' Retirement Fund (MERF) who died August 21, 2013 (Survivor benefits under the MERF; Emp. #S106631 / 980267)

Effective Date: **September 1, 2013**  
Annual Allowance: **\$ 24,711.60**  
Monthly Allowance: **2,059.30**

Coyne, Michael \*, survivor of the late Anne Coyne, member of the Municipal Employees' Retirement Fund (MERF) who died November 18, 2001 (Survivor benefits under the MERF; Emp. #S901951 / 980264)

Effective Date: **January 30, 2008**  
Annual Allowance: **\$ 3,793.56**  
Monthly Allowance: **316.13**

Fasanelli, Marti \*, survivor of the late Antonio Fasanelli, member of the Police Benefit Fund (PBF) who died May 3, 2013 (Survivor benefits under the PBF; Emp. #S241113 / 980262)

Effective Date: **June 1, 2013**  
Annual Allowance: **\$ 20,425.56**  
Monthly Allowance: **1,702.13**

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**II. Survivor Benefits (continued)**

Gendreau, Alcide, survivor of the late Patricia Gendreau, member of the Municipal Employees' Retirement Fund (MERF) who died August 16, 2013 (Survivor benefits under the MERF; Emp. #S282189 / 980266)

Effective Date: September 1, 2013  
 Annual Allowance: \$ 4,671.84  
 Monthly Allowance: 389.32

\* These benefits are being presented for ratification. The first payments were made in August 2013.

**III. Regular Retirements**

AMOUNT

Beliveau, David \*  
 Emp. # 941683 / 990523  
 Union: Local 760

	Years	Months	Days
Term of Service (including Military Service and Sick Exchange):	31	2	12
Military Service	3	5	23
Sick Exchange:	4	2	12
Grounds: <u>Service</u>			
Effective Date: <u>July 14, 2013</u>			
Average Salary: <u>Final Base Pay</u>			<u>\$ 125,181.02</u>
Pension Allowed: <u>85.00 %</u>			<u>106,403.88</u>
Monthly Payment:			<u>8,866.99</u>

Diaz, Priscilla  
 Emp. # 576964 / 990521  
 Union: HMEA

	Years	Months	Days
Term of Service (including Sick Exchange):	29	0	0
Sick Exchange:	0	0	0
Grounds: <u>Service</u>			
Effective Date: <u>August 31, 2013</u>			
Average Salary: <u>Highest 2 out of last 5 years</u>			<u>\$ 68,329.03</u>
			<u>68,650.00</u>
Pension Allowed: <u>75.00 %</u>			<u>51,246.72</u>
Monthly Payment:			<u>4,270.56</u>

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**III. Regular Retirements (continued)**

AMOUNT

Diego, Regla

Emp. # 915602 / 990527

Union: Local 82

	Years	Months	Days
Term of Service (including Sick Exchange):	11	0	0
Sick Exchange:	0	0	0
Grounds:	Service		
Effective Date:	August 9, 2013		
Average Salary:	Highest 3 out of last 5 years		\$ 73,710.57
	Final Base Pay		73,155.00
Pension Allowed:	27.50 %		20,270.40
Monthly Payment:	1,689.20		

Domingo, Eva

Emp. # 912648 / 990528

Union: Local 2221

	Years	Months	Days
Term of Service (including Sick Exchange):	12	0	0
Sick Exchange:	0	0	0
Grounds:	Early		
Effective Date:	June 29, 2013		
Average Salary:	Highest 3 out of last 5 years		\$ 27,750.34
	Final Base Pay		24,578.00
Pension Allowed:			
Unreduced Pension:	30.00 %		\$ 8,325.12
Early Reduction Factor:	4.00 % for each year prior to age 60		12.00 %
Reduced Pension:	\$ 7,326.12		
Monthly Payment:	610.51		

Dubay, Mary

Emp. # 909050 / 990533

Union: Local 1018C

	Years	Months	Days
Term of Service (including Sick Exchange):	18	0	0
Sick Exchange:	0	0	0
Grounds:	Service		
Effective Date:	August 16, 2013		
Average Salary:	Highest 5 out of last 10 years		\$ 40,738.54
	Final Base Pay		40,165.00
Pension Allowed:	36.00 %		14,666.92
Monthly Payment:	1,222.16		

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**III. Regular Retirements (continued)**

AMOUNT

Gionfriddo, Angela \*

Emp. # 289531 / 990524

Union: Local 1018C

	Years	Months	Days
Term of Service (including Sick Exchange):	28	0	0
Sick Exchange:	0	0	0
Grounds:	Service		
Effective Date:	August 2, 2013		
Average Salary:	Highest 5 out of last 10 years		\$ 61,561.65
	Final Base Pay		63,032.00
Pension Allowed:	56.00 %		34,474.56
Monthly Payment:	2,872.88		

Lewis, Eloise

Emp. # 912994 / 990528

Union: Local 2221

	Years	Months	Days
Term of Service (including Sick Exchange):	14	0	0
Sick Exchange:	0	0	0
Grounds:	Service		
Effective Date:	June 29, 2013		
Average Salary:	Highest 3 out of last 5 years		\$ 27,092.84
	Final Base Pay		24,661.00
Pension Allowed:	35.00 %		9,482.52
Monthly Payment:	790.21		

Quiroga, Leopoldo

Emp. # 943734 / 990532

Union: HPU Non-Sworn

	Years	Months	Days
Term of Service (including Sick Exchange):	18	0	0
Sick Exchange:	4	0	0
Grounds:	Service		
Effective Date:	August 8, 2013		
Average Salary:	Highest 3 out of last 5 years		\$ 36,311.70
	Final Base Pay		36,428.00
Pension Allowed:	45.00 %		16,340.28
Monthly Payment:	1,361.69		

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**III. Regular Retirements (continued)**

AMOUNT

Vinick, Carol

Emp. # 901112 / 990534

Union: Local 1018 AB

	Years	Months	Days
Term of Service (including Sick Exchange):	28	0	0
Sick Exchange:	0	0	0
Grounds:	Service		
Effective Date:	September 4, 2013		
Average Salary:	Highest 3 out of last 5 years		\$ 79,360.78
	Final Base Pay		77,489.00
Pension Allowed:	70.00 %		55,552.56
Monthly Payment:	4,629.38		

Williams, Ella \*

Emp. # 943192 / 990526

Union: SCGA

	Years	Months	Days
Term of Service (including Sick Exchange):	15	0	0
Sick Exchange:	0	0	0
Grounds:	Service		
Effective Date:	April 14, 2012		
Average Salary:	Highest 5 out of last 10 years		\$ 9,683.52
	Final Base Pay		10,216.80
Average Social Security:			9,408.71
Pension Allowed:	(2.00 % x Average Salary in excess of Average Social Security + 1.00% x Average Social Security) x Service		1,493.76
Monthly Payment:	124.48		

Zazzaro, Joseph \*

Emp. # 940783 / 990525

Union: Local 760

	Years	Months	Days
Term of Service (including Sick Exchange):	25	0	0
Sick Exchange:	0	0	0
Grounds:	Service		
Effective Date:	July 21, 2013		
Average Salary:	Final Base Pay		\$ 77,123.80
Pension Allowed:	70.00 %		53,986.68
Monthly Payment:	4,498.89		

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**III. Regular Retirements (continued)**

\* These benefits are being presented for ratification. The first payments were made in August 2013.

**IV. Terminated Vested – Request to Vest Benefits**

AMOUNT

Diaz, Brunilda

Emp. # 909521

Union: Local 2221

Date of Termination: March 12, 2013

Term of Service: 16 years

Grounds: Vested Service

Normal Retirement Date: March 2, 2023 (Age 60)

Average Salary: Highest 3 out of the last 5 years \$ 31,605.77

Final Base Pay 30,653.00

Pension Allowed: 40.00 % 12,642.36

Monthly Payment: 1,053.53

**V. Employee Pension Contribution Adjustments**

The Pension Unit has completed an audit of the pension contribution deduction codes in payroll for the active CHPEA and HMEA employees. We found four additional employees who were set up with an incorrect HMEA or CHPEA deduction code and need contribution refunds.

Employee Number	Name	Union	Refund Due:	Interest Due:
941492	Chapman, Shyrlene	HMEA	\$ 10,320.36	\$ 464.09
940648	Robertson, Arlene	HMEA	13,157.09	1,366.56
945487	Ware, LaShaunda	CHPEA	521.32	
944372	Williams, Lue	HMEA	10,838.92	1,322.10

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**VI. Separations from Pension Payroll**

<u>EMPLOYEE NUMBER</u>	<u>NAME</u>	<u>DATE OF DEATH</u>	<u>PENSION AMOUNT</u>	<u>PENSION PLAN</u>
35769	Beard, Harold	07/23/2013	\$ 1,584.39	PBF
73709	Buckley, Francis	07/28/2013	236.60	MERF
101737	Cebollero, Arline	08/21/2013	1,317.38	MERF
106631	Choquette, Gregory	08/21/2013	4,118.60	MERF
S126837	Collins, Arline	07/19/2013	510.63	MERF
S165248	Daly, Josephine	08/12/2013	864.46	FRF
167231	Damato, Michael	07/31/2013	3,110.81	MERF
282189	Gendreau, Patricia	08/16/2013	778.63	MERF
S445071	Liebl, Alice	08/21/2013	709.95	PBF
990056	Stainrod, Aubrey	08/13/2013	108.13	MERF
747718	Vilbrin, James	07/25/2013	804.41	MERF

The pension for the following individuals have been suspended due to the fact that at least two pension payments remain uncashed or were returned as undeliverable and the individuals have not responded to inquiries made by the Pension Unit as to their address and/or status.

<u>EMPLOYEE NUMBER</u>	<u>NAME</u>	<u>DATE OF REMOVAL</u>	<u>PENSION AMOUNT</u>	<u>PENSION PLAN</u>
980042	Gsoell, Gloria	08/31/2013	\$ 418.43	PBF

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**VII. Request for Refunds of Pension Contributions**

<u>NAME</u>	<u>AMOUNT</u>
Arborio, Anthony	\$ 10,296.56
Arroyo, Guadalupe	302.39
Brooks, Lakina	26,157.99
Byers, Shevonda	18,620.78
Carruth, Joshua	33,368.96
Costantini, Jamie *	4,080.65
Etzel, Christine	5,409.05
Hackett, William	3,269.14
Hardrick, Carl O. *	363.35
Jaffee, Andrew	22,751.38
Kitchens, Vernessa **	2,963.95
McDowell, Alysia	1,685.49
Parkin, Rebecca	4,495.92
Rivera-Michaud, Jennie	363.38
Rodriguez-Figueroa, Antonio	7,371.09
Rodriguez, Chiedza	5,345.72
Sargent, James	4,459.70

None of the above members is vested, or, if vested, he or she has been informed of, and has waived, his or her rights to a vested benefit in lieu of a contribution refund.  
The amounts shown above include interest.

\* Additional interest due

\*\* Beneficiary of deceased active MERF member, [La'Keisha Kitchens](#)

**VIII. Request for Refund of Contributions for Excess Purchased Service**

<u>Name</u>	<u>Amount Due:</u>	<u>Service Type</u>
Beliveau, David	\$ 2,664.75	Military

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**IX. Service Purchases**

**Routine Service Purchases**

The following individuals have requested the purchase of additional pension service under the provisions of the Municipal Code of the City of Hartford, Article I, Division I, Section 2A-8.

<u>NAME</u>	<u>TYPE</u>	<u>AMOUNT</u>			<u>PURCHASE PRICE</u>
		<u>Years</u>	<u>Months</u>	<u>Days</u>	
Costello, Frank *	Military	2	0	0	\$ 25,861.72
Huertas, Joseph*	Military	0	6	9	2,562.62
Huertas, Joseph*	City	1	4	20	4,863.17
Kessler, Steven*	Military	3	0	0	14,272.50
McKenzie-Tibby, Venice**	CMERS	3	7	29	3,432.03
Rivera, Tanya **	CMERS	7	0	14	14,730.31

\* This individual has completed his service purchase.

\*\* This individual has signed a promissory note.

**X. Qualified Domestic Relations Orders**

**MERF**

QDRO: 13-13  
Entered into Court Records: July 23, 2013  
Benefit Calculation Date: October 12, 2006

		<u>Percentage</u>	<u>Dollar Amount</u>
Benefit Assigned to Alternate Payee:	Monthly:	41.00 %	\$ 1,227.20
Pension Contributions Assigned:	Pre-Tax:	41.00 %	15,655.28
	Post-Tax:	41.00 %	19,874.29
	Interest:	41.00 %	0.00

Alternate Payee Retirement Date: September 1, 2013

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**X. Qualified Domestic Relations Orders (continued)**

**MERF**

Comments: The Pension Unit has received a properly executed Qualified Domestic Relations order (QDRO) relating to the above case.

It is my recommendation that the Commission approve the pending QDRO with respect to the MERF with benefits assigned as indicated above and also approve payment to the Alternate Payee effective no earlier than September 1, 2013 and subject to receipt of a properly executed *Application for Pension*.

QDRO: 13-14

Entered into Court Records: August 29, 2013

Benefit Calculation Date: February 14, 2013

		<u>Percentage</u>	<u>Dollar Amount</u>
Benefit Assigned to Alternate Payee:	Monthly:	50.00 %	\$ 3,267.57
Pension Contributions Assigned:	Pre-Tax:	50.00 %	0.00
	Post-Tax:	50.00 %	0.00
	Interest:	50.00 %	0.00

Alternate Payee Retirement Date: October 1, 2013

Comments: The Pension Unit has received a properly executed Qualified Domestic Relations order (QDRO) relating to the above case.

It is my recommendation that the Commission approve the pending QDRO with respect to the MERF with benefits assigned as indicated above and also approve payment to the Alternate Payee effective no earlier than October 1, 2013 and subject to receipt of a properly executed *Application for Pension*.

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**XI. Hardship Withdrawal Requests**

**Application 13-03**

Reason for Request: Foreclosure on primary residence  
Comments: This is a qualifying event per IRS guidelines.  
Action to be Ratified: This Hardship Withdrawal was granted based on the above discussion. This was also the recommendation of Mass Mutual.

**Application 13-04**

Reason for Request: Unpaid property taxes and mortgage due to loss of income from a sudden medical condition  
Comments: Overdue property bills are not a qualifying event per IRS guidelines, but the injury leading to decreased income is a qualifying event.  
Action to be Ratified: This Hardship Withdrawal was granted based on the above discussion. This was also the recommendation of Mass Mutual.

**Application 13-05**

Reason for Request: Imminent eviction from apartment and unreimbursed dental bills  
Comments: These are qualifying events per IRS guidelines.  
Action to be Ratified: This Hardship Withdrawal was granted based on the above discussion. This was also the recommendation of Mass Mutual.

**Application 13-06**

Reason for Request: Foreclosure on primary residence  
Comments: This is a qualifying event per IRS guidelines.  
Action to be Ratified: This Hardship Withdrawal was granted based on the above discussion. This was also the recommendation of Mass Mutual.

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**XI. Hardship Withdrawal Requests (continued)**

**Application 13-07**

Reason for Request: Unable to pay rent; out of work and got behind on bills  
 Comments: These are not qualifying events per IRS guidelines.  
 Action to be Ratified: This Hardship Withdrawal was denied based on the above discussion. This was also the recommendation of Mass Mutual.

**Application 13-08**

Reason for Request: Evicted from apartment; needed money for first month rent  
 Comments: Since default on a residence cannot be cured, Mass Mutual's compliance team advised that approval of the amount necessary to secure a new residence, as the result of eviction, was within IRS guidelines.  
 Action to be Ratified: This Hardship Withdrawal was approved based on the above discussion. This was also the recommendation of Mass Mutual.

**XIV. Disability Retirements**

Applications

AMOUNT

Guzman, Bernardo

Emp. # 316818 / 990530

Union: Local 760

	Years	Months	Days
Term of Service (including Sick Exchange):	33	0	0
Sick Exchange:	2	0	0
Grounds:	Non-Service Connected Permanent Total		
Effective Date:			
Average Salary:	Final Rate of Pay		\$ 118,542.87
Pension Allowed:	85.00%		100,761.48
Monthly Payment:			8,396.79

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**XIV. Disability Retirements (continued)**

**Reclassification to Disability Retirement**

Zangari, Thomas

Emp. # 990489

Union: Local 760

AMOUNT

	Years	Months	Days	
Term of Service (including Sick Exchange):	32	0	0	
Sick Exchange:	2	0	0	
Grounds:	Service Connected Permanent Partial			
Retirement Approved:	September 28, 2012			
Effective Date:	August 19, 2012			
Average Salary:	Final Rate of Pay			\$ 96,440.83
Pension Allowed:	85.00%			81,974.76
Monthly Payment:				6,831.23