

Retired Peace Officers Association of California

RPOAC



Newsletter

July 2015

Retirees: The Forgotten Ones

By Alex Bernard, RPOAC President

From personal experience and talking to many retirees I find that retirees are the forgotten ones. Many departments and associations ignore their retirees. Once they are off the payroll they don't keep them informed and/or invited to various events. They feel like they are no longer a part of the family or that they are second class citizens. I must point out there a number of departments and associations that do take care of their retirees. I applaud them for doing that. But this is an issue for many of us.

Departments tend to forget about retirees because they are no longer on the payroll. They have limited contact, if any, with retirees. However, departments have the issue of CCW endorsements for retirees. That means the department has to deal with firearm qualifications and issuance of an ID card. Some departments are better than others dealing with these issues. The area that departments have the biggest problem with is keeping retirees informed of what is going on at the department. Even though they are retired, retirees want know what's going on with their former department and may want to attend department events. In many departments, it is hard for retirees to get the information. It is my hope that modern technology can resolve

these issues in departments with information distribution problems.

Many associations tend to forget about their retired members because they are focused on hours, wages and other terms and conditions of employment, the now. Retiree issues are different and don't concern most association members. They don't understand that one day they will be retirees too. Some associations have a retired member on their board of directors. But in my experience it is rare. Many associations are good about keeping retirees informed of association activities by sending them the association newsletter. However, there are some associations that don't communicate with their retired members at all. I would like to see this change, but as I stated earlier, most associations are totally focused on current members.

RPOAC is focused on retirees: Our motto is "Serving Those Who Served Others". RPOAC was founded by retirees, is run by retirees, and is for retirees. RPOAC's whole purpose is to protect and enhance benefits for law enforcement retirees. We protect your retirement benefits through monitoring legislation. RPOAC will either support or oppose legislation based on what effect it will have on retirees. We

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"Distrust of the police has been fueled not only by media, but by politicians at the Federal, state and local levels"

- RPOAC Director Phil Groat
(See Director's Chair article on Pg. 2)

Director's Chair

Beginning with this edition we will be adding a new section, The "Director's Chair". These will be articles written by RPOAC Director's. The articles will provide an opportunity for RPOAC Director to present topics or concerns that they feel will be of interest to the general membership.

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Phil Groat—Northern Chapter Director

The Director's Chair



The Tarnishing of the Badge

Suddenly, the good guys have become the bad guys. "Police misconduct" is being touted as the reason for riots, racial violence and, generally, the ills of society. The discussion of how to "fix" the police is non-stop: new policies, body cameras, yammering for "independent investigations", all the while ignoring a growing and empowered "Thug Culture".

Recent events in Ferguson, New York and Baltimore seemingly blame and convict police officers and the police in general, have spurred riots, looting and, in the case of Ferguson, officers were apparently told to "stand down" and a mayor who stated that if rioters wanted to "destroy" things, they would be given the room to do that. Worse, violence against police, including murder, seems to be a direct result of blaming the police.

The media adopted the "hands up, don't shoot" mantra in Ferguson. The officer was exonerated and the allegations proven false but race baiters, rioters and the media continued. The news loops

were continuous. Police shootings sensationalized while ignoring the deaths by violence committed in black communities. Always the allegation of police misconduct touted as the responsible factor.

Distrust of the police has been fueled not only by media, but by politicians at the federal, state and local levels. Statements by federal officials commenting on police go all the way back to the incident involving the Harvard professor and a local police officer resulting in the "Beer Summit". Both the current and former attorney generals seem to put emphasis on alleged police misconduct rather than the thugs who, in my opinion, are responsible. The mayor of New York's (**de Blasio**) comments were certainly not helpful (teaching his son to fear the police) and the subsequent "back turning" at the service for the slain NYPD officer by the NYPD was well deserved.

Local authorities are seeing their power diminished. What used to be local matters are now being taken away by some state attorney generals. Federal investigation being demanded when the results of local investigations are not to some groups liking. All the while ignoring the social factors at the base of these criminal behaviors.

Each of us, as retired law enforcement officers have a duty to speak out to our friends, communities, and where appropriate, in the news media. It is time to put the "shine" back on the badge!





Pacific Financial Designs

My name is Shane Cobb and I am the Vice President of Pacific Financial Designs, the benefit provider for the Retired Peace Officers Association of California.

We receive many phone calls each week from members with questions regarding the origin of the benefit programs as well as costs and competitiveness of them. I thought it would be appropriate to give the members some answers to these frequently asked questions.

Benefits

RPOAC Benefit Review

When did the RPOAC begin offering benefits? Pacific Financial Designs has been providing benefit programs specializing in law enforcement groups since 1972. In 2008, leadership of the RPOAC reached out to us in hopes of doing more for their members. Their vision was to put together an extensive benefit package designed and priced specifically for retirees. This is far different from most other programs that are on the marketplace because many of them are designed for active personnel with options to continue them after retirement. Those inflated programs usually offer benefits that are never utilized by retirees and cause premiums to be higher.

How do I pay for my benefits? The RPOAC is a very unique group for us to work with because you all have retired from different organizations throughout the state. Due to this fact, you all have different sources where your retirement pay comes from. All insurance companies determine their premiums based on several factors, but one of them is ease of payment collection. They would view your group as more expensive because they would have to reach out to hundreds of different organizations to collect premiums for this group. For this reason, the RPOAC also hired a third party administrator called Benefit Service Center. This company deducts your premiums directly from your checking account once per month and remits the premiums directly to the insurance carriers. This allows you to take advantage of group payroll rates

despite the varying sources of the pension income.

With all of these different benefits, who do I contact for questions? As part of our agreement with the RPOAC, Pacific Financial Designs has agreed to provide the "Human Resources" functions for all of the members. You can contact us toll free at 1-800-733-4487 x 305 and get information on any of your RPOAC benefits. In addition, if you would like information on benefits you have through a previous or current employer, we can probably help you with that as well. This includes things like medical insurance, Medicare, 457 retirement plans, etc.

What benefits are currently available to me as a member of the RPOAC? There are many benefits available, with rates among the most competitive in the industry. Our goal is to make sure that we are providing the highest value to the membership. We feel confident that you will find the programs to be far superior to most others available. Highlights of the benefit programs include:

**Accidental Death and Dis-
memberment:** All members received a free \$2,500 AD&D benefit with supplemental coverage up to \$100,000.

Group Dental Coverage: Three plans are available including a PPO that provides nationwide coverage.

Group Vision Coverage: A low cost plan that can be

used nationally at most major vision providers. Annual benefits include a free exam and lenses.

Hear in America Hearing Aid Coverage: A discounted hearing aid program is available to members allowing them significant savings on their hearing aid needs with coverage throughout the nation.

Healthiest You Telehealth: Are you tired of getting an appointment with your doctor for a routine ailment? Healthiest you allows you to contact a licensed MD via phone, email, or teleconference 24 hours a day, seven days a week. These doctors can provide diagnosis and prescribe medications at no cost to the member.

My Notification Services: My Notification Services offers a 24/7 call center that will contact your family and friends in case of an emergency. Normal price for this ser-

vice is \$29.95 per year, but members can purchase it for only \$9.88 per year.

LegalShield Pre-Paid Legal Plan and Identity Protection: Members have access to a large network of attorneys to assist them with legal issues as well as a comprehensive Identity Theft Protection Program.

How do I get more information or sign up for these programs? There are several ways to sign up for these valuable member benefits. The website www.rpoacbenefts.com will provide more in depth information including monthly rates, networks, and applications for enrollment. If you have additional questions, please don't hesitate to contact me at (800) 733-4487 x 305.

It has always been our pleasure to serve the members of the RPOAC and our ongoing commitment is to make sure that you receive the best possible service and programs at the best price. Please contact us with any questions or concerns.



The Director's Chair

By Roger Goodyear

Director, Central Coast Chapter

PTSD: Who me?....No way!

If someone told you that, as a former public law enforcement officer, you were suffering from Post-Traumatic Stress Syndrome the chances are you'd be either shocked or offended. But are you?

The chances are that even if you had what is considered a normal career you are suffering from some degree of PTSD. You may not have even been subjected to what you perceive as high stress circumstances for which you were trained.

Actually, training is a good place to start. Besides all of the codes you will have to know, or have a basic working knowledge of, there are the elements of each type of violation which must be met before any action can be

undertaken. That's a lot in and of itself. Then you have to be physically fit so that no matter what action is necessary you have the ability to effect that action, while limiting the damage you find necessary to control the situation. That goes not for the person or persons you must deal with, but also for your own safety and the safety of others, including other personnel present.

So now we are talking about offensive and defensive behavior of each of us, and of the public that we are dealing with. Often people's actions are defensive. Sometimes what one person considers a defensive action is perceived as offensive by someone else. Then there is the factor of emotions to be considered, as with an injury to a child or due to someone's

actions, though unintended. At times even the weather can contribute to a person's behavior. And, that isn't even touching on such activities as the calls that have to do with family disturbances.

It's normal in the policing business to go from inactivity to high stress mode in a matter of seconds. That causes our bodies and brains to be infused with adrenaline surges which propels us into taking action required by the existing circumstances. I can't even begin to address what the long term effect of those rushes are.

But maybe a good example of the long term affects can be exemplified by the health related changes in the quality of life we can observe in professional athletes. They experience euphoria, depression, injuries, victories and defeats.

We aren't alone in this conundrum. Firefighters, trauma surgeons, emergency room nurses, EMT's and even the communications staff that sends us on our details, are also part of the team. We were never alone out there, though it sometimes felt as though we were.

Did it ever occur to you that after being in the Law Enforcement business for some time, your old friends seemed to drift away from you? Could it be because you see things that they don't, which makes them uncomfortable? That you don't rush home and tell your significant other about the pain and suffering you've seen? The job has the effect of changing your circle of friends to those that live in the same work environment because you talk in a different way and about different things, than most of society.

Of course once an officer has been subjected to doing the basics of learning the job in uniform, they might find themselves learning to perform more complex duties, such as being a field training officer, an undercover officer, narcotics officer, detective, an evidence specialist, a firearms and tactical officer or other specialist. For the most part being subjected to the growth the officer experiences, they are usually finding

that they are preparing to move upward in the ranks of the agency because they are more valuable. But with that, they also have more responsibility. That adds even more stress to each person without question.

But the kicker is that in order to progress vertically within a Department, one has to have at a minimum, a four year college education. Gone are the days when the most dependable copper on the street got a meritorious promotion to Sargent.

Meanwhile, we were expected to be all things, to all people....not just sometimes, but at all times.

Being a cop isn't what makes you what you are today....but it sure does harden you, and causes a person to bottle up all the ugly things seen and lived with! That's all a part of the person in your mirror, and that person may deny that they have PTSD, but they are only fooling themselves.

However, don't despair. There is no good reason to think you are irreparably damaged! But don't think you're so in control that you will be able to repair yourself. Yes, you can do

some repair on your own, but to get the best results professional help will be best in the long run. Unless you have an outside observer to clarify much of what you need, you could in fact do yourself more harm than good. Be honest, even a trained observer, such as you have become, knows that often a fresh pair of eyes, will help make things more clearly understood!

Let me take a moment to caution you, we will NOT find anything close to a good solution, in the liquor cabinet!

It would give me the greatest of pleasure to inform each of you that after many years of retirement from being in the business, or on the job, as it's referred to, that I no longer suffer from PTSD. But I can't. Truth be told, even though I'm now an octogenarian, from time to time I still have nightmares where I'm fighting with suspects. But they are less frequent than before.

Still bent, but not broken! Semper Fi



HOUSE PASSES BLUE ALERT!!!

Chuck Canterbury, National President of the Fraternal Order of Police, applauded news that the House passed S. 665, the "Rafael Ramos and Wenjian Liu National Blue Alert Act." three other measures of legislation important to law enforcement, under suspension of the rules.

"The National Blue Alert Act is a key piece of the FOP's Officer Safety Agenda," Canterbury said. "Immediately after it was favorably passed by the Senate we began working with House offices to get the bill to the floor and pass it. Today, we saw the success of that effort."

The legislation would provide for local, regional, and national dissemination of time sensitive information that would help apprehend a suspect accused of killing, kidnapping, seriously wounding, or who may pose an imminent and credible threat to a law enforcement officer.

"The FOP is grateful for the authors of the House companion bill, Representative David G. Reichert, a former sheriff, and Representative William J. Pascrell," said Canterbury. "The FOP

is especially grateful for Senator Leahy, whose dogged efforts played a critical role in getting this bill through the Senate, ultimately leading to its passage in the House today."

The "Rafael Ramos and Wenjian Liu National Blue Alert Act," now goes to President Obama, who is expected to sign the bills into law.B

Three additional measures were considered and passed by the House: H.R. 723, the "Fallen Heroes Flag Act," which provides a Capitol-flown flag to the immediate families of law enforcement officers who are killed in the line of duty; H.R. 606, the "Don't Tax Our Fallen Public Safety Heroes Act," amending the Internal Revenue Code of 1986 to exclude compensation received by officers and their dependents from gross income; and H.R. 2146, the "Defending Public Safety Employees Retirement Act," allowing officers to make penalty-free withdrawals from governmental plans before the age of 50. These three bills will now be transmitted to the Senate for further action.

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work together with FOP to support or oppose legislation on the state and national levels. RPOAC works to get enhanced benefits for retirees. Our insurance and other products are specifically designed for retirees. I truly believe there is no organization out there that can provide the benefit levels at the reasonable cost RPOAC does. We are constantly looking for new benefits to help our members. The RPOAC Newsletter is published to keep retirees informed of what is going on with our association.

Fraternal Order of Police is the largest law enforcement association in the United States. RPOAC is affiliated with FOP because of their national influ-

ence and how they treat retirees. FOP treats retirees as equals to active officers. The National FOP President is a retiree and so is the California State Lodge President. FOP values the knowledge, experience and skills of retirees. They put them to use to help active and retired law enforcement officers. And that's the way it should be.

In closing, I would to point out you that there are two associations that haven't forgotten about you; RPOAC and FOP. I hope you support both associations.

Article Links

- [California pension reformers rev up for 2016 ballot](#)
- ['Excessive' workers' comp costs L.A. taxpayers millions, audits find](#)
- [Court of Appeal Strikes Down 2011 S.F. Charter Requirement that SFERS Be "Fully Funded" Before Vested Supplemental COLAs May be Granted](#)
- [California government entities and their unions are panic over Obamacare's punitive 40% "Cadillac Tax"](#)
- [Cadillac tax' the next big Obamacare battle](#)
- [Police Under Surveillance: Learning To Work Under Watchful Eye Of Camera Phones](#)
- [CalPERS contributions to rise more than 9 percent](#)
- [CalPERS Adjusts Contributions for Increased Longevity](#)
- [Capitol ceremony honors California's fallen police officers](#)
- [Illinois Supreme Court finds 2013 pension reform law unconstitutional](#)
- [San Bernardino to slash retiree health care in bankruptcy plan](#)
- [Why CalPERS retirees flee California](#)
- [Should taxpayers foot bill to send cops to out-of-state funerals?](#)
- [Legislature Considering a Stack of Cop-Accountability Bills](#)
- [Ballot measure to cut public pensions launched in California](#)

ARTICLE LINKS

As a service to our members, we provide these links to articles and legislative actions that might adversely affect retirement pensions and/or benefits, or are topics that may be of interest to RPOAC members.

RPOAC ANNUAL MEETING

Our annual meeting will be held in Reno, Nevada at the Atlantis Hotel on Tuesday, November 10, 2015 at 1 pm.

All RPOAC members are welcome and are encouraged to attend.

This is your opportunity to meet your Directors and have your voice heard!

To make reservations, call the Atlantis Hotel at (800) 723-6500 and mention RPOAC to receive the discounted room rate of \$65 per night.

For more information contact our Executive Director, Dennis Wright at (800) 743-7622.

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