

Retired Peace Officers Association of California



Newsletter

July 2016

Are You Protected When You Protect Yourself? *By Alex Bernard, RPOAC President*

Are you protected when you protect yourself? When you were working and a self protection incident would happen, you probably had some type of legal defense plan from your association. If you were named in a lawsuit, the perpetrator or his/her family would really be going after your city or county because of deep pockets. You would eventually be dropped from the lawsuit. But as a retiree, you no longer have those protections. You are on your own to protect yourself. You need to protect your assets for your future needs. But there are remedies for this problem. You can purchase a legal defense plan to cover your legal expenses if you are involved in a self defense incident. You can buy a personal liability umbrella insurance policy to cover the cost of a judgement if you are subject to one arising out a self defense incident. We will briefly review these types of coverage. A disclaimer, I am not an attorney or insurance agent, so I am explaining these coverages in general terms. You will need to speak to your insurance agent

and/or attorney about specifics in your own case.

You can purchase a legal defense plan to cover your legal expenses if you are involved in a self defense incident. I am proud to announce that RPOAC has partnered with CCW Safe to provide a legal defense plan for our membership. CCW Safe was founded by former police officers and attorneys. They understand use of force incidents. Their plan is designed after association legal defense plans that are similar to the ones you used when you were working. The CCW Safe plan covers criminal prosecution, civil litigation, and administrative action based on a self defense incident. There are no out of pocket expenses or reimbursements required by this plan. It will cover you in all states that your CCW is honored in. This plan covers any use of force chosen by the member to protect his/her life or the lives of others if in self defense. Most other plans only cover incidents where a firearm is used in self defense. It also provides for bail bond coverage up to \$250,000.

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*Retirement is when
you stop living at
work and begin
working at living!*

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For an additional fee, you can get \$1,000,000 bail bond coverage.

As a retiree, I have had a couple different legal defense plans. This is the best plan I have seen on the market. It covers more than any of the plans I have seen. The basic plan for law enforcement is at the discounted price of \$99 per year with the \$250,000 bail bond coverage. It is really a great value for what you get. I would encourage you to go to the link in this newsletter or the RPOAC website for a link to CCW Safe see what this legal defense plan has to offer.

Let's say you are involved in a self defense incident and you are sued for the injuries sustained by the perpetrator; are you prepared to

pay the damages if the perpetrator prevails in the lawsuit? That is where a personal liability umbrella policy comes into play. Your homeowner's gives you some liability coverage. But an umbrella policy gives you additional personal liability coverage typically of \$1,000,000 or more. So between the two coverages the damages of the lawsuit may be covered. Depending on your assets, higher or lower policy limits may be appropriate. Umbrella policy coverage may vary insurance company to insurance company, so it is advisable that you talk to your insurance agent about what coverage would be right for you. Protecting your assets is very important, so I encourage you to speak to your insurance agent about a personal liability umbrella policy.

RPOAC Introduces A New Benefit for Members



CCW Safe was founded by former police officers and attorneys who have all worked on local, and federal levels of law enforcement. CCW Safe is a legal service membership plan that was designed for CCW permit/license holders and retired law enforcement officers. CCW Safe was founded to offer similar coverages to what we received while serving our communities as active police officers.

[CLICK HERE TO LEARN MORE ABOUT CCW SAFE](#)



Pacific Financial Designs

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

Please feel free to contact him if you have any questions regarding the benefits and programs offered through RPOAC.

Shane can be contacted through the PFD website by clicking [HERE](#) or by phone at (800) 733-4487 x305.

Benefits

HealthiestYou

Health and Wellness

As changes in insurance and benefits occur in the marketplace, we understand that our members are forced to make changes as well. Recently, as health care reform has been implemented, more and more people have moved from benefit rich HMO health plans to those with higher deductibles and co-pays. Unfortunately, this means more out of pocket costs for routine doctor visits and prescription drugs.

As such, we are pleased to announce a partnership between HealthiestYou and the RPOAC. The HealthiestYou program offers coverage for routine medical needs without having to pay the high deductible and other costs necessary in your current medical plan or Medicare supplement.

HealthiestYou, a health and wellness delivery innovator and leader in telehealth engagement, is putting consumers in control of their healthcare by bringing simplicity and convenience to doctor access, personal healthcare information and costs.

Headquartered in Scottsdale, Arizona, HealthiestYou offers a bundle of consumer-empowering tools including 24/7 access to a network of more than 2,300 doctors who are on

call to members via telephone or email to diagnose common conditions and prescribe medications when appropriate; procedure price comparison; finding a doctor; scheduling a doctor visit; health plan information and benefits eligibility; an online wellness program; and a prescription drug cost comparison and savings engine. By directing medical claims out of traditional insurance plans, HealthiestYou serves as an accessible and affordable complement to primary care, saving time, money, worry, and hassle for our members.

24/7 Doctor Access

Whenever our members have questions or they are simply not feeling well, they can effortlessly connect to a 24/7 telehealth hotline via phone, video, or email for the diagnosis and treatment of an illness, second opinions, and consultations. HealthiestYou offers board-certified, licensed physicians in every state waiting to provide exceptional care. They can even prescribe medication and save a trip to the doctor's office, whether members are at home or on the road.

Wellness Coaching

The initial onboarding process includes a comprehensive lifestyle and medical questionnaire, allowing an adaptive platform to create an initial plan of action that is right for each enrolled

Benefits (Continued)

member. It takes into account current health conditions, short and long term goals, and key body measurements such as weight, height, blood pressure, resting heart rate, and cholesterol levels to create a personalized blueprint for better health.

Medication Discounts

Compare the cost of HealthiestYou's service to a typical copay or even worse the cost of a visit to a doctor or urgent care center. If members have a high deductible policy, using the service could save hundreds of dollars each year. If prescriptions are necessary,

members can access a convenient comparison shopping engine and unlock savings of up to 70% on prescriptions at the pharmacies that they already use.

How Do I Enroll?

Simply go to the website www.rpoacbenefits.com and look for the information on HealthiestYou. There you will find a link to enroll on line. Costs for the plan are \$11.00 per month for the member only or \$15.00 per month for the entire family. For more information, please contact Pacific Financial Designs at (800) 733-4487 x 305.

WELCOME ABOARD!



Brian Johnson
Inland Chapter Director

NEW INLAND CHAPTER DIRECTOR APPOINTED

Effective June 1, 2016 our Inland Chapter Director, John Cordero chose to step down from his position on the RPOAC Board of Directors . We would like to thank him for his years of service to our association and wish him well in his future endeavors.

As a result of this vacancy, RPOAC President Alex Bernard has appointed Brian Johnson to fill the Inland Chapter Director's position.

Brian retired in 2015 as a sergeant with the Los Angeles Airport Police where he served for 34 years. Over those many

years Brian worked assignments at all four of the airports owned by the city of Los Angeles.

He joins RPOAC with many years of labor and negotiations experience. He served on his union board when he was an officer as well as a term as Vice President on the supervisor's board after promoting to sergeant.

Brian's appointment will be presented to the RPOAC board for approval at our Board of Directors meeting in October.

We are excited to have Brian on board and know he will be an asset to RPOAC and the members of the Inland Chapter.



RPOAC Recruitment Contest

WIN A ONE-WEEK STAY AT THE RIDGE RESORT IN SOUTH LAKE TAHOE

Greetings fellow members,

We are pleased to announce that your board of directors is going to offer a one week stay at the prestigious Ridge Tahoe Resort in South Lake Tahoe for the first member that recruits 14 new members between July 1 and September 1, 2016.

Here is how it works:

When you recruit a new member put you member # on the form and the main office will keep track of your tally. You must reach 14 new members or over before September 1st . (The week will be subject to resort availability and will expire after one year)

If you have questions please call (800) 743-7622.

Good luck to all!



THINKING CAP QUIZ

- 1) How could you rearrange the letters in the words "new door" to make one word? Note: There is only one correct answer.
 - 2) Even if they are starving, natives living in the Arctic will never eat a penguin's egg. Why not?
 - 3) Which is correct to say, "The yolk of the egg are white" or "The yolk of the egg is white"?
 - 4) In Okmulgee, Oklahoma, you cannot take a picture of a man with a wooden leg. Why not?
 - 5) There were an electrician and a plumber waiting in line for admission to the "International Home Show." One of them was the father of the other's son. How could this be possible?
 - 6) After the new Canon Law that took effect on November 27, 1983, would a Roman Catholic man be allowed to marry his widow's sister?
 - 7) How many outs are there in an inning?
 - 8) How many animals of each sex did Moses take on the Ark?
 - 9) A clerk in the butcher shop is 5' 10" tall. What does he weigh?
 - 10) A farmer has 17 sheep and all but 9 die. How many are left?
- Answers on next page.

RPOAC 2016 Annual Meeting - October 18th

Our 2016 Annual meeting will once again be held at the Atlantis Hotel & Casino in Reno, Nevada.

The General Membership meeting is scheduled to begin at 1:00 pm. on Tuesday, October 18th.

For reservations call the hotel at (800) 723-6500 and mention RPOAC.

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



Article Links

- [How Brown blocked CalPERS extra-pay regulation](#) - 6/21/16
- [Pension Reform Nets Savings for CalPERS Employers](#) - 6/16/16
- [CalPERS Keeps Health Premium Increases Low for 2017](#) - 6/16/16
- [California Democrats Advance Sweeping Gun-Control Bills](#) - 6/15/16
- [Hillary Clinton takes '180-degree spin' on police gear](#) - 6/15/16
- [N.J. Supreme Court hands Christie big win on pensions](#) - 6/9/16
- [California Supreme Court rules for Jerry Brown in prison case](#) - 6/7/16
- [Police departments begin to reward restraint tactics](#) - 6/6/16
- [Unions seek school pension 'death benefit' hike](#) - 5/23/16
- [California Senate approves sweeping gun-control measures](#) - 5/20/16
- [San Jose reduces pension reform to attract police](#) - 5/16/16
- [Why bankrupt San Bernardino didn't cut pensions](#) - 5/2/16
- [CalPERS splits on studying tobacco reinvestment](#) - 4/25/16

MORE LINKS CAN BE FOUND ON THE RPOAC.ORG WEBSITE

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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.

QUIZ ANSWERS

1. one word
2. Penguins live in the Antarctic
3. Neither. The yolk of the egg is yellow
4. You have to take a picture of a man with a camera, not with a wooden leg
5. They were husband and wife
6. No. A dead man can marry no one
7. Six. Three in each half of the inning
8. Moses took no animals. It was Noah on the Ark.
9. Meat
10. Nine.