

Retired Peace Officers Association of California

RPOAC



Newsletter

OCTOBER 2016

RPOAC Needs Your Participation *by Alex Bernard*

Participation issues seem to affect many different law enforcement associations. RPOAC is not an exception to that problem. The membership of these various associations feels that their respective boards of directors can run the association without the participation of the members. But that is not the case. An association is only as strong as its membership is. It is vital that the membership participates in the election of the association's leadership, guiding the direction of the association and the recruitment of new members. The membership needs to work with the board of directors to move their association forward.

The election of the association's leadership is of the most important responsibilities of the membership. They are the ones who elect leaders to represent their interests during board meetings and annual meeting. In RPOAC, we hold elections for chapter directors in even years at a local chapter meeting. An email notice of the meeting is sent out to each member of their respective chapter. The notice tells them where and when the chapter meeting is being held. The notice also gives the member the option to vote for a director if they are unable to attend the meeting. That is why it is vital that you keep RPOAC informed of your current email address. It is the way we communicate to you with newsletters and notices. The officers of RPOAC are elected from the board of directors by the board of directors at the annual meeting. The president and vice president are elected in even years. The secretary and treasurer are elected in odd years. As you can see, the leadership of RPOAC is elected from the local chapter level. That is why it is important that you participate in the local chapter election.

The membership needs to guide the direction of the association through communicating with the association leadership. You need to let us know what issues, legislation and programs affect you. The board needs to have this information so they can take action to try and meet your needs. We volunteer to serve you. You can contact RPOAC in a number of different ways. You can use the contact form on the RPOAC website. You can call our Executive Director, Dennis Wright at our toll free number: (800) 743-7622. You can mail a letter to our P.O. Box at: RPOAC, P.O. Box 1239, Colfax, CA 95713. Either Dennis or an appropriate association leader will respond to you as the issue dictates.

Recruitment is a big issue for all associations including RPOAC. Board members are always going out trying to recruit members. We use many different methods to reach potential members including social media. But we can't do it all on our own. We need your help. You may know law enforcement retirees that we are unable to reach. There are a lot of retirees out there that don't know what RPOAC has to offer to them. With your help we can reach those individuals. If each member would only recruit one member we could double our membership. Remember, there is strength in numbers. Membership brochures and applications are available online at www.rpoac.org. However, if you want paper brochures, contact Dennis Wright at the toll free number. Let's all work together to move RPOAC forward.

I would like to wish all of you a happy holiday season and a prosperous New Year.

Special points of interest:

- RPOAC Annual Meeting
October 18, 2016
- New Benefit—CCW Safe
- RPOAC members attend
CA FOP Conference
- Vote: It's your right and
obligation!
- Comparing LTC Policies
- RPOAC Dues Notice

Inside this issue:

Director's Chair	2
RPOAC Annual Meeting	2
Benefits Corner	3
CCW Safe	4
Article Links	5
CA FOP Conference	5
FOP Trump Endorsement	5



The Director's Chair



Randall Blayney—Los Angeles Chapter

What a Choice!

Unless you've been in a coma, live off the grid without any outside communication or suffer from some degenerative brain ailment you should be fully aware that our choices for the upcoming presidential election are somewhat less than stellar.

I'm not here to suggest who you should vote for or even to tell you who I'm voting for but I am going to make the following statement:

“YOU MUST VOTE!”

Of all the commentary I've heard from the multitude of people being interviewed by the media regarding their opinions of the candidates the one response that bothers me the most is when they say they may not even cast their vote. They are so put off by both nominees that they don't want to be associated with either of them.

RETIRED PEACE OFFICERS ASSOCIATION OF CALIFORNIA

I have never served in our nation's military but I have great respect for those who have and do. I was brought up with the understanding that our nation was founded on the principals of freedom, but that freedom is not free, it comes with a price!

Just like the current issues involving some professional sports players who refuse to show respect to our nation's flag and national anthem, a failure to vote, at least in my perspective, is just as disrespectful to a nation that provides the freedom that we enjoy everyday.

“freedom is not free, it comes with a price”

I've heard some comment that they will just have to “hold their nose and vote” meaning that both candidates stink! I understand that sentiment and agree with it to a great extent. But at least they are still going to vote which is the crux of this article. Another phrase bantered about is “the lesser of two evils”. Again, you'll find no argument from me if you hold that position but it is worth noting that in order to have a “lesser” evil, one choice must have some positive attribute over the other.

Here is an unescapable fact. One of these two candidates WILL become our next President whether you vote or not! Your apprehension over the choices shows you do care about this country and it's future. Please don't tread on the precious rights we enjoy that were earned, in no small part, by the men and women of our armed services.

Investigate the nominees. Find the one whose ideas you agree with the most or object to the least, then

Go out and vote!



Atlantis Hotel & Casino
Reno, Nevada

2016 RPOAC Annual Meeting—October 18

All members are invited to attend our annual meeting being held at the Atlantis Hotel & Casino in Reno, Nevada on Tuesday, October 18th. The meeting is scheduled to begin at 1:00 pm.

We encourage members to attend so they can meet the Board of Directors and see first hand the work the RPOAC

Board does for them throughout the year.

For reservations call the hotel at (800) 723-6500 and mention RPOAC for a special rate of \$69 per night.

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

Comparing Long-Term Care Insurance Policies

Long-term care insurance has become a very popular tool to help pay for the costs of a care facility or at-home care without the need to spend down your personal assets. Because long-term care insurance (LTCI) is a relatively new product, policies are not standardized. This can make it especially difficult to compare policies when you're shopping for this type of insurance. However, comparing LTCI policies is a lot easier when you know what to look for and follow a few simple guidelines.

Compare insurance companies

One of your first steps should be to compare and evaluate insurance companies. But since there are many companies that sell LTCI, how do you narrow the field down to a few good ones? You can start by talking to friends, family members, or anyone else you know who's bought LTCI. How satisfied have these people been with their companies' handling of claims and overall customer service? To learn more about company reputations, check out consumer websites and publications. You can also contact your state's insurance department for information about different companies, such as customer complaints lodged within the last year.

In addition, there are private firms that make a business of rating insurance companies, usually on a letter-grade scale. Some of the well-known rating service firms are A. M. Best, Moody's, The Street.com (formerly Weiss), Fitch, and Standard & Poor's. You can contact one of these firms directly, though their ratings may be available at your local public library. The ratings are typically based on a company's financial strength and other factors. Financial strength is particularly important because it tells you whether a company is likely to meet its future claims payments and other obligations.

Compare policy ins and outs

As mentioned, there is no standard LTCI policy or contract--specific benefits and features often vary widely from one policy

to another. That's why detailed policy comparisons are more important with LTCI than with any other type of insurance. Once you've narrowed your list of insurance companies down to a few (e.g., three or four), ask each company for some sample policies to review. Each sample should include an Outline of Coverage section at the beginning of the policy. This section briefly summarizes the policy's benefits and highlights the major features. After you read this section, read through the entire policy to make sure you understand all of the provisions. Here are some key items to look for:

Waiting period: This is the period of time that must pass before the insurance company will begin to pay benefits. It can be anywhere from 0 to 365 days. You'll be asked to select a waiting period--the shorter the period, the more the policy will cost.

Duration of benefits (known as the benefit period): You'll also be asked to select a benefit period (e.g., two years or a lifetime)--the longer the period, the more costly the policy. Watch out for caps placed on the total lifetime benefits you can receive if the policy lets you carry over unused daily benefits beyond the scheduled benefit period.

Nursing home and home health-care daily benefit: This is the amount of coverage you select as your daily benefit limit (e.g., \$50, \$200).

Cost-of-living rider: This feature provides protection against loss of purchasing power due to inflation. It increases your coverage every year to keep pace with inflation (either based on the Consumer Price Index or at a fixed percentage rate).

Range of care: A policy may provide coverage for different levels of care, such as skilled, intermediate, and/or custodial. A good policy should cover all levels of care.

Pre-existing conditions: A waiting period (e.g., six months) may be imposed before you can receive coverage for any pre-existing conditions you might have.

Other exclusions: Some policies may



Benefits Corner

RPOAC Dues

Greetings members, Just a reminder that dues notices will soon be sent out via US mail. We initiated a new system last year to allow all members to pay via credit card on line from our web site (rpoac.org). Your FOP dues can also be paid via credit card. Spread the word and sign up a friend.

RPOAC Membership

1-year \$60
2-years \$110
3-years \$160

Call
800-743-7622
To Join!

Continued page 4

Benefits Corner: **Comparing Long-Term Care Insurance Policies** (Continued)

not cover certain medical conditions (e.g., Alzheimer's or Parkinson's disease). Others may specify that you have to be in certain types of facilities.

Premium increases: Some policies may have a level premium for the period that the policy is in effect. In other cases, the premium may increase during the policy period.

Waiver of premium: Most policies waive your premium after you've received benefits for a certain number of days, but sometimes only if you're receiving care in certain types of facilities.

Guaranteed renewability: Most policies give you the option to renew the policy and maintain your coverage, despite any changes in your health.

Grace period: Most policies give you a grace period if you're late with a premium payment (usually 30 days). This means that the policy will remain in effect during that period.

Restoration of benefits: This is a feature that restores your benefits if you recover from your condition and do not require care for a consecutive period (e.g., 180 or 365 days).

Return of premium: You may be entitled to a return of premiums paid (or a non-forfeiture of bene-

fits or a continuation of benefits for a limited period of time) if you cancel your policy after paying premiums for a number of years.

Prior hospitalization: Some policies require a hospital stay before you can qualify for benefits under the policy. This requirement is less common than it used to be, and you should probably avoid policies that include this provision.

How do the policies you're considering stack up against each other? Which benefits and features mean the most to you? How much can you customize each policy to your needs? These are very important questions. Knowing how to evaluate LTCI coverage in light of your own needs is the key to comparing and weeding out policies. Your final list of policies should include only ones that can offer exactly what you're looking for.

Compare premiums

Because LTCI policies vary so much, simple premium comparisons usually don't provide useful results. You run the risk of comparing premiums for policies that don't provide comparable coverage. For example, suppose you're comparing two LTCI policies with different premiums. If the more expensive policy has a larger daily

benefit and longer benefit period, it may be difficult to tell which policy is the better buy. Variations in the length of the elimination period and other features may further muddy the waters. The point is that you want a policy that gives you the best total value, and the premium is only one part of the equation.

Still, the premium is important because you don't want to pay more for coverage than you have to. And you want to be sure you can afford the premiums as time goes on. Once you know your coverage needs and find a few policies that offer a good fit, you should then compare premiums. The price of an LTCI policy typically depends on the specifics of the coverage, your age at the time you buy the policy (most companies won't sell you a policy if you're under 40 or over 84), your medical history, the cost of long-term care where you live, and other factors. Note that premiums may vary widely between companies, even for policies that provide comparable coverage. The more similar the policies you're comparing, the more the premium will tell you about a policy's true value.

Consider getting help

Because LTCI is complicated, comparing and evaluating policies is no easy task. You can do it alone if you choose, but you're probably better off getting professional help. A qualified insurance professional, or financial professional can assist you with this entire process. Pacific Financial Designs has partnered with the leading providers of LTCI. For a detailed quote or for more questions, please call (800) 733-4487 x 305.



As retired peace officers many of us are authorized to carry a concealed weapon. But, have you given any thought to what your liabilities could be if you were to have to use that weapon in a self-defense incident? The legal costs alone could devastate your retirement nest egg not to mention the physical and emotional stress it would inflict on you and your family.

RPOAC is excited to announce a new benefit being offered to our members: **CCW Safe**

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!](#)



ARTICLE Links

- [Why did the country's largest police union endorse Donald Trump?](#)
- [New ruling called 'existential threat' to pensions](#)
- [Nation's largest police union endorses Trump](#)
- [Have you ever been a cop?](#)
- [If Police Unions Were Abolished and Police Associations Were Restored](#)
- [California court case opens door for pension benefit reductions](#)
- [As pensions eat budgets, what can a county do?](#)
- [I'm a cop. If you don't want to get hurt, don't challenge me](#)
- [Court pension decision weakens 'California rule'](#)
- [CA Court Rejects Rigid Application of Vested Rights Doctrine to Pension Reforms](#)
- [Dissident actuaries want to show big pension debt](#)
- [CA gun owners begin drive to repeal weapon laws signed by Gov. Jerry Brown](#)
- [Biggest police union feels 'snubbed' by Clinton](#)
- [Police union: Clinton snubbed us](#)
- [CalPERS is Well-Prepared for Market's Ups and Downs](#)
- [CalPERS funding gap may grow under new trend](#)
- [Former police commissioner: Mosby 'incompetent' and 'vindictive'](#)
- [Petitions Cleared In Push Against California Gun Laws](#)
- [For Bay Area officers, these are tense times](#)
- [Support your local police the right way](#)
- [Jerry Brown, unions remain embroiled in negotiations](#)
- [As CalPERS exits hedge funds, CalSTRS adds more](#)
- [Here's How Much the Police Make in All 50 States](#)
- [Could California's new gun control laws be blocked by voters?](#)
- [California pensions take above-average tax bite](#)
- [Gun rights activists say they won't comply with California's new laws](#)

CA FOP Conference—San Diego

The California State Lodge of the Fraternal Order of Police held their annual conference in San Diego on August 28-30.



RPOAC President Alex Bernard and Los Angeles Chapter Director Randall Blayney met with National FOP President Chuck Canterbury and joined with over a hundred other law enforcement members to hear reports from the CA FOP Board and receive

updates on legislation, training and other information pertinent to the law enforcement community.

A highlight of the convention was an opportunity to meet San Diego police officer Wade Erwin, who was shot through the throat on July 28, 2016 during a pedestrian stop. Erwin's partner, Officer Jonathan De Guzman was killed during the incident.



FOP Endorses Trump!

Chuck Canterbury, National President of the Fraternal Order of Police, announced the endorsement on September 16.

The official announcement letter can be viewed by clicking [HERE](#)