

Retired Peace Officers Association of California



Newsletter

April 2017

President's Message by Alex Bernard

It's Good To Be Retired!



The other morning I was reflecting that it is good to be retired. No more work stress or other issues that surround working. I am able to spend more time with my family, travel, participate in volunteer activities that I want to, and basically do what I want to do. What a life! However, I sometimes think about the current issues that face current and futures cops, and again I say it is good to be retired. They have to deal with the way law enforcement is being treated, pension issues and retiree healthcare issues.

The way law enforcement is currently being treated is totally wrong. It seems no matter what they do, the politicians and a sector of the population say that it is bad. They are accused of police brutality, excessive force, racism, picking on immigrants, lying, etc. They want police reform that ties the hands of law enforcement. The politicians pass legislation that releases danger-

ous felons back into society. It would appear that the politicians are more concerned with the welfare of the criminals than the good citizens. I recently heard that they may redefine justifiable homicide to make it harder for law enforcement to use deadly force. It creates a lot of stress for officers who want to do their job, but are afraid to do so because they might lose their job and/or go to prison for doing it. It makes it hard to recruit new officers because they see how the current officers are being treated. Many current officers are leaving the profession because of how they are being treated. They are the thin blue line that keeps society safe and maintains order. We need to support our active brothers and sisters in their work to keep all of us safe and secure.

It is good to be retired when you look at all of the pension issues out there. Many claim that the pension funds are underfunded, pensions are too generous, pensions will bankrupt state and local government, and

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How To Contact RPOAC

- Phone: (800) 743-7622
- Fax: (530) 346-2681
- Mail:
PO Box 1239
Colfax, CA 95713
- Email:
rpoac1@yahoo.com

Director Hixenbaugh Steps Down

Our long-time Tri-Counties Chapter Director, Gene Hixenbaugh has notified RPOAC of his resignation from his Director's position. Gene has served our association for many years and we have been privileged to have been the recipients of his wisdom and counsel.

Gene began his law enforcement career way back in 1962 with the Santa Barbara County Sheriff's Department. Over the years he worked his way from Deputy to Detective to Sergeant. Due to work related injuries he had to cut short his L.E. career and was medically retired in 1982. Still wanting to serve, he returned to public service as a dispatcher for the Santa Barbara Police Department in 1988 and remained there until his retirement in 1996.

The entire RPOAC Board of Directors would like to express their thanks to Gene for his years of service to our organization and wish him well in all his future endeavors!



Our annual RPOAC general membership meeting will be held on November 7, 2017 at the Atlantis Hotel & Casino in Reno, Nevada. Contact Dennis Wright for details.

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the list goes on. As most of you know, that is not the case. Politicians need to take responsibility for their past actions. They have done things such as not paying the agencies' portion of pension payments, taking pension holidays, making bad investments with the pension money, etc. Although it doesn't affect retirees, the biggest issue out there is the Marin Decision. It would negate the California Rule which we retired under. Basically the California Rule says you must get the retirement benefit you were promised when you were hired. The Marin Decision says you must get a reasonable retirement. That means that current and future public employees could have their retirement benefits changed during the course of their employment. A reasonable retirement was not defined in the decision. The decision is being appealed to the California Supreme Court. It should be heard within the next year. Hopefully the Su-

preme Court will uphold the California Rule.

Retiree healthcare is an area where most retirees have a vulnerability to a change of benefits. In most retirement systems retiree healthcare isn't vested. That means the retirement board could change your healthcare benefits in the future. There are a few retirement systems where healthcare benefits are vested. In most of those systems employees are paying something towards retiree healthcare while they are working. Many employers are raising the retirement age to avoid liability in these benefits. With pending legislation on healthcare, we need to monitor what effect the legislation will have on retiree healthcare and take appropriate action if necessary.

Enjoy your retirement and stay safe out there.



The Director's Chair



Randall Blayney — Los Angeles Chapter

Alternative Wheels

As retirees we are getting to that place in life (although we hope very slowly) where we can begin to feel the effects of age on our bodies. We may find that our mobility has decreased and sooner or later our ability to safely operate a motor vehicle may be brought into question.

I have a friend that I use to work with, who can no longer drive due to the disabling effects of arthritis. I have been helping him to find alternative methods of transportation. He has been able to make use of the local public bus system but his ability to walk is also somewhat impaired so there is a concern for his safety climbing on to and off of the buses. He has also used taxis but has found the cost to be relatively high and often the wait has been extensive and on a few occasions the taxi never even



arrived.

These issues have caused us to have to investigate other means of transportation for him. He has applied for, and received, authorization to use the Los Angeles County Para-transit service "Access". These vans or mini-buses provide transportation to individuals who qualify under ADA guidelines. They are a "curb to curb" service and can only be reserved one day in advance. The downside to this option is that they are a shared ride service so you will likely be riding with others and have to "go along for the ride" as they pickup and drop off passengers causing the time it takes for you to get to your destination to possibly be greatly increased.

We were not completely satisfied with any of the previously mention options, so next we thought of the 21st century versions of the taxi, Uber and Lyft. Now here is where we hit the technology wall! My friend, who is soon to be 72, has not embraced the world of eBay, Facebook or smart phones. Add to this the difficulty he has using his hands due to his arthritis and carpel tunnel and you can imagine his frustration trying to manipulate a smart phone screen to use an Uber or Lyft app.

Thankfully someone has recognized a growing population of baby-boomers that are needing help in this area just like my friend and have started providing services to assist them. We found one in the Los Angeles area but I'm not mentioning the name of this specific company because I'm not here to promote one company over another. My goal is just to let you know that these services are now available and you can do your own search

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Wheels (continued from previous page)

to see what's available in your region.

Here's how it works; You call the company's phone number from your land-based phone or non-smart cell phone. Listen to the prompts and choose either to have a car sent to your home, pick you up from where they last dropped you off or pick you up from a different location. All these are chosen just by pressing a single number on the keypad. You can also always press zero to speak directly with an operator. The company then notifies Uber (or occasionally Lyft) and has a car dispatched to your location. The ride works just like Uber, your credit card is already on file so you don't have to show anything.

The company also monitors your trip and can send text notifications to family members so they are aware of your beginning and ending times and locations. Receipts showing the total charges are



“You are only young once, but you can stay immature indefinitely”



sent to the email address you provide. There is a small per minute fee added to the Uber fare to cover the monitoring and the arranging of the trip by the company providing this service.

My friend and I tried the service just to take us to lunch and back. I made him do all the calling to make sure he could handle it. For the trip over and back, both Uber drivers arrived at our location within 5 minutes of calling the service provider. The additional fee charged by the service company amounted to less than \$2 each way, of course that depends completely on the distance and time it takes to get to your destination so the fee could certainly end up being higher.

Overall I'm happy with this new service and my friend now has another option for getting around. The company we chose is nationwide but there are probably others that provide similar services. Do a Google search in your area to see what's available to you.

Are You Getting Old!

(Might as well get something for it)

20 ways to know if you're old:

1. Everything hurts and what doesn't hurt doesn't work.
2. The gleam in your eyes is from the sun hitting your bifocals.
3. You feel like the morning after and you haven't been anywhere.
4. Your little black book contains only names that end in M.D.
5. Your children begin to look middle aged.
6. You finally reach the top of the ladder and find it leaning against the wrong wall.
7. Your mind makes contracts your body can't meet.
8. You look forward to a dull evening.
9. Your favorite part of the newspaper is "20 Years Ago Today."
10. You turn out the lights for economic rather than romantic reasons.
11. You sit in a rocking chair and can't get it going.
12. Your knees buckle, and your belt won't.
13. You're 17 around the neck, 42 around the waist, and 95 around the golf course.
14. Your back goes out more than you do.
15. Your Pacemaker makes the garage doors go up when you see a pretty girl.
16. The little old gray haired lady you helped across the street is your wife.

17. You sink your teeth into a steak, and they stay there.
18. You have too much room in the house and not enough in the medicine cabinet.
19. You get your exercise acting as a pallbearer for your friends who exercise.
20. You know all the answers, but nobody asks you the questions.

If any of these are true for you, you are probably old enough to take advantage of the many discounts available to seniors.

The first one to mention is the Senior Pass offered by the federal government. It gives citizens 62 or older access to more than 2000 federal recreation sites across the nation. It costs only \$10 (\$20 if ordering it through the mail) and is good for your lifetime! More info can be found by clicking [HERE](#).

Do you still have enough teeth left to eat? Check out the discounts available at various restaurants [HERE](#).

Want discounts on your groceries? Click [HERE](#).

These are just a few of the offers out there. Do a Google search for "Senior Discounts" and you may be surprised at what you find!



Just for Laughs

My memory's not as sharp as it used to be. Also, my memory's not as sharp as it used to be.

Three old guys are out walking.. First one says, 'Windy, isn't it?' Second one says, 'No, it's Thursday!'

Third one says, 'So am I. Let's go get a beer.'

A man was telling his neighbor, 'I just bought a new hearing aid. It cost me four thousand dollars, but its state of the art. It's perfect.'

'Really,' answered the neighbor. 'What kind is it?' 'Twelve thirty', he replied.



Your Benefits

Our benefits are managed through Pacific Financial Design, Inc. and Shane Cobb is our contact person.

For more details about any of our benefit offerings or if you have questions regarding the benefits, please contact Shane Cobb at (800) 733-4487 x305.

RPOAC is dedicated to providing its members with an outstanding selection of insurances and other benefits.

We welcome suggestions from members regarding any other benefits you would like to see offered.

Thank you for your continued support of RPOAC!



Benefits Corner Travel Insurance

Soon you'll be on your way, taking that trip you've looked forward to for ages--but suppose something happens. If you get sick, lose your suitcase, or have to cut your trip short, will any of your existing insurance policies cover your expenses or reimburse you for your losses? If not, you might want to purchase travel insurance, which is available from insurance companies, travel agents, tour operators, and cruise lines.

If you can't make it after all or have to cut it short--trip cancellation/interruption insurance

You're ready to go, but the cruise line has gone under financially. Or perhaps you've arrived at your hotel only to be handed a telegram informing you that Uncle George is seriously ill and you must return home immediately. If your trip is canceled or cut short, will you be able to get any of your money back?

Trip cancellation/interruption insurance protects you if you must cancel your travel plans before you leave or cut your trip short due to an unforeseen event. Covered contingencies can include bad weather, the financial failure of a service provider such as a cruise line or a travel agency, your illness or that of a family member while on the trip, or an illness or death at home. But coverage varies widely from policy to policy, so check the exclusion section carefully. Your definition of an unforeseen event may differ from that of the insurance provider. For example, some companies don't recognize a recurrence of your pre-existing medical condition as unforeseeable.

Under the policy, you'll be reim-

bursed for your nonrefundable prepaid expenses, such as tour deposits, airline tickets, or hotel rooms. To determine what the insurance covers, you may need to check the terms of your travel agreements and find out what guarantees are offered by the carrier, travel agent, or tour operator. Cruise lines, for instance, may refund most of your money if you cancel several weeks before your scheduled departure, but they'll give you less or none back if you cancel a few days before you're supposed to leave. In that case, you'd get nothing back unless you purchased trip cancellation/interruption insurance.

Trip cancellation/interruption insurance is different from cancellation waivers offered by cruise lines and tour operators. These waivers are not insurance; they're simply company guarantees that your money will be refunded under certain circumstances. They usually won't cover your last-minute cancellation and they won't protect you if the company goes out of business.

If that fever isn't just excitement--short-term supplemental health insurance

Your individual or group health insurance policy typically covers you if you're traveling within the United States. Still, it's a good idea to check with your insurance provider before you travel so that you fully understand the coverage conditions. If you're traveling overseas, beware--your health insurance policy may not cover you at all. Even if it does, it may not provide the same benefits overseas that it does in the United States. Check the limitations of your policy carefully, and call your insurer's customer service department if you have questions.

Travel Insurance (continued)

If your health insurance doesn't provide you with adequate coverage while you're traveling, consider purchasing a short-term supplemental health insurance policy from an insurance company, travel agent, tour operator, or cruise line. These policies often combine accident and/or sickness coverage with medical evacuation coverage, which pays all or part of the cost of getting you back to the United States if you're traveling overseas (something most basic health insurance policies won't cover).

The terms of supplemental health policies vary widely, so before purchasing this insurance, ask to see a copy of the policy and get the answers to the following questions:

Does the plan pay the cost of medical care needed for sickness, accidents, or both?

What procedures must you follow to see a doctor or go to the hospital?

Will you have to get approval before you receive care?

Does the policy pay for care upfront, or will you have to pay and wait to be reimbursed?

What are the deductible, co-payments, and/or coinsurance costs?

What exclusions and restrictions apply?

What is the maximum amount of coverage under the policy?

Are translator services available?

If you lose your shirt--baggage insurance

Baggage insurance reimburses you if your personal belongings are lost, stolen, or damaged while you're traveling. Before you purchase it, however, find out if you already have adequate protection. For instance, airlines may be liable for damage caused by their negligence, and they're liable for lost or stolen baggage after check-in, up to their stated limit per passenger. Some credit card companies and travel agents also provide supplemental baggage insurance at no charge to you. Your home-

owners or renters policy may protect your personal belongings against theft when you travel, as well.

Purchasing baggage insurance may be appropriate when you want 24-hour protection, not just protection after your bags are checked in with an airline. Baggage insurance may also offer higher liability limits than those offered by an airline. However, check the policy's fine print. If you carry expensive items, you may not be fully reimbursed if they're lost or stolen, and benefit limits may apply to certain items like electronics (e.g., laptop computers) or jewelry. You also may not be reimbursed for anything covered under another policy; if your bags are lost or damaged by an airline, you may need to seek reimbursement from the airline first.

If you lose more than that--accidental death and dismemberment insurance

Accidental death and dismemberment insurance (AD & D) is inexpensive coverage that compensates you if you lose a limb or an eye, or that compensates your beneficiary if you die in an accident. You can purchase this coverage as a separate policy, as a rider to an existing policy, or as part of a travel insurance policy. You may also receive this coverage as a "free" benefit when you purchase airline, train, or bus tickets using your credit card. AD & D policies usually cover, up to certain limits, medical expenses associated with an accident.

Before you purchase this coverage, make sure you don't have duplicate coverage elsewhere. You may already have AD & D coverage if you have adequate life insurance, or through a group insurance plan sponsored by your employer or credit card company.



Article Links

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

PO Box 1239
Colfax, CA 95713

Phone: 800-743-7622
Fax: 530-346-2681
E-mail:
rpoac1@yahoo.com



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- [CalPERS tells four cities pay to avoid pension cuts](#) - 2/20/17
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- [CalPERS Annual Report Details Fund Finances](#) - 1/5/17
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