

# Retired Peace Officers Association of California



## Newsletter

OCTOBER 2017

### Special points of interest:

- RPOAC Annual Meeting November 7, 2017
- New Benefit—CCW Safe
- Changes to the RPOAC Board of Directors
- Members Only area added to RPOAC website

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### Three Things to Ponder in 2018 by Alex Bernard

There are three things retirees should ponder in 2018. The Marin Decision is one of them. The California Supreme Court will decide if the California Rule means that public employee's benefits can't be changed once they are promised. Their decision may affect current and future public employee benefits. The next thing to ponder is whether or not pension systems will offer alternative pension plans such as 401(k) plans. The UC pension system has already made that change. And lastly, whether or not California will go to a single-payer health care system in the future. SB 562 has been put on hold until next year in the Assembly because of the financial impact of the bill.

The Marin Decision will decide if a public employee's benefits can be changed after they are promised. That would alter the California Rule which says that an employer must give the benefits that you were promised when you were hired. The Marin decision says you only have to receive a reasonable retirement. The decision didn't define what a reasonable retirement is. It is unclear how the California Supreme Court will rule on this issue.

An issue facing retirement systems is whether or not they should offer alternative pension plans such as 401(k) plans. The UC pension system already offers a 401(k) plan. Their logic in doing this is to accommodate short term employees who won't make a career with the University of California. The other side of this issue is that they are diverting revenue from the defined benefit pension plan which in turn lowers the funding of that plan. CalSTRS, the teachers' retirement system is looking into offering a similar program. CalSTRS feels this would be good for teachers who

won't spend a whole career working for a school district in CalSTRS. Again, funding of the defined benefit plan should be of primary interest. At this time, CalPERS isn't looking into any alternative plans to the defined benefit plans. Retirement systems should think about how these alternative plans will have a negative effect on the funding of the defined benefit plans.

SB 562, the single-payer health care bill has been put on hold in the Assembly because of the financial impact of the bill. The Legislature hasn't figured out a way to finance single-payer health care in California. With over a \$400 billion a year price tag, it may take them some time to figure out that the program is financially not viable. With Bernie Sanders proposing "Medicare for all" on the national level, this might only complicate the financing issue for the Legislature. The Legislature needs to understand that most citizens in California are happy with the health care they currently have. That one plan doesn't fit everybody's needs. We all have health care plans that meet our individual needs, and we don't want a plan that changes that. Socialized medicine has not worked well in other counties, so I believe that it won't work well for the citizens of California. We will see if the Legislature does anything with single-payer health care next year.

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

## RPOAC Board of Directors Continues to Change

In our July issue of this newsletter, we informed the membership of the recent changes to the RPOAC Board of Directors. Since that time, there has been an additional change we wanted to tell you about.

As you may remember, in the July issue we told you of the departure of our Gold Country Director, Lloyd Hathaway and our San Diego/Imperial Director, Burt Quick, both of whom were moving out of California.

We also shared the sad news of the passing of our Orange Director, Diana Vasquez. RPOAC President Alex Bernard has appointed Harry Hunold to fill the Orange Director's position.

We are excited to tell you of the latest addition to the RPOAC Board of Directors. To fill the vacancy in our San Diego / Imperial Chapter, President Bernard has appointed Roger Mathias to that position.

Roger comes to us with 30 years of law enforcement experience. He started out with a small town police department in Illinois. Four years later he was hired by the San Diego County Sheriff's Department. He worked many different positions within the Sheriff's Department during his career and retired in June 2008 after twenty-six years with that Department.

We are happy to welcome Roger to the Board and eagerly await his "official" appointment at our November Board meeting.

We are still in need of members to fill our Gold Country and Tri-Counties Directors positions. If you are interested in either of these, please contact our Executive Director Dennis Wright by phone at (800) 743-7622 or email at [rpoac1@yahoo.com](mailto:rpoac1@yahoo.com).



## The Director's Chair



### Roger Mathias—San Diego/Imperial

I am honored to be chosen as your San Diego/Imperial Director to replace Burt Quick. I don't know if you can replace Burt, but I'll do my best. RPOAC is a great organization and the directors' are doing their best to try and recruit new members.

You can help with this by contacting members from your DSA or POA and making sure they are aware of the various benefits we offer to our members.

If possible, please try and make our annual meeting in Reno November 7<sup>th</sup>. Your elected Directors' can only do so much; we need your input to see what direction you would like to see our association go in the future. This includes any benefits that you would like to see added to help recruit and retain members.

Fraternally,

Roger Mathias,  
San Diego/Imperial Director, RPOAC



Atlantis Hotel & Casino  
Reno, Nevada

## 2017 RPOAC Annual Meeting—November 7

All members are invited to attend our annual meeting being held at the Atlantis Hotel & Casino in Reno, Nevada on Tuesday, November 7th. The meeting is scheduled to begin at 1:30 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 to receive a special discounted rate.

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

# The Equifax Data Breach

On September 7, 2017, Equifax, one of the three main credit reporting agencies, announced a massive data security breach that exposed vital personal identification data - including names, addresses, birthdates, and Social Security numbers on as many as 143 million consumers, roughly 55% of Americans age 18 and older.

This data breach was especially egregious because the company reportedly first learned of the breach on July 29 and waited roughly six weeks before making it public (hackers first gained access between mid-May and July) and three senior Equifax executives reportedly sold shares of the company worth nearly \$2 million before the breach was announced. Moreover, consumers don't choose to do business or share their data with Equifax; rather, Equifax - along with TransUnion and Experian, the other two major credit reporting agencies - unilaterally monitors the financial health of consumers and supplies that data to potential lenders without a consumer's approval or consent.

Equifax has faced widespread criticism following its disclosure of the hack, both for the breach itself and for its response, particularly the website it established for consumers to check if they may have been affected. Both the FBI and Congress are investigating the breach. In the meantime, here are answers to questions you might have.

## **1. What's the deal with the website Equifax has set up for consumers?**

Equifax has set up a website, [equifaxsecurity2017.com](http://equifaxsecurity2017.com), where consumers can check if they've been affected by the breach. Once on the site, click on the button "Potential Impact" at the bottom of the main page. You then need to click on "Check Potential Impact," where you will be asked to provide your

last name and the last six digits of your Social Security number — a request that was widely mocked on social media as being too intrusive when the standard request is for only the last four digits.

Equifax has stated that regardless of whether your information may have been affected, everyone has the option to sign up on the website for one free year of credit monitoring and identify theft protection. You can do so by clicking the "Enroll" button at the bottom of the screen. Note: Just clicking this button does not mean you're actually enrolled, however. You must follow the instructions to go through an actual enrollment process with TrustedID Premier to officially enroll.

More wrath was directed at Equifax when some eagle-eyed observers noted that enrolling in the free year of credit protection with TrustedID Premier meant that consumers gave up the right to join any class-action lawsuit against the company and agreed to be bound by arbitration. But an Equifax spokesperson has since stated that the binding arbitration clause related only to the one year of free credit monitoring and not the breach itself; Equifax has since removed that language from its site.

## **2. What is TrustedID Premier?**

Equifax's response to the data breach is to offer consumers one free year of credit file monitoring services through TrustedID Premier. This includes monitoring reports generated by Equifax, Experian, and TransUnion; the ability to lock and unlock Equifax credit reports with a credit freeze; identity theft insurance; and Social Security number monitoring.

Consumers who choose to enroll in this service will need to provide a valid email address and additional information



## **Benefits Corner**

### **Tell Your Friends About RPOAC!**

The Retired Peace Officers Association of California is not just for California retirees. Our insurances and other benefits are available to active duty, reserve, and family members of law enforcement and other first responders in or out of California. Don't keep us a secret, spread the good news to others and share the wonderful advantages of belonging to RPOAC.

**Call  
800-743-7622  
To Join!**

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## Benefits Corner: The Equifax Data Breach (Continued from page 3)

to verify their identity. A few days after enrolling, consumers will receive an email with a link to activate TrustedID Premier. The enrollment period ends November 21. After the one free year is up, consumers will not be automatically charged or enrolled in further monitoring; they will need to sign up again if they so choose (some initial reports stated that consumers would be automatically re-enrolled after the first year).

### **3. What other steps can I take?**

It is always a good idea to monitor your own personal information and be on the lookout for identity theft. Here are specific additional steps you can take:

**Fraud alerts:** Your first step should be to establish fraud alerts with the three major credit reporting agencies. This will alert you if someone tries to apply for credit in your name. You can also set up fraud alerts for your credit and debit cards.

**Credit freezes:** A credit freeze

will lock your credit files so that only companies you already do business with will have access to them. This means that if a thief shows up at a remote bank and tries to apply for credit in your name using your address and Social Security number, the bank won't be able to access your credit report. (However, a credit freeze won't prevent a thief from making changes to your existing accounts.) Initially, consumers who tried to set up credit freezes with Equifax discovered they had to pay for it, but after a public thrashing Equifax announced that it would waive all fees for the next 30 days (starting September 12) for consumers who want to freeze their Equifax credit files. Before freezing your credit reports, though, it's wise to check them first. Also keep in mind that if you want to apply for credit with a new financial institution in the

future, or you are opening a new bank account, applying for a job, renting an apartment, or buying insurance, you will need to unlock or "thaw" the credit freeze.

**Credit reports:** You can obtain a free copy of your credit report from each of the major credit agencies once every 12 months by requesting the reports at [annualcredit-report.com](http://annualcredit-report.com) or by calling toll-free 877-322-8228. Because the Equifax breach could have long-term consequences, it's a good idea to start checking your report as part of your regular financial routine for the next few years.

**Bank and credit card statements:** Review your financial statements regularly and look for any transaction that seems amiss. Take advantage of any alert features so that you are notified when suspicious activity is detected. Your vigilance is an essential tool in fighting identity theft.

### **4. How can I get more information from Equifax?**

Consumers with additional questions for Equifax can call the company's dedicated call center at 866-447-7559. The call center is open seven days a week from 7 a.m. to 1 p.m. Eastern time. Equifax said it is experiencing high call volumes but is working diligently to respond to all consumers.



LEGAL SERVICE MEMBERSHIP

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

[California unions on a political roll, but see threats on horizon](#) - 9/4/17  
[Trump Restores Military Gear Support for Local Police](#) - 8/31/17  
[Sacramento fire districts: big pension, no pension](#) - 8/28/17  
[Court Upholds Increase in CalPERS Retirement Age](#) - 8/21/17  
[Trump's out, but CalPERS steps up on climate](#) - 8/21/17  
[SF pension board should stay invested in fossil fuels](#) - 8/20/17  
[Should CalSTRS join UC in offering 401\(k\) option?](#) - 8/14/17  
[Anaheim Police Chief Files Claim Against City After "Overwhelming" Vote of No Confidence](#) - 8/13/17  
[For a cup of coffee, a kingdom was lost](#) - 8/11/17  
[Officers forgo pay hikes for four years](#) - 8/11/17  
[To fix 'unfair' bail system, will California copy Kentucky?](#) - 8/10/17  
[CalPERS to Power 50 Percent of its Electricity Use Through SMUD's SolarShares Program](#) - 8/8/17  
[California pension fund divests from coal as industry rebounds](#) - 8/8/17  
[FREE, three-year subscription to American Police Beat](#) - 8/7/17  
[The police boycott of Dunkin' Donuts is fully on](#) - 8/7/17  
[Facing large bills, public agencies work to rein in retiree health costs](#) - 7/30/17  
[San Diego Pension Reform Headed for California Supreme Court](#) - 7/29/17  
[CalPERS shunned by some private equity firms](#) - 7/24/17  
[Social Security, a pension booster, faces shortfall](#) - 7/17/17  
[New York pension systems outperform California](#) - 5/1/17  
[FVPD Chief Dan Llorens announces retirement](#) - 4/27/17  
[California's healthcare-for-all bill passes first committee](#) - 4/27/17  
[Supreme Court Justice Sonia Sotomayor Attacks Justices For 'Siding With' Police Officers](#) - 4/25/17  
[Underfunded CalPERS, CalSTRS dislike divestment](#) - 4/24/17  
[CalPERS Board Adopts New Contribution Rates for State and School Employers](#) - 4/20/17  
[Another court setback for protectors of pensions](#) - 4/17/17  
[Gun Groups File Appeal Against California's Exemptions for Retired LEOs](#) - 4/16/17  
[California police unions push bill on public disclosure in use-of-force cases](#) - 4/14/17

## Website Adds Member's Only Section

The RPOAC Board of Directors has approved added a "Members Only" section to the RPOAC website. It was decided that there are certain items and information that should only be available to the membership rather than to anyone who visits our website.

Initially, there will be three areas of the website that will be limited to members only. These are access to: the RPOAC quarterly newsletter, our "Job Opportunities" page and "The Briefing Board" page. Additional areas may be added in the future.



You will find the "Members Only" section in the left column of the RPOAC website. By clicking on any of the items listed there you will be taken to a sign in page where you will be required to enter a username and password.

Members desiring access to the restricted pages can obtain their username and password by contacting our Executive Director, Dennis Wright through the rpoac1@yahoo.com email address.

You must be a member in good standing and will be asked to provide your current address and contact information so that our records can be kept up to date.

## RPOAC Annual Meeting!

Our 2017 General Membership meeting will be held on Tuesday, November 7th at the Atlantis Hotel in Reno, Nevada. All members are encouraged to attend. Contact the hotel to make your reservations at (800) 723-6500.