

Retired Peace Officers Association of California



NEWSLETTER

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Federal Employees Aren't Exempt from Pension Cuts by Alex Bernard



State and local employees don't think about the possibility of federal employees being subject to pension cuts, but they are. The Office of Personnel Management (OPM) sent a letter to Congress proposing cuts to the current pension benefits. They are proposing to increase employee contributions, lengthening the calculation period for determining pension benefits, cutting cost of living adjustments and the elimination of supplemental annuities. If these proposals are enacted, they will have an adverse effect on federal employees' pension benefits.

There are two retirement systems for federal employees based on when they were hired. The first is the Civil Service Retirement System (CSRS) for employees hired before January 1, 1987. The second is the Federal Employees Retirement System (FERS) for employees hired after January 1, 1987. CSRS has richer benefits than FERS has.

The OPM is proposing to increase employee contributions for employees covered by FERS. Currently, long term employees in FERS are paying 0.8% of salary for retirement. Employees hired after 2012, are paying either 3.1% or 4.4% of salary for retirement. It is being proposed that their contribution rate be increased by 1% a year until it reaches 7.25%. There will be no increase in benefits, so this increase in contributions will result in a pay cut. The proposed contribution rate is similar to Social Security.



The OPM is proposing lengthening the calculation period for determining pension benefits from three years to five years. The longer calculation period will result in employees receiving a smaller pension. We have seen the lengthening of calculation periods in state and local retirement systems in California with the same goal of reducing benefits.

"No amount of law enforcement can solve a problem that goes back to the family."

- J. Edgar Hoover

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Fed Employees aren't Exempt (cont. from page 1)

The OPM is proposing cuts to the cost of living adjustments (COLA) for federal employees. For employees in CSRS, they are proposing a 0.5% in the COLA. For employees in FERS, they are proposing the total elimination of a COLA. The FERS employees would be devastated by having no COLAs during their retirement. Their pensions would be unable to keep up with the cost of inflation. It may cause some of them to live in poverty in their golden years. There are some pension reformers in California proposing to eliminate COLAs for state and local employees. RPOAC will be monitoring the situation.



The OPM is proposing to eliminate supplemental annuities for certain FERS employees that retire before the age of 62 and are eligible for Social Security. These supplemental annuities are equal to what they would receive from Social Security. This would be a big cut for these employees.

It appears that no public employee is exempt from the possibility of having their pension benefits cut by their respective employer. We must work together to prevent these cuts from happening. RPOAC will be monitoring pensions on the federal, state and local level to protect your interests.

Stay safe and have a great summer.

RPOAC Board Meets in Reno

Twice a year the Board of Directors of the Retired Peace Officers Association of California meet to discuss the status of the association. Additionally, each Director also holds an Annual Chapter meeting within the area they represent. Those meetings will be held soon so watch the website for dates and times. Members are always encouraged to attend their Chapter meetings as well as the General Membership meeting usually held in November.



RPOAC Annual Meeting

This year's Annual General Membership meeting will be held at the Peppermill Hotel & Casino in Reno, Nevada on Tuesday, November 6.

All RPOAC members are invited to attend the general meeting.

You can book your room at the Peppermill by calling (866) 821-9996. Be sure to mention you are with RPOAC and give them event code "ARPOC18" to receive your discounted room rate.



The Peppermill Hotel & Casino, Reno

Benefits Available to Members

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- ◆ LegalShield
- ◆ United Health Dental
- ◆ Vision Plan of America
- ◆ And much more are available to RPOAC members.

What is Front Sight?

The Front Sight Firearms Training Institute was founded in 1996 by Dr Ignatius Piazza. It is a privately owned and operated organization whose purpose is twofold:

- 1) to provide training, mostly on how to safely operate firearms in self-defense settings, and
- 2) an activism goal to "positively change the image of gun ownership in our lifetimes" by repudiating unfavorable views of gun owners put forth by various private gun control, and political, organizations.

Visit the Front Sight website for more information about this amazing facility and the many member benefits!

FRONTSIGHT.COM

[View the Front Sight Brochure](#)



Firearms training course at the Front Sight facility in Nevada

Win a Front Sight Lifetime Membership!

RPOAC is offering current members a chance to win a Lifetime Commander level membership to the Front Sight Firearms Training Institute.

Every current RPOAC member will earn one entry for every new member they get to join RPOAC between July 1, 2018 and October 31, 2018.



For full details of the giveaway, click the link below.

[FRONT SIGHT MEMBERSHIP GIVEAWAY](#)





Benefits Corner

Pacific Financial Designs is the official benefits broker for RPOAC.



Housing Options for Seniors

As you grow older, your housing needs may change. Maybe you'll get tired of doing yardwork. You might want to retire in sunny Florida or live close to your grandchildren in Illinois. Perhaps you'll need to live in a nursing home or an assisted-living facility. Or, after considering your options, you may even decide to stay where you are. When the time comes to evaluate your housing situation, you'll have numerous options available to you.

There's no place like home

Are you able to take care of your home by yourself? If your answer is no, that doesn't necessarily mean it's time to move. Maybe a family member can help you with

chores and shopping. Or perhaps you can hire someone to clean your house, mow your lawn, and help you with personal care. You may want to stay in your home because you have memories of raising your family there. On the other hand, change may be just what you need to get a new perspective on life. To evaluate whether you can continue living in your home or if it's time for you to move, consider the following questions:

How willing are you to let someone else help you?

Can you afford to hire help, or will you need to rely on friends, relatives, or volunteers?

How far do you live from family and/or friends?

How close do you live to

public transportation?
How easily can you renovate your home to address your physical needs?

How easily do you adjust to change?

How easily do you make friends?

How does your family feel about you moving or about you staying in your own home?

How does your spouse feel about moving?



Hey kids, Mom and Dad are moving in!

If you are moving in with your

Daily Quotes

“If you run, you’ll only go to jail tired.”

“No sir, we don’t have quotes anymore. We used to have quotas, but now we’re allowed to write as many tickets as we want.”

“In God we trust, all others we run through NCIC.”

“Relax, the handcuffs are tight because they’re new. They’ll stretch out after you wear them awhile.”

“So you don’t know how fast you were going. I guess that means I can write anything I want on the ticket, huh?”

child, will you have adequate privacy? Will you be able to move around in your child's home easily? If not, you might ask him or her to install devices that will make your life easier, such as tub or shower grab bars and easy-to-open handles on doors.

You'll also want to consider the emotional consequences of moving in with your child. If you move closer to your child, will you expect him or her to take you shopping or to include you in every social event? Will you feel in the way? Will your child expect you to help with cooking, cleaning, and baby-sitting? Or, will he or she expect you to do little or nothing? How will other members of the family feel? Get these questions out in the open before you consider moving in.

Talk about important financial issues with your child before you agree to move in. This may help avoid conflicts or hurt feelings later. Here are some suggestions to get the conversation flowing:

Will he or she expect you to contribute money toward household expenses?

Will you feel guilty if you don't contribute money toward household expenses?

Will you feel the need to cri-

tique his or her spending habits, or are you afraid that he or she will critique yours?

Can your child afford to remodel his or her home to fit your needs?

Do you have enough money to support yourself during retirement?

How do you feel about your child supporting you financially?



Assisted-living options

Assisted-living facilities typically offer rental rooms or apartments, housekeeping services, meals, social activities, and transportation. The primary focus of an assisted-living facility is social, not medical, but some facilities do provide limited medical care. Assisted-living facilities can be state-licensed or unlicensed, and they primarily serve senior citizens who need more help than those who live in independent living communities.

Before entering an assisted-living facility, you should carefully read the contract and tour the facility. Some facilities are

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large, caring for over a thousand people. Others are small, caring for fewer than five people. Consider whether the facility meets your needs:

Do you have enough privacy?

How much personal care is provided?

What happens if you get sick?

Can you be asked to leave the facility if your physical or mental health deteriorates?

Is the facility licensed or unlicensed?

Who is in charge of health and safety?

Reading the fine print on the contract may save you a lot of time and money later if any conflict over services or care arises. If you find the terms of the contract confusing, ask a family member for help or consult an attorney. Check the financial strength of the company, especially if you're making a long-term commitment.

As for the cost, a wide range of care is available at a wide range of prices. For example, continuing care retirement communities are significantly more expensive than other assisted-living options and usually require an entrance

fee above \$50,000, in addition to a monthly rental fee. Keep in mind that Medicare probably will not cover your expenses at these facilities, unless those expenses are health-care related and the facility is licensed to provide medical care.

Nursing homes



Nursing homes are licensed facilities that offer 24-hour access to medical care. They provide care at three levels: skilled nursing care, intermediate care, and custodial care. Individuals in nursing homes generally cannot live by themselves or without a great deal of assistance.

It is important to note that privacy in a nursing home may be very limited. Although private rooms may be available, rooms more commonly are shared. Depending on the facility selected, a nursing home may be similar to a hospital environment or may have a more residential feel. Some on-site services may include:

- Physical therapy
- Occupational therapy
- Orthopedic rehabilitation
- Speech therapy
- Dialysis treatment
- Respiratory therapy

When you choose a nursing home, pay close attention to the quality of the facility. Visit several facilities in your area, and talk to your family about your needs and wishes regarding nursing home care. In addition, remember that most people don't remain in a nursing home indefinitely. If your physical or mental condition improves, you may be able to return home or move to a different type of facility. Contact your state department of elder services for guidelines on how to evaluate nursing homes.

Nursing homes are expensive. If you need nursing home care in the future, do you know how you will pay for it? Will you use private savings, or will you rely on Medicaid to pay for your care? If you have time to plan, consider purchasing long-term care insurance to pay for your nursing home care.



Article Links

[These retirement cuts threaten millions of workers](#) - 6/11/18

[California unions want to keep anti-labor activists from meeting new teachers and cops](#) - 6/4/18

[Why cops are standing down all across America](#) - 6/3/18

[Advocacy Group Seeks to Halt California Retirement Program](#) - 6/1/18

[Supreme Court questions legality of San Diego pension cuts during oral arguments](#) - 5/30/18

[Supreme Court deals defeat to workers' rights, upholding arbitration for individuals only](#) - 5/21/18

[Baby boomers would get a huge prop tax break under this Nov initiative](#) - 5/18/18

[Bills to Protect Police Introduced in Both Houses of Congress](#) - 5/8/18

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[CalPERS Releases New Pension Rates for State and School Employers](#) - 4/20/18

[Tax guns instead of arming teachers, California lawmaker proposes](#) - 4/17/18

[How dementia can drain a family's life savings](#) - 4/16/18

[L.A. police and firefighters rush to join controversial retirement program](#) - 4/16/18

[CalPERS faces steep climb to rebuild its funding](#) - 4/16/18

[Stanislaus L.E. leaders speak out on proposed lethal-force legislation](#) - 4/11/18

[A Solid Foundation for the Future](#) - 4/11/18

[CalPERS may join union foes of 401\(k\) option](#) - 4/9/18

[California proposal would limit when officers can open fire](#) - 4/4/18

[Some cities outsource their highest pension costs](#) - 4/2/18

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