

Retired Peace Officers Association of California



Newsletter

OCTOBER 2018

Three Things to Watch in 2019 *by Alex Bernard*



There are a couple things retirees should watch in 2019. 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. It was supposed to be heard in 2018, but it appears it will be heard in 2019. Another case to watch is *Hipsher v. LACERA*. It involves whether or not the Legislature violated the Constitution when it passed a law to cause pension forfeiture for a job related felony after being vested. And lastly, whether or not the Legislature will bring back use of force bill AB 931 in the Legislature in 2019 to change use of force policies. We as retired law enforcement should be very concerned about the proposed change.

The California Supreme Court was supposed to rule on the Marin Decision and three other similar cases in 2018. I am not sure why they did not rule on this year. I do know that Jerry Brown has sent them a brief asking them to modify or eliminate the California Rule and he has delayed appointing a new judge to the Supreme Court. The crux of the case is whether or not a public employer can change retirement benefits after promising them at hiring without giving the employees some other equal benefit. That is in essence

the California Rule. The California Rule has been in effect for more than sixty years. The Court of Appeals in the Marin Decision said public employees have a right to a reasonable pension, not necessarily the one they were promised when they were hired. But they did not define what a reasonable pension is. It is hard to say for sure that the Supreme Court will rule on it in 2019. Current and future public employees have a lot riding on their decision. Retirees should watch this case with interest.

Another case heading to the California Supreme Court is *Hipsher v. LACERA* after the Marin Decision is decided. The case deals with a reduction in pension benefits based on being convicted of a job related felony. The reduction was based on a section of the Public Employees' Pension Reform Act (PEPRA). The question for the Supreme Court is whether or not the job related felony conviction provisions of PEPRA are constitutional under the California Rule since *Hipsher's* pension benefits are vested. *Hipsher's* attorney believes that the Legislature's action in passing PEPRA is unconstitutional because it infringes on a vested benefit. The Marin decision will have a huge impact on the decision of this case. This is another case retirees should watch.

One of the biggest questions is whether or not the Legislature will bring

Special points of interest:

- RPOAC Annual Meeting
November 6, 2018
- CCW Safe—A Must for
all retired LEOs
- Front Sight Giveaway
Ends October 31.

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The Director's Chair



Randall Blayne — L.A. Chapter Director

Optimizing Retirement Travel

Retirement is the ideal time to set off on extended travel adventures that weren't possible during your working years. But most retirees will be traveling on a fixed income. As such, it's important to find ways to stretch your travel dollars. Luckily, having more time on your hands makes it easier to spend less on adventures while still experiencing your bucket list destinations to their fullest. Here are a few ways to optimize retirement travel:

Slow travel. Slow travel is a logical method of travel for retirees, because it requires more time and less money. Instead of taking vacations with firm begin and end dates and tight itineraries, slow travelers stay longer wherever they go and soak in the details and eccentricities of each destination. Extended stays allow for lower-cost accommodations and fewer transportation expenses, thereby increasing the value of your travel dollar.

Slow travel is a great way to experience a city or

town. The extra time allows you to avoid the tourist traps and learn where the locals eat. You might even make a few friends. You'll develop a better understanding of the destination and its people, making for a more personally rewarding experience. When you feel like you've experienced enough, move on to the next town.

RVing. Recreational vehicles are a good choice for driving around the U.S. to visit national parks and the cities and towns that make our country so unique and beautiful. RVs are available in a wide range of comforts and costs, so retirees can travel in their preferred style. Though RVs require a significant upfront cost, extended road trips become less expensive each day as the cost of accommodation is low. The best thing about RVing is you'll enjoy the journey as much as each destination. RV campsites and facilities catering to road warriors are common around the U.S., so there's always a welcoming place to park your mobile home.

Extended city visits. Have you ever wondered what it would be like to live in Copenhagen or Buenos Aires? It's gotten easier to book extended stays in the world's greatest cities through online services such as Airbnb. Instead of staying in a hotel, Airbnb hosts often give significant discounts to longer-term visitors to avoid vacancies and reduce maintenance costs. You can find a quaint little street in a walkable neighborhood or something cheaper on the outskirts of town. Consider taking language lessons and sticking around for a few months while you live like a local. However, make sure you know the visa limitations of the country before booking your extended stay.

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Peppermill Hotel & Casino Reno, Nevada

2018 RPOAC Annual Meeting—New Location

This year's Annual meeting will be held at the Peppermill Hotel and Casino in Reno, Nevada. This is a new location for us and we are very excited to begin what we hope will be a long and mutually beneficial relationship with this facility.

The General Membership meeting will be on Tuesday, November 6 beginning at 1:30 pm. We encourage all 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 (866) 821-9996 and mention Group Code: ARPOC18 to receive a special discounted rate.

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

BUYING SUPPLEMENTAL HEALTH INSURANCE: MEDIGAP

Medicare won't cover all of your health-care costs during retirement, so you may want to buy a supplemental medical insurance policy known as Medigap. Offered by private insurance companies, Medigap policies are designed to cover costs not paid by Medicare, helping you fill the gaps in your Medicare coverage.

WHEN'S THE BEST TIME TO BUY A MEDIGAP POLICY?

The best time to buy a Medigap policy is during open enrollment, when you can't be turned down or charged more because you are in poor health. If you are age 65 or older, your open enrollment period starts on the first day of the month in which you're both 65 or older and enrolled in Medicare Part B. A few states also require that a limited open enrollment period be offered to Medicare beneficiaries under age 65. If you don't buy a Medigap policy during open enrollment, you may not be able to buy the policy that you want later. You may find yourself having to settle for whatever type of policy an insurance company is willing to sell you. That is because insurers have greater freedom to deny applications or charge higher premiums for health reasons once open enrollment closes.

WHAT'S COVERED IN A MEDIGAP POLICY?

Under federal law, only 10 standardized plans can be offered as Medigap plans (except in Massachusetts, Minnesota, and Wisconsin, which have their own standardized plans). The plans currently sold are Plans A-D, Plans F

and G, and Plans K-N. Each Medigap plan offers a different set of benefits. All cover certain out-of-pocket costs, including Medicare coinsurance amounts. Some plans also cover other costs, such as all or part of Medicare Part A and Part B deductibles, foreign travel emergency costs, and Medicare Part B excess charges.

Medigap policies do not cover certain health-care expenses, including long-term care, vision care, dental care, or prescription drugs (to obtain prescription drug coverage you can purchase a Medicare Part D Prescription Drug Plan).

You can buy the Medigap plan that best suits your needs. But it's important to note that not all Medigap plans are available in every state.

ARE ALL MEDIGAP POLICIES CREATED EQUAL?

Generally, yes. Although Medigap policies are sold through private insurance companies, they're standardized and regulated by state and federal law. A Plan B purchased through an insurance company in New York will offer the same coverage as a Plan B purchased through an insurance company in Texas. All you have to do is decide which plan that you want to buy.

However, even though the plans that insurance companies offer are identical, the quality of the companies that offer the plans may be different. Look closely at each company's reputation, financial strength, and customer service standards. And check out what you'll pay for Medigap coverage.

Medigap premiums vary widely, both



Benefits Corner

Share RPOAC with all your fellow LEO's!

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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MEDIGAP (Continued from page 3)

from company to company and from state to state. You can find a tool on the Medicare website (www.medicare.gov) that will help you compare Medigap policies offered in your area.

DOES EVERYONE NEED MEDIGAP?

No. In fact, it's illegal for an insurance company to sell you a Medigap policy that substantially duplicates any existing coverage you have, including Medicare coverage. In general, you won't need a Medigap policy if you participate in a Medicare managed care plan or private fee-for-service plan, or if you qualify for Medicaid or have group coverage through your spouse.

You may also not need to buy a Medigap policy if you work past age 65 and have employer-sponsored health insurance. If you find yourself in this situation, you may want to enroll in Medicare Part A, since it's free. Remember

that if you enroll in Medicare Part B, your open enrollment period for Medigap starts. If you don't buy a Medigap policy within six months, you may be denied coverage later or charged a higher premium, so you may want to wait to enroll in Medicare Part B until your employer coverage ends.

In addition, you may not need to buy a Medigap policy if you are covered by an employer-sponsored health plan after you retire (e.g., as part of a retirement severance package). In this case, your employer's plan may cover costs that Medicare doesn't. If you have any questions about your coverage, talk to your employer's benefits coordinator.



3 Things to Watch

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back a use of force bill like AB 931 in 2019. As a retired law enforcement officer I am very concerned what this type of legislation will do to officer safety and public safety. *Graham v. Connor* is the United States Supreme Court case that set the standard for the reasonable use of force many years ago. It is the law of the land and should stand. The California Legislature wants to change the standard for political reasons. It appears that the Legislature is more concerned about being politically correct than public safety. They shelved AB 931 because of the outcry against its effects. But I believe the politicians will try to bring it back next year. This is something we should watch.

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

Director's Chair

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Train travel. Train travel is a comfortable and scenic way to explore the globe. Europe and Asia offer some of the most convenient and exciting journeys, which can be optimized with the right train passes. The Eurail is a flexible multi-ride pass that is available in several varieties. The conglomerate of rail systems includes 28 different countries.

These are just a few ideas. Now that we're in the "retirement boat" it's time to see and do the things you've always wanted to in a way that doesn't put a "financial hole" in our hull.

CCW SAFETM

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!](#)

[Cop Groups Stop Controversial Lethal Force Bill; CA Dems Vow To Bring It Back Next Year](#) - 9/10/18
[In commuting 20 murder convicts' sentences, California governor draws praise, condemnation](#) - 9/10/18
[CalPERS disaster shapes bill sent to Gov. Jerry Brown](#) - 9/7/18
[CalPERS Members Have Options as Blue Shield Access+ Withdraws from 8 Bay Area Counties](#) - 9/5/18
[Stephon Clark-inspired bill to limit police killings in CA shelved for the year](#) - 8/30/18
[Stephon Clark-inspired police killing bill softened to remove prosecution standard](#) - 8/25/18
[Changes to fraud-tainted LA DROP program announced by Garcetti](#) - 8/25/18
[A Plague of Deadly Hesitation, De-Motivation, and De-Policing in America](#) - 8/24/18
[California lawmakers to decide fate of police accountability bills](#) - 8/16/18
[1000's of Employees Face Uncertainty After Supreme Court Pension Case](#) - 8/3/18
[Defunct law firm deal doesn't settle concerns on police union 'playbook'](#) - 7/28/18
[Public Sector Unions in Turmoil After High Court Rules They Can't Force Non-Union Workers to Pay Fees](#) - 7/28/18
[Can Unions Be Sued For Janus Claims?](#) 7/22/18
[Force Science assesses proposed 'necessary' deadly force standard](#) - 7/21/18
[The Anticipated Demise of the Vested-Rights Doctrine](#) - 7/16/18
[If state Supreme Court rules against San Diego on pensions, it could cost city millions](#) - 7/15/18
[CalPERS Reports Preliminary 8.6% Investment Return for FY 2017-18](#) - 7/12/18
[Sorry, but police unions are just as troubling as other public-sector unions](#) - 7/10/18
[Got Graham? How AB931 could impact Calif. use-of-force law](#) - 7/6/18
[Now they have a choice. Will CA teachers and cops stay in their unions?](#) 7/1/18
[Fair share' union fees struck down, delivering blow to California labor](#) - 6/27/18
[Pension-Slashing for Convicted Public Employees Is Valid](#) - 6/25/18
[CalPERS Adopts Health Rates With a 1.16 Percent Increase](#) - 6/22/18
[Why lawmakers shouldn't change the standard for police use of force](#) - 6/15/18
[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

Front Sight Giveaway Ends on 10/31!

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

The current member gets one entry into the drawing for every new member they recruit. The new member must submit a completed Membership Application and pay the required dues before they are considered "recruited". The current member must contact our Executive Director, Dennis Wright, and provide the name of the new member in order to get credit for the recruitment.



The giveaway entry period ends on October 31, 2018. Don't miss out on this incredible offer!

The Front Sight facility is located in Nevada and has many different courses available.



Visit their website at FrontSight.com to see all the activities this world-class facility has to offer.

