

# Retired Peace Officers Association of California



President's Report.....	2
Goodbye to a Hero.....	2
Exec. Director Report...	3
2018 Annual Meeting...	3
Front Sight Winner.....	4
Giveaway #2.....	4
Benefits Corner.....	5
Article Links.....	7

## NEWSLETTER

JANUARY 2019

## IN THIS ISSUE

### You Really Need to be Protected When You Protect Yourself by Alex Bernard

I feel impressed to bring up the subject of being protected again because of the political climate in the state. The anti-gun and anti-law enforcement sentiment is strong in California. If you had to use force to protect yourself and/or your family, you would be in legal and financial peril. When you were working and a self-protection incident would happen, you probably had some type of legal defense plan from your association. If you were named in a lawsuit, the perpetrator or his/her family would really be going after your city or county because of deep pockets. You would eventually be dropped from the lawsuit. But as a retiree, you no longer have those protections. You are on your own to protect yourself. You need to protect your assets for your future needs. But there are remedies for this problem. You can purchase a legal defense plan to cover your legal expenses if you are involved in a self-defense incident. You can buy a personal liability umbrella insurance policy to cover the cost of a judgement if you are subject to one arising out of a self-defense incident. We will briefly review these types of coverage. A disclaimer, I am not an attorney or insurance agent, so I am



explaining these type of coverage in general terms. You will need to speak to your insurance agent and/or attorney about specifics in your own case.

You can purchase a legal defense plan to cover your legal expenses if you are involved in a self-defense incident. RPOAC has partnered with CCW Safe to provide a legal defense plan for our membership. CCW Safe was founded by former police officers and attorneys. They understand use of force incidents. Their plan is designed after association legal defense plans that are similar to the ones you used when you were working. The CCW Safe plan covers criminal prosecution, civil litigation, and administrative action based on a self-defense incident. There are no out of pocket expenses or reimbursements required by this plan. It will cover you in all states that your CCW is honored in. This plan covers any use of force chosen by the member to protect his/her life or the lives of others if in self-defense. Most other plans only cover incidents where a firearm is used in self-defense. It also provides for bail bond coverage up to \$1,000,000.

As a retiree, I have had a couple different legal defense plans. This is the best plan I have seen on the market. It covers more than any of the plans I have seen. The basic plan for law

enforcement is at the discounted price of \$149 per year with the \$1,000,000 bail bond coverage. It is really a great value for what you get. I would encourage you to go to the link in this newsletter or the RPOAC website for a link to CCW Safe see what this legal defense plan has to offer.

Let's say you are involved in a self-defense incident and you are sued for the injuries sustained by the perpetrator; are you prepared to pay the damages if the perpetrator prevails in the lawsuit? That is where a personal liability umbrella policy comes into play. Your homeowner's gives you some liability coverage. But an umbrella policy gives you additional personal liability coverage typically of \$1,000,000 or more. So between the two coverages the damages of the lawsuit may be covered. Depending on your assets, higher or lower policy limits may be appropriate. Umbrella policy coverage may vary insurance company to insurance company, so it is advisable that you talk to your insurance agent about what coverage would be right for you. Protecting your assets is very important, so I encourage you to speak to your insurance agent about a personal liability umbrella policy.

Stay safe out there.

## PRESIDENT'S REPORT



Recruitment has been a big focus of RPOAC over the last few years. RPOAC has benefit programs designed with the retiree in mind. We have asked our leadership to go out and personally recruit new members. Many of them have attended retiree meetings and active association meetings to get the word out on what we have to offer retirees. We are reaching out to potential members through links on various Websites. We are also working with other organizations to promote recruitment for RPOAC. We are utilizing social media to help with recruitment. This year we had a

Front Sight Firearms Institute drawing to encourage members to recruit new members and to encourage new members to join. So far, we have had moderate results in our efforts. We have engaged a social media expert to help us with our social media use. Through these efforts we believe that our membership will grow in the next year. I would like to encourage the membership to help us recruit new members by telling retirees about the benefits of belonging to RPOAC. There is strength in numbers.

Benefits for members have always been a focus for RPOAC. In the past few years, many different insurance programs and other programs have been added for our members. One of our newest benefits is CCW Safe. CCW Safe is a legal defense plan to protect members in self-defense incidents. It not only protects in firearms use incidents, it would cover you if you used some other kind of force to protect yourself. It comes with \$1,000,000 bail bond coverage. It is a program I would encourage you to look into. We are constantly exploring what new benefits we can make available to our members. A number of additional programs are on the horizon for the near future. Some of the insurance programs we

currently have include group dental insurance, group vision insurance, group AD & D, term life insurance, long term care insurance, and supplemental insurance programs. For more information on these programs, go to <http://www.rpoac.org>.

As you know, RPOAC publishes the RPOAC Newsletter. It is an e-newsletter that is published quarterly. It will be sent to the email address we have on record for you. Please make sure RPOAC has your correct email address. It will contain information on what RPOAC is doing, pension news, available insurance products, and etc. RPOAC wants to pass on information that is important to the membership.

Let's all work together to move RPOAC forward in the coming year.

Respectfully submitted,

Alex Bernard



## Saying Goodbye to a Hero

shooting at the Borderline Bar & Grill in Thousand Oaks, California on November 7th.

At his memorial service, Helus, who was 54 when he died, was described as a hero who sacrificed his life for others. More than 4000 people

attended and the service was a patchwork of khaki, black and navy, filled with uniformed officers from across the country.

It's people like Ron who bring respect and honor to our profession.



RPOAC honors the memory of Sgt. Ron Helus, the 29-year veteran of the Ventura County Sheriff's Office who was killed when he responded to a mass

RPOAC.ORG

Visit the RPOAC website for the latest legislative actions that could affect your retirement, pension or benefits



# 2018 Executive Director's Report

by Dennis Wright

Recruitment is still the most challenging aspect of our continued quest to remain a viable organization. Our newly implemented credit card payment program has been a great success again this year.

I know that some of you have been actively recruiting new members. Having said that, we still will always need to be very active in the recruitment area. So keep up the good work! Our membership has been positively affected by the PERS magazine listing us as an organization. Our advertisement of the "Front Sight" drawing for new members has netted 12 new members.

Our insurance programs are going strong with more members taking

advantage of the excellent programs available through Pacific Financial Designs. Our newest program, CCW SAFE is very desirable and appears to be still drawing membership. After reviewing this program I don't think there is another program that offers as much for the money. Check it out on our web site [www.rpoac.org](http://www.rpoac.org).

So, until the next meeting, stay well and enjoy your retirement.



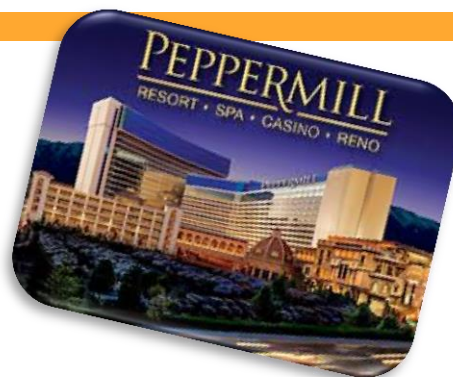
## RPOAC Board Meets in Reno for Annual Meeting

The RPOAC Board of Directors met for our organizations Annual General Membership meeting on Tuesday, November 6<sup>th</sup> at the Peppermill Hotel & Casino in Reno, Nevada. The Board normally meets twice a year to discuss various issues but our meeting held in the later part of the year is the only opportunity for all RPOAC members to join together.

This was our first time meeting at the Peppermill Hotel. From all reports, the membership was very pleased with the accommodations and services received from the hotel. We will likely be using them

for our future meetings.

All members are encouraged to attend the General meeting. This is your chance to meet your Chapter Director and ask questions about RPOAC. Our benefits coordinator is usually present at this meeting so you



can also get answers to your questions about insurances and other programs offered through RPOAC.





# Front Sight Membership Winner!

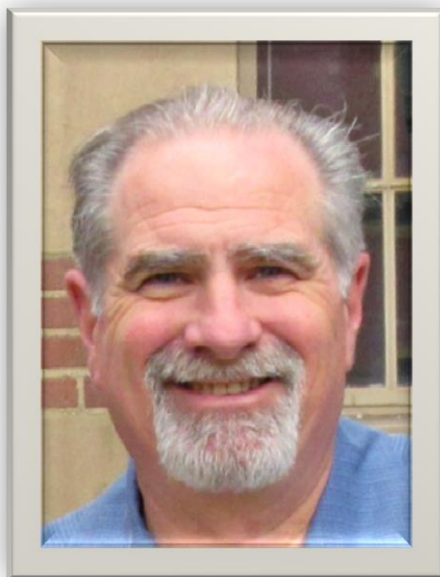
As all of you should know, RPOAC held a recruitment incentive giveaway last year in an effort to boost our membership numbers. The prize to be awarded was a lifetime membership to the Front Sight Firearms Training Institute. At our November 6<sup>th</sup> General Membership meeting in Reno a drawing was held to determine the winner.

The RPOAC Board is pleased to announce that member Darby Reid, a retiree from the San Francisco Police Department was the winner of the giveaway. Darby is now the proud owner of a Commander level, lifetime membership to Front Sight and is able to attend any of the fabulous courses they offer.

What is Front Sight? Located just 40 minutes outside of Las Vegas and occupying a spectacular 550 acres in the Nevada desert, Front Sight Resort is the absolute first choice for those interested in the highest quality self-defense and personal safety training. Men and women, teens, families, firefighters, police officers, paramedics, teachers, military personnel, persons from all walks of life, and all ages, and from every corner of America, come to Front Sight Resort with one purpose in mind: To learn the life-saving skills that will protect themselves, their families and others from life-threatening situations.

RPOAC would like to offer our congratulations to Darby and wish him many years of enjoyment using his lifetime membership privileges.

DARBY REID



## FRONT SIGHT GIVEAWAY #2

As a result of the interest generated by our first giveaway the RPOAC Board of Directors has authorized a second opportunity to win another lifetime membership to Front Sight!

Every new member to RPOAC who joins before April 30, 2019 will automatically have their name entered into our next drawing. If you know a retiree who has not yet joined RPOAC tell them about this amazing offer. Don't let your friends miss out on entering our second Front Sight membership giveaway. Visit our website at [rpoac.org](http://rpoac.org) for full details.



Front Sight Rifle Courses



One-On-One Instruction



The Front Sight facility

# BENEFITS CORNER

from Pacific Financial Designs

## New Reports Highlight Continuing Challenges for Social Security and Medicare

Most Americans will receive Social Security and Medicare benefits at some point in their lives. For this reason, workers and retirees are concerned about potential program shortfalls that could affect future benefits. Each year, the Trustees of the Social Security and Medicare Trust Funds release lengthy annual reports to Congress that assess the health of these important programs. The newest reports, released on June 5, 2018, discuss the current financial condition and ongoing financial challenges that both programs face, and project a Social Security cost-of-living adjustment (COLA) for 2019.



### What are the Social Security and Medicare Trust Funds?

**Social Security:** The Social Security program consists of two parts. Retired workers, their families, and survivors of workers receive monthly benefits under the Old-Age and Survivors Insurance (OASI) program; disabled workers and their families receive monthly benefits under the Disability Insurance (DI) program. The combined programs are referred to as OASDI. Each program has a financial account (a trust fund) that holds the Social Security payroll taxes that are collected to pay Social Security benefits. Other income (reimbursements from the General Fund of the U.S. Treasury and income tax revenue from benefit taxation) is also deposited in these accounts. Money that is

not needed in the current year to pay benefits and administrative costs is invested (by law) in special Treasury bonds that are guaranteed by the U.S. government and earn interest. As a result, the Social Security Trust Funds have built up reserves that can be used to cover benefit obligations if payroll tax income is insufficient to pay full benefits.

Note that the Trustees provide certain projections based on the combined OASI and DI (OASDI) Trust Funds. However, these projections are theoretical, because the trusts are separate, and generally one program's taxes and reserves cannot be used to fund the other program.

**Medicare:** There are two Medicare trust funds. The Hospital Insurance (HI) Trust Fund helps pay for hospital care (Medicare Part A costs). The Supplementary Medical Insurance (SMI) Trust Fund comprises two separate accounts, one covering Medicare Part B (which helps pay for physician and outpatient costs) and one covering Medicare Part D (which helps cover the prescription drug benefit).

### Highlights of Social Security Trustees Report

- This year, for the first time since 1982, Social Security's total cost is projected to exceed its total income (including interest), and remain higher for the next 75 years. Consequently, the U.S. Treasury will start withdrawing from trust fund reserves to help pay benefits in 2018. The Trustees project that the combined trust fund reserves (OASDI) will be depleted in 2034, the same year projected in last year's

report, unless Congress acts.

- Once the combined trust fund reserves are depleted, payroll tax revenue alone should still be sufficient to pay about 79% of scheduled benefits for 2034, with the percentage falling gradually to 74% by 2092.
- The OASI Trust Fund, when considered separately, is projected to be depleted in 2034. Payroll tax revenue alone would then be sufficient to pay 77% of scheduled benefits.
- The DI Trust Fund is expected to be depleted in 2032, four years later than projected in last year's report. Both benefit applications and the total number of disabled workers currently receiving benefits have been declining. Once the DI Trust Fund is depleted, payroll tax revenue alone would be sufficient to pay 96% of scheduled benefits.
- Based on the "intermediate" assumptions in this year's report, the Social Security Administration is projecting that the cost-of-living adjustment (COLA), announced in the fall of 2018, will be 2.4%. This COLA would apply to benefits starting in January

### Highlights of Medicare Trustees Report

- Annual costs for the Medicare program exceeded tax income each year from 2008 to 2015. Although last year's report projected surpluses in 2016 through 2022, this year's report

## Benefits Corner (Cont.)



projects that costs will exceed income (excluding interest income) in 2018.



- The HI Trust Fund is projected to be depleted in 2026, three years earlier than projected last year. Once the HI Trust Fund is depleted, tax and premium income would still cover 91% of estimated program costs, declining to 78% by 2042 and then gradually increasing to 85% by 2092. The Trustees note that long-range projections of Medicare costs are highly uncertain.

### Why are Social Security and Medicare facing financial challenges?

Social Security and Medicare are funded primarily through the collection of payroll taxes. Because of demographic and economic factors including higher retirement rates and lower birth rates, there will be fewer workers per beneficiary over the long term, worsening the strain on the trust funds.

### What is being done to address these challenges?

Both reports urge Congress to address the financial challenges facing these programs soon, so that solutions will be less drastic and may be implemented gradually, lessening the impact on the public. Combining some of these solutions may also lessen the impact of any one solution.

Some long-term Social Security reform proposals on the table are:

- Raising the current Social Security payroll tax rate.

According to this year's report, an immediate and permanent payroll tax increase of 2.78 percentage points would be necessary to address the long-range revenue shortfall (3.87 percentage points if the increase started in 2034).

- Raising the ceiling on wages currently subject to Social Security payroll taxes (\$128,400 in 2018).
- Raising the full retirement age beyond the currently scheduled age of 67 (for anyone born in 1960 or later).
- Reducing future benefits. According to this year's report, scheduled benefits would have to be reduced by about 17% for all current and future beneficiaries or by about 21% if reductions were applied only to those who initially become eligible for benefits in 2018 or later.
- Changing the benefit formula that is used to calculate benefits.
- Calculating the annual cost-of-living adjustment for benefits differently.

According to the Medicare Trustees Report, to keep the HI Trust Fund solvent for the long term (75 years), the current 2.90% payroll tax would need to be increased immediately to 3.72% or expenditures reduced immediately by 17%. Alternatively, other tax or benefit changes could be implemented gradually and might be even more drastic.

You can view a combined summary of the 2018 Social Security and Medicare Trustees Reports and a full copy of the Social Security report at [ssa.gov](http://ssa.gov). You can find the full Medicare report at [cms.gov](http://cms.gov).



# ARTICLE LINKS

These are links to articles from various publications that may be of interest to our members.

- [Who wants to be a police officer? Job applications plummet at most U.S. departments](#) 12/6/18
- [High court may not go big on first pension case](#) 12/6/18
- [CA high court signals possible agreement with state on pension rollback](#) 12/6/18
- [Why California pension promises should be kept](#) 12/2/18
- [CalPERS plans new way to invest in private equity](#) 11/26/18
- [As CalPERS rates climb, how high can they go?](#) 11/19/18
- [CalSTRS wants to avoid another rate hike delay](#) 11/12/18
- [High court to hear Brown pension reform Dec. 5](#) 11/9/18
- [State-run retirement savings plan ready to launch](#) 11/8/18
- [More California cops and firefighters are paying for their pensions.](#) 10/30/18
- [No large CalPERS exit fee for charter schools](#) - 10/29/18
- [Will Brown get chance to defend pension reform?](#) - 10/22/18
- [CalPERS president loses board seat to policeman](#) - 10/5/18
- [Perez Wins CalPERS Board Seat](#) - 10/5/18
- [7 Things You Can Do In Your Life After The Badge](#) - 9/28/18
- [From end of the world to no big deal: Unions change their tune on Janus decision](#) - 9/25/18
- [Starved for recruits, Alaska police pin blame on retirement system](#) - 9/24/18
- [Sonoma County employees could take on more pension costs under policy backed by supervisors](#) - 9/17/18
- [CA Supreme Court Adds Hipsher to Pension Case Queue](#) - 9/13/18
- [CA orders NRA to stop selling 'self-defense' firearm insurance without state license](#) - 9/12/18
- [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