



Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

NEWSLETTER

ISSUE 35

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Amid the Craziess Protect Yourself

by Alex Bernard



Are you protecting yourself in these crazy times? The Legislature is trying to limit where your CCW can be used, imposing gun liability insurance and etc. I feel impressed to bring up the subject of protecting yourself again because many of our members don't have any type of coverage. The anti-gun and anti-law enforcement sentiments are strong in California. Although we are retired, these sentiments are held against us by some people. 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 types of coverage in general terms. You will need to speak to your insurance agent and/or attorney about specifics in your own case.



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. This plan covers any use

“Freedom is the right to tell people what they do not want to hear”



LEGAL SERVICE MEMBERSHIP

If you carry a concealed weapon, you don't want to be without this important coverage. Visit our benefits provider for details.

[Pacific Financial Designs](#)

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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 a bail bond coverage of up to \$1,000,000. Other optional coverages are available.

As a retiree, I have had a couple different legal defense plans. CCW Safe 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 \$179 per year with 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.

The Annual Members' Meeting is scheduled for Tuesday, October 17, 2023, at the Atlantis Hotel in Reno, Nevada at the conclusion of the Board meeting. I hope to see you there.

Stay safe out there.

RPOAC Board Holds Bi-Annual Meeting

Your RPOAC Board of Directors held their Bi-Annual meeting on May 9 in Reno, Nevada. Numerous topics were discussed including benefits and recruitment. If you would like to become a RPOAC Director please contact our Executive Director Dennis Wright.



RPOAC Annual Meeting

This years Annual General Membership meeting will be held at the Atlantis Hotel & Casino in Reno, Nevada.

Our annual meeting will be on Tuesday, October 17.

Watch the RPOAC website and our October Newsletter for any updates.

All RPOAC members are invited AND encouraged to attend the general meeting.



The Atlantis Hotel & Casino, Reno

Benefits Available to Members

- ◆ CCW Safe
- ◆ Hear in America
- ◆ Healthiest You
- ◆ My Notification
- ◆ LegalShield
- ◆ United Health Dental
- ◆ Vision Plan of America
- ◆ And much more are available to RPOAC members.

Most Dangerous U.S. States - 2023

According to the FBI's Uniform Crime Reporting (UCR) program, the 10 states with the highest Violent Crime Rates (per 100,000) are:

- Alaska—885.0
- New Mexico—702.5
- Tennessee—623.3
- Nevada—606.6
- Louisiana—573.8
- Arkansas—550.9
- Missouri—523.2
- South Carolina—519.0
- Delaware—505.7
- Maryland—492.4

The 5 safest states were determined to be:

- Maine
- Vermont
- New Hampshire
- Idaho
- Wyoming

The Social Security Fairness Act of 2023 - Update

Two bills, HR 82 and S 597, both aimed at eliminating the Windfall Elimination Provision and the Government Pension Offset continue to work their way through the legislatures.

What is WEP & GPO?

The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) are two separate provisions that reduce regular Social Security benefits for workers and their eligible family members if the worker receives (or is entitled to) a pension based on earnings from employment not covered by Social Security

The WEP applies to most people who receive both a pension from noncovered work (including certain foreign pensions) and Social Security benefits based on fewer than 30 years of substantial earnings in covered employment or self-employment. In 2023, the amount of substantial earnings in covered employment or self-employment needed for a year of coverage (YOC) is \$29,700. This amount is adjusted annually by the growth in average wages in the economy, provided a cost-of-living adjustment (COLA) is payable. The WEP affects retired- or disabled worker beneficiaries

and their eligible dependents. However, it does not affect survivor beneficiaries.

The GPO reduces the Social Security spouse's or widow(er)'s benefits (hereinafter "spousal benefits") of most people who also receive a pension based on federal, state, or local government employment not covered by Social Security. The program provides benefits to the spouses and widow(er)s of insured workers, because immediate family members are presumed to be dependent on a worker for their financial support and thus are presumed to be in need of such benefits when the family experiences a loss of income due to the worker's retirement, disability, or death. In general, a spouse receives up to 50% of the worker's PIA, and a widow (er) receives up to 100%.

As of June, HR 82 had 281 co-sponsors (195 Democrats and 86 Republicans) backing it. S 597 has 44 co-sponsors (36 Democrats, 5 Republicans & 3 Independents) .

These measures have been tried before but we remain hopeful that they will eventually pass. We have worked jobs that have paid into social security and should not be penalized for it!

Travel Tips for Seniors

Before you board a plane, train, cruise, or get in your car for a vacation, be sure to check out these expert tips and recommendations from the American Geriatrics Society's Health in Aging Foundation.

Find out if you need to update your vaccinations

If you're traveling overseas, you may need certain vaccinations before departing—in some cases, up to 6 weeks before you leave. Visit the Centers for Disease Control and Prevention's (CDC) Travelers' Health [website](#) to learn what measures you and your fellow travelers may be required to follow when traveling abroad.

Talk to your healthcare provider

Explain your travel plans to your healthcare provider, and discuss any travel precautions you should take. Your provider may ask you to come in for a checkup or to get any necessary shots.

Ask when you should take your medications

If you take medications, and will be crossing time zones, ask your healthcare provider whether you should take your medicines at your usual home time zone time, or switch to the local time zone. Also ask if any new foods you might eat while traveling could interact with your medications or health conditions.

Guard against deep-vein thrombosis (DVT)

Older adults run a higher-than-average risk of DVT, which happens when blood clots form in your veins and block blood flow, usually in your legs. Sitting still for a long time on an airplane or train can contribute to DVT. But some research shows that wearing "compression stockings" can help prevent this dangerous condition. Also, taking frequent breaks to walk or exercise your legs during a long ride can help protect you from developing DVT. Check with your healthcare provider.



Get it in writing

Make a list of all prescriptions, over-the-counter medications, and supplements you take, including the dose, what time you take the medications, and what they are for. Ask your pharmacist or healthcare provider to help you create this list and ask them to review it for accuracy. The list should include both generic and brand drug names and the amount of each medication you need to take with you on your trip.

Ask your healthcare provider for a list of current medical problems you have and how they're being treated.

Have your healthcare providers'

contact information in writing as well as for emergency purposes.

Having all of this on paper will make it easier for you to get through customs, and easier to get replacement medications if you lose any while traveling. Make a copy of these lists. Carry one with you, and keep the other in your suitcase.

Keep your medications in their original containers with labels

Do this with prescription and over-the-counter medicines, and supplements. This will also make your trip through customs easier.

Carry your medications on the plane

Pack your medications in your carry-on bag to avoid loss or damage.

Protect yourself from infection and dehydration

Wash your hands or use an alcohol-based hand sanitizer, especially after spending time on a crowded plane, train, or bus, and before eating.

Drink plenty of water when traveling, especially by plane. The air inside planes is dry, so bring a large bottle of water with you and drink regularly even if you do not feel thirsty. Or ask for a bottle of water every time the flight attendant offers a drink instead of soda or coffee, which can dry you out even more.

Benefits News

by Shane Cobb, RPOAC Benefits Administrator

New Clean Vehicle Tax Credit Guidance Issued

Starting in 2023, a personal or general business tax credit of up to \$7,500 is available for the purchase of new clean vehicles meeting certain requirements (including electric, plug-in hybrid, and fuel cell vehicles). A credit of \$3,750 is available if a critical minerals requirement is met, and a credit of \$3,750 is available if a battery components requirement is met. (For vehicles placed in service from January 1, 2023, through April 17, 2023, the credit allowed generally varied from \$3,750 to \$7,500 depending on the battery capacity of the vehicle, rather than on these two requirements.) Fuel cell vehicles that have final assembly within North America can qualify for the credit without regard to these two requirements.

Proposed regulations (required by the Inflation Reduction Act) have now been published to generally explain the new clean vehicle tax credit and these two battery-related requirements. The two requirements apply to new clean vehicles placed in service after April 17, 2023. The number of vehicles eligible for the credit has dropped considerably now that the proposed regulations have been published.

Vehicle eligibility

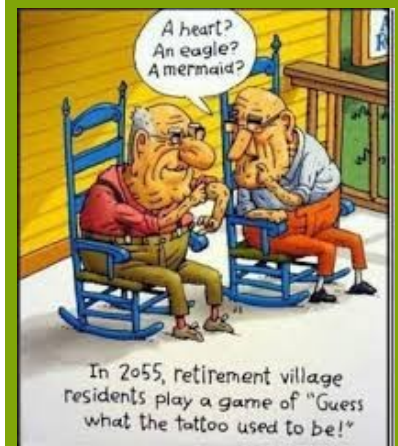
Assuming other requirements

are met, the amount of the credit will generally be the full \$7,500 for new clean vehicles (other than fuel cell vehicles) as long as both the critical minerals and battery components requirements are met (\$3,750 if only one of these requirements is met; no credit if neither requirement is met). Qualified fuel cell vehicles are not subject to these two requirements and should qualify for the full \$7,500 credit.

The critical minerals requirement is that the percentage of the value of critical minerals contained in the battery that were extracted or processed in the U.S. or in any country with which the U.S. has a free trade agreement in effect, or recycled in North America, is equal to or greater than the applicable percentage. The applicable percentage is 40% for a vehicle placed in service from April 18, 2023, through December 31, 2023, increasing in later years until it reaches 80% after 2026.

The battery components requirement is that the percentage of the value of the components contained in the battery that were manufactured or assembled in North America is equal to or greater than the applicable percentage. The applicable percentage is 50% for a vehicle placed in service from April 18, 2023, through December 31, 2023, increasing in later years

Just for Laughs



New Clean Vehicle Tax Credit

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until it reaches 100% after 2028.

The credit is not available for vehicles with a manufacturer's suggested retail price (MSRP) higher than \$80,000 for vans, sports utility vehicles, and pickups, or \$55,000 for other vehicles. For this purpose, the MSRP is the base retail price suggested by the manufacturer, plus the retail price suggested by the manufacturer for each accessory or item of optional equipment physically attached to the vehicle at the time of delivery to the dealer. It does not include destination charges or optional items added by the dealer, or taxes and fees.

You can check the eligibility of vehicles for the credit at [fueleconomy.gov](https://www.fueleconomy.gov). Final confirmation of vehicle qualification should be done at time of purchase. The seller must provide you with a report about a vehicle's eligibility at the time of sale.

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Purchaser's income limitation

The credit is generally not available if the purchaser's modified adjusted gross income (MAGI) for the taxable year or the preceding taxable year (whichever is less) exceeds \$150,000 (\$300,000 for joint filers and surviving spouses, \$225,000 for heads of household). The proposed regulations state that the income limitation does not apply to corporations subject to the corporate income tax. In the case of a partnership or S corporation, the credit is allocated to the partners or shareholders, respectively, and the income limitation is applied to those individuals.

Personal or general business tax credit?

The new clean vehicle tax credit can be either a personal or a general business tax credit, depending on whether the vehicle is used in a trade or business. The proposed regulations provide that if the vehicle is used 50% or more for business, the credit is treated as a general business tax credit; otherwise, the credit is allocated between personal and business use. The credit is nonrefundable if it exceeds your tax liability. An unused general business tax credit can be carried forward to a later year.



My Beneficiary... Who's That?

Don't be caught without a beneficiary or maybe worse, the WRONG beneficiary. You can usually name a beneficiary on the following:

- Retirement accounts, such as 401(k) plans and individual retirement accounts (IRAs)
- Investment accounts.
- Bank accounts.
- Life insurance policies.
- Annuities.

Contact your financial institution and ask them about designating a beneficiary before it's too late!

Benefit Spotlight


A deeper look into one of the many benefits offered through a RPOAC membership

My Notification Service offers our subscribers an emergency medical and contact notification service. When an incident occurs, whether it is medically related, or an accident, our emergency call center team will send potentially lifesaving medical information, specified

by you, to emergency responders or hospital staff anywhere in the world. We will notify up to 9 contacts, such as family, friends, someone to care for your child or pet, even your employer. You can choose to have them notified by phone, text message, or email, informing them of your

situation and location. At MNS, our mission is to provide you with peace of mind.





myNotificationService

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Prices & Plans

We offer individual 1-year plans as well as discounted 2- and 5-year individual plans. Family & Friends Plans, which cover up to 6 members, are available for a 1-year term. All plans come with 24/7, international coverage as well as My Notification Service ID card, vehicle stickers, and small weatherproof stickers with PINs (personal id numbers). Plans for businesses are also available and can be custom made to suit your needs. Listed below are prices and terms. Please allow 7 to 10 business days for delivery.

If you have any questions contact us at info@mynotify1.com or call us at 1-877-692-9276.

	1YR Individual	2YR Individual	5YR Individual	1YR Family	Corporate
Term	1 Year	2 Years	5 Years	1 Year Up to 6 Members	✓
Personalized Stickers	4	4	4	4 per member	✓
Vehicle Stickers	1	1	1	1 per member	✓
Wallet ID Card (Printable Online)	1	1	1	1 per member	✓
International Coverage	✓	✓	✓	✓	✓
# of Contacts	up to 9	up to 9	up to 9	up to 9 per member	✓
Price	\$59.95 \$19.78 (5.4¢ a day)	\$99.95 \$32.98 (4.5¢ a day)	\$225.00 \$74.25 (4.1¢ a day)	\$240.00 \$79.20 (21.7¢ a day)	Contact Us

For more information about this or any of the benefits we offer, contact our Benefits Administrator Shane Cobb at 800-733-4487

The Briefing Board

[California governor proposes rolling back access to police misconduct records - 6/19/23](#)

[California pension fund looks to boost venture capital investments despite startup market turmoil - 6/19/23](#)

[Thousands of CA police officers could be stripped of their badges under new law - 6/15/23](#)

[LA City Council takes a small step toward creating 'Office of Unarmed Response' - 6/7/23](#)

[Thousands of Ventura County retirees face pension cuts - 5/22/23](#)

[The state legislature shouldn't politicize or micromanage public pension investments - 5/3/23](#)

[Teacher Pension Fund Betrays Its Mission - 5/2/23](#)

[Bill To Force CalPERS, CalSTRS Divestment from Fossil Fuel Investments Passes Second Committee 4/21/23](#)

[Retired Public Servant Feels Government Pension Offset is "Unjust" - 4/5/23](#)

[2 former San Bernardino police officers face decertification for serious misconduct - 4/5/23](#)

[Opinion: It's Time for Congress to Clarify LEOSA - 3/30/23](#)

[Wash. bill would remove English language requirement for city firefighters, police - 3/25/23](#)

[4 Silicon Valley Bank collapse takeaways for public school pension funds - 3/20/23](#)

[Court Grants Preliminary Approval to Second Settlement in CalPERS Long-Term Care Class Action - 3/11/23](#)

[Ventura allocates \\$10.5 million from general fund to lower its pension debt - 3/9/23](#)

[Alaska State Workers Hoodwinked Into Believing 401\(k\)-Style Retirement Plan Was As Good As A Pension - 3/6/23](#)

[Los Angeles police union proposes limits to 911 responses - 3/2/23](#)

[LA Mayor Bass calls to root out 'right-wing extremist' police, signals lowering the bar for new recruits - 2/28/23](#)

Contact Us

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