



# WIFLE NEWSLETTER

March 2013

## Inside This Issue

- 1 Annual Leadership Training Reminder
- 2 New Partnership – Excelsior College
- 3 Should Women in Authority Go Formal or Casual
- 4 President Wants Permanent ATF Director
- 5 Marital Status or Family Size Changes Affect Your Federal Benefits and Options
- 6 Five Things Every Federal Retiree Should Know Before Seeking Reemployment with the Federal Government
- 7 Introducing Eclat Transitions: A New WIFLE Partner  
*Transitioning from the public to the private sectors is a challenge...*
- 8 Federal Long Term Care Insurance: Designing a Plan
- 9 Marist College Master Program Reviews
- 10 FAIR Girls Organization
- 11 The Wining Mind Seminars
- 12 Paid Parental Leave Legislation
- 13 The Navy Celebrates Women's History Month



## WIFLE 2013

### WIFLE's 14<sup>th</sup> Annual Leadership Training

The Weston Mission Hills Hotel and Conference Center in Rancho Mirage, CA, is the site of WIFLE's 14<sup>th</sup> Annual Leadership Training. Save the week of June 24-27, 2013 on your calendar. You don't want to miss the terrific line-up of training seminars and speakers planned for 2013 in Rancho Mirage. Go online at [www.wifle.org](http://www.wifle.org) for further details on how to register.



## WIFLE Announces Partnership with Excelsior College

*By Catherine Sanz, President, WIFLE*

WIFLE partnered with Excelsior College, a non-profit, regionally accredited distance learning institution that is a recognized leader in removing obstacles to the educational goals of the adult learner. This new partnership provides members of WIFLE, as well as their spouses and/or domestic partners, the unique opportunity to pursue a degree through Excelsior College at reduced tuition and fees.

“We offer WIFLE members the advantage of both earning credit at a distance and applying previously-earned college-level credit toward certificate and degree programs.” Excelsior College Executive Director for Outreach and Access Lisa Lavigna said. “As opposed to using expensive advertisement to promote the more than 40 degree and certificate programs that we offer, the costs of which must be recouped from students, we prefer to develop and maintain strategic partnerships with organizations such as WIFLE in order to maximize the number of students who can take advantage of our programs at reduced rates.”

“We are very excited about this partnership.” Cathy Sanz, President of WIFLE said. “It's not just about the reduced tuition and fees, or the fact that Excelsior College accepts more credits than most other institutions, but also that WIFLE members will now be able to easily fit a degree program into their busy law enforcement schedules through the Excelsior distance learning programs.”

Members of WIFLE who want more information regarding this new program can go to a web page specifically designed for WIFLE members: <http://partnership.excelsior.edu/wifle>



For additional information on Excelsior College or its programs, contact David E. Roberts at (202) 506-6016 or [drobert2@excelsior.edu](mailto:drobot2@excelsior.edu).

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### Say My Name - Should Women in Authority Go Formal or Casual?

By June Werdlow Rogers, PhD  
Special Agent in Charge (Retired)



I can't say precisely when it happened, but sometime in the early 1970s there was a shift in how children addressed adults. Before then it was "yes, Mrs. Williams" or "no thank you, Mr. Smith" as a show of respect to elders. But one day I noticed an emerging trend when my grandmother introduced a new neighbor as Ms. "Ora" which was the woman's first name. Looking back, I do believe the approach is rather cool - and probably the not-wanting-to-sound-so-old *Ms. Ora* thought so too. I must confess that whenever anyone addresses me as Ms. Rogers I do feel a bit older.

Since I consider myself as casual and down-to-earth, I usually prefer simply being called by my first name - June. My guess is that you also have a preference for others to call you by your given name or perhaps a nickname. In fact, studies reveal that the reason we may like hearing our names is embedded deep in our psyches. Carmody (2006) found "evidence that hearing one's own name has unique brain functioning activation specific to one's own name in relation to the names of others."<sup>1</sup> So if the choice is feeling old or feeling good, it's no wonder we urge others to call us by our first names - but is this the best choice?

As women in positions of authority, I have come to the conclusion that often a more formal reference is in order. Probably because I prefer being informal whenever possible, I had to learn the hard way that *some* people are affected by what they call you. Such people will treat you

nonchalantly if they address you by your first name; and conversely more professionally, if they address you with an acknowledgment of respect. So be it. I had to get over feeling ancient when recruits at the academy addressed me as “Ms.” when many of them were older than I was; but a woman has to do what a woman has to do.

After I actually came to see the difference<sup>2</sup> it makes in some, when I took command of new divisions, I addressed this up front. Similarly, people you encounter in work settings including witnesses, victims, informants and subordinates need to know from the very start of your own desired protocol in addressing you, before they develop habits of referring to you based on their own standard— just like the children who call their parents by their first names, they will call you what they hear other people calling you and once a habit is formed, it’s hard to change. Thankfully, I had that experience in academies, both as a trainee and instructor, and found the more formal arrangement of trainees addressing instructors as “Mr.” or “Ms.” to foster a more respectful environment. You may not be able to control respectfulness, but you can advance a decorum that promotes reverence. To the extent that you can help remind yourself and those you enjoy formal relationships in non threatening ways that you are in charge - the better.

No worries - you can still experience the pleasure of released endorphins in your workday by enjoying co-workers and direct reports calling you by your first name. And it is my wish for women working in law enforcement that you will ascend professionally to the extent that salutations do not matter. Is there any doubt that luminaries such as Hillary (Clinton) or Oprah (Winfrey) are any less respected by the exclusive references to just their first names? In the meantime though when walking in your authority, encourage them to *say your surname* preceded with a “Miss,” “Ms.” or “Mrs.”

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<sup>1</sup> Carmody, D & Lewis, M. “Brain Activation When Hearing One’s Own and Others’ Names,” *National Institute of Health*, September 7, 2006. Posted at <http://www.ncbi.nlm.nih.gov/> (accessed on February 22, 2013).

<sup>2</sup> I admit that this is easier to notice when you watch other people. In seeing some unruly types in action more than a few times – I looked to their leader, and saw a casualness that just had to be part of the problem. I don’t know which came first, the fact that a leader informs others to refer to them without their title, because they are too-casual, or that it happens the other way around.

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## **President Wants Permanent ATF Director – Nominates Acting Director B. Todd Jones**

The Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) hasn’t had a permanent director since 2006 – the Senate has been unable to confirm an appointee for the politically-charged position since that time. In the wake of a year that saw several mass-casualty gun events, including the Sandy Hook tragedy, President Barack Obama hopes to rectify that situation soon. The President has nominated current Acting Director B. Todd Jones to be elevated to permanent status as ATF director.

Since August 2009, Jones has served as the United States Attorney for the District of Minnesota. While he currently maintains that position, he also became ATF acting director in September 2011 in the middle of congressional investigations into the “Fast and Furious” operation.

More about Jones’ career can be found in his official bio at <http://www.atf.gov/about/executive-staff/>.



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## Your Federal Benefits Explained

by Sandra K. Harman, President, Harman & Associates, Inc.



### Affairs of the Heart: Marriage, Divorce, Annulment or Changing the Size of Your Family

*When your marital status or family size changes, it can affect your Federal benefits and options.*

Getting married or having a child is always a joyous time, but dealing with practical issues means:

- \$ Updating Designations of Beneficiary Forms;
- \$ Reviewing Life Insurance Coverage;
- \$ Changing Health Insurance Coverage (including the Federal Employees’ Dental and Vision Insurance Program); and
- \$ Reviewing Your Flexible Spending Account Options.

One thing that you do not have to be concerned about is electing a survivor spouse benefit while you are employed. Whether you are in Civil Service Retirement System (CSRS) or Federal Employees’ Retirement System (FERS) and you have at least 5 years in CSRS or at least 18 months in FERS and your death is not work-related, your survivor spouse will be

entitled to a survivor’s benefit from the Office of Personnel Management (OPM). If your death is work-related, your survivors will be entitled to OWCP survivor’s benefits. Additionally, if your surviving spouse is covered by FEHB on the date of your death and entitled to the survivor’s benefit, they will have lifetime entitlement to continue under FEHB.

#### Updating Your Designation of Beneficiary Forms (all four of them)

1. TSP-3 - “Thrift Savings Plan – Designation of Beneficiary (January 2011)”
2. SF-2823 - “Designation of Beneficiary, Federal Employees Group Life Insurance (FEGLI) (Revised March 2011)”;



3. SF-1152 - "Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee (Revised September 2011) (Unpaid compensation of if you should die while employed);
4. SF-2808 - "Designation of Beneficiary (Civil Service Retirement System) (Revised June 2011) or SF-3102 - "Designation of Beneficiary (Federal Employees Retirement System) (Revised February 2012) for your unrecovered contributions to the retirement fund. This applies only if you die before recovering the amount you contributed to the retirement fund and have no one eligible to receive a monthly survivor's benefit.

Each of the assets will be paid out in a standing order of precedent.

- \$ Designated person;
- \$ Spouse;
- \$ Child or children equally;
- \$ Parent or parents;
- \$ Executor or Administrator of your Estate;
- \$ Next of kin per the laws of your State of residence at time of your death.

Therefore, each asset will be ultimately paid; however, processing time will be longer if the Standing Order of Precedent is followed. You do not need an Open Season to change your designation of beneficiary but it is your responsibility to keep them current. A Will never supercedes a designation of beneficiary.

### Federal Employees' Group Life Insurance (FGLI)

Experiencing qualifying life events (QLEs) –

- \$ Marriage;
- \$ Divorce;
- \$ Death of a Spouse;
- \$ Acquiring an eligible child (a child is defined as an unmarried, dependent child under age 22, including adopted children, recognized natural children, stepchildren, or foster children if living with employee/annuitant in a regular parent/child relationship). Additionally, children age 22 or older

incapable of self-support, if disabling condition began before age 22, allows for a change in FGLI coverage. Due to a recent change in FGLI regulations, any of the QLEs now allows you to Elect the Basic FGLI, Option A, 1 to 5 multiples of Option B, and/or C or to increase the number of multiples. The timeframe for increasing any FGLI is 31 days before to 60 days after the QLE. The increase in coverage as a result of the QLE will be the first day after the election is received by your Human Resources and you are in a pay and duty status after the date of the event.

### Federal Employees' Health Benefits (FEHB)

The FEHB Qualifying Life Events are very similar to those for FGLI.

Change in family status:

- \$ Marriage, divorce, annulment;
- \$ Birth, adoption, acquiring a foster or stepchild, issuance of a court order requiring employee to provide coverage for a child;
- \$ Last child loses coverage because of age;
- \$ Disabled child becomes capable of self-support;
- \$ Child acquires other coverage by court order;
- \$ Death of spouse or dependent.

Any of these events allows you to enroll or to go from self only to self and family, or from self and family to self only, or if you have self and family to add the newly eligible person to the coverage. You can complete the request 31 days before the event and up to 60 days after the event. The coverage change is generally effective the first day of the first pay period that begins after the enrollment request is received and that follows a pay period during any part of which you are in pay status.

### Flexible Spending Accounts (FSA)

The same QLEs apply to FSA's as to FEHB. The enrollment change must be made from 31 days before the event to 60 days after the event. The requested change must be consistent with the qualifying life event and you cannot enroll or increase your election(s) after October 1st of any year (you would have to wait until Open Season).



## Federal Employees' Dental and Vision Insurance Program (FEDVIP)

Acquiring a new family member or a family member newly eligible for coverage allows you to increase your FEDVIP coverage from self only to self plus one, or to self and family, or from self plus one to self and family. Losing a covered family member allows you to decrease your FEDVIP coverage from self and family to self plus one or to self only or from self plus one to self only. As a result of certain QLEs such as marriage, divorce, birth, death, etc., you may enroll outside of an Open Season. The enrollment change must be received by BENEFEDS ([www.BENEFEDS.com](http://www.BENEFEDS.com)). The change can be requested from 31 days to 60 days after the event date.

## Survivor's Benefits in Retirement

If you are approaching retirement, you will also have to decide whether to provide a potential survivor spouse benefit and if so how much.

Actually, if you are married at time of retirement (legally separated is still married), your spouse will have to waive the full survivor spouse benefit (CSRS — 55% of your annuity; FERS — 50% of your FERS Basic benefit) in order for you to provide anything less than the full survivor spouse benefit. If your spouse predeceases you, you have most of the same decisions to think about but in reverse — going from self and family to self only if there are no eligible children on the FEHB and FEDVIP. Reevaluate your need for the FEGLI. Make sure that your Designation of Beneficiary forms are updated.

## Affect of Divorce on Federal Benefits

Unfortunately, when a marriage ends in divorce there are all of these considerations plus more.

Many Federal employees and their attorneys mistakenly believe that Qualifying Domestic Relations Orders (QDROs) apply to Federal Benefits; they do not. "A substantial number of State Court Orders are drafted under the mistaken belief that the Employee Retirement Income Security Act (ERISA) (29 U.S.C. 1001 et. seq.) applies to CSRS or FERS benefits. Sections 1003(b)(1) and 105 of Title 29 United States Code, exempt CSRS and FERS from ERISA" which created the term "qualified domestic relations order." QDRO's summarize the division of retirement benefits under ERISA plans. QDRO's are not acceptable to affect CSRS or FERS benefits.

An award of a portion of a CSRS or FERS benefit cannot begin until the Federal employee retires. Further under the Civil Service Spouse Equity Act (CSSEA), a former spouse can be entitled to a portion of the retirement benefit while the retiree is living, a survivor's benefit only, both or a portion of refunded retirement contributions. Entitlement to FEHB coverage can be provided under CSSEA as long as some portion of either the benefit or a survivor's benefit is provided, however, the former spouse will pay the full premium — there is no government portion of the premium.

Because there is such confusion on this issue, OPM has produced "A Handbook for Attorneys on Court-Ordered Retirement, Health Benefits and Life Insurance Under the--

- \$ Civil Service Retirement System Benefits
- \$ Federal Employees' Retirement System Benefits
- \$ Federal Employees' Health Benefits Program
- \$ Federal Employees' Group Life Insurance Program"

## Affect of Divorce on the Thrift Savings Plan

As with OPM's benefits, QDRO's do not apply to the TSP. A qualifying retirement benefits court-order for the TSP must meet four basic requirements as set forth in 5 CFR Section 1653.2.

- \$ It must be issued by a court in any of the 50 States, District of Columbia, the Commonwealth of Puerto Rico, Guam, the Northern Mariana Islands or the Virgin Islands, or by any Indian Court as defined by 25 U.S.C. Section 1301(3).
- \$ It must expressly relate to the TSP. This means that it must specifically contain the name "Thrift Savings Plan." Terms such as "all retirement benefits," "Government benefits," "Federal retirement benefits," "Thrift Savings," or "Thrift Savings Account" are **NOT** adequate.
- \$ If the court order requires a payment from a TSP account, it must clearly describe the payee's entitlement. It can only award a specified dollar amount or a fraction or a percentage of the participants account as a specific past or current date.
- \$ A court order can require a payment only to the participant's current or former spouse or to the participants dependents.

**The TSP will not accept a court order that requires payment in the future.**

OPM's "A Handbook for Attorneys on Court-Ordered

Retirement, Health Benefits and Life Insurance Under the--  
§ Civil Service Retirement System Benefits

§ Federal Employees' Retirement System Benefits  
§ Federal Employees' Health Benefits Program  
§ Federal Employees' Group Life Insurance Program"

does not apply to the Thrift Savings Plan. Therefore, the Thrift Board has developed their own informational booklet (TSPBK11) "Court-Orders and Powers of Attorney," which covers what can and cannot be accomplished in a divorce decree or court-ordered property settlement.

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## Five Things Every Federal Retiree Should Know Before Seeking Reemployment with the Federal Government



*By Peter J. Jeffrey, Esq., Member, and Alexis N. Tsotakos, Associate, The Jeffrey Law Group, PLLC, The Federal Employee's Law Firm ®*

Described below are five important facts that every federal retiree should know before seeking reemployment with the federal government.

**First**, in most circumstances, agencies may not reemploy a reinstatement eligible retiree who previously accepted Voluntary Separation Incentive Pay (VSIP) within 12 months after separation or within 5 years following separation unless the VSIP is repaid.

**Second**, when agencies rehire retirees their salary is subject to a deduction (offset) in the amount of the annuity.

**Third**, agencies typically reemploy reinstatement eligible retirees via reinstatement eligibility. Thus, agencies noncompetitively place retirees in positions at grades equal to or lower than the grade they previously held prior to retirement. Retirees seeking positions at higher grades than they previously held will need to compete along with merit promotion candidates.

**Fourth**, subject to the Social Security's earnings test, agencies will withhold Social Security contributions for reemployed annuitants under the age of 65. However, reemployed annuitants are not eligible to contribute to the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), and do not earn any service credit toward a supplemental or re-determined annuity.





**Fifth**, reemployed annuitants serve at the will of the appointing officer. For example, in *Garza v. Dep't. of the Navy*, DA-0752-12-0248-I-1 (2012), the appellant, a former NASA employee, retired under the Federal

Employees Retirement System (FERS) in October 2003. By way of a September 15, 2010 letter, NASA confirmed that it had selected the employee for the position of Engineering Technician. Thereafter, however, on February 3, 2012, NASA rescinded the employee's appointment, citing the fact that the agency had violated its own requirements for hiring reemployed annuitants when it hired the employee. The employee appealed the agency's rescission of his appointment to the U.S. Merit Systems Protection Board (MSPB), where an administrative judge found that the MSPB did not have jurisdiction over the employee's appeal due to the fact that the employee was a reemployed annuitant, and thus possessed no MSPB appeal rights. *See id.* The employee appealed the administrative judge's decision, and the Board affirmed. In so doing, the Board noted that while annuitants are not barred from being appointed to positions for which they are qualified, once the annuitant is reemployed, he serves "at the will of the appointing authority" and as such, that annuitant is afforded no right to appeal an adverse action to the MSPB. *See id.*, citing *Vesser v. Office of Personnel Management*, 29 F.3d 600, 604 (Fed. Cir. 1994); *Bovay v. Small Business Administration*, 100 M.S.P.R. 175, ¶ 7 (2005); *see also* 5 USC 3323(b)(1).

*Garza* may make you wonder what rights a reemployed annuitant does have in the face of a removal. The answer is very few. Employees who continue to receive an annuity while employed by the federal government are "at will" employees; and therefore can be removed at any time without cause. *See* 5 USC 3323(b)(1). Further, reemployed annuitants do not have retention rights in the face of a reduction in force. Moreover, as *Garza* makes clear, reemployed annuitants do not generally enjoy MSPB appeal rights. *See Garza, supra.* The exception to that general rule is that the MSPB will have jurisdiction over a separated reemployed annuitant where the annuitant suffers a compensable injury under the Federal Employees' Compensation Act (FECA) and is denied reinstatement rights. *See Delalat v. Dep't. of the Air Force*, 557 F.3d 1342 (Fed. Cir. 2009). Note, though, that this right may not have teeth: as the court in *Delalat* pointed out, even if restoration rights are given to a reemployed annuitant, as an at-will employee, he would be vulnerable to termination as soon as he was restored. *See id.*

If you have any questions or concerns regarding reemployed annuitants' rights, contact The Jeffrey Law Group, PLLC, at 202-312-7100 or [www.jeffreylawgroup.com](http://www.jeffreylawgroup.com).

*The information contained in this article is of a general nature and is subject to change; it is not meant to serve as legal advice in any particular situation. For specific legal advice, the authors recommend you consult a licensed attorney who is knowledgeable about the area of law in question.*



## Introducing Eclat Transitions: A New WIFLE Partner

Transitioning from the public to the private sectors is a challenge. WIFLE is now partnering with Eclat Transitions to offer members assistance in making the transition. WIFLE members receive a discount on training classes to help guide you through the process of planning, preparing, and evaluating a career change.

A notice from the President of WIFLE is below and provides more information on Eclat Transitions and offers for WIFLE members only.



### WIFLE FOUNDATION, INC.

Suite 102, PMB-204 2200 Wilson Blvd. Arlington, VA 22201

Phone: (301) 805-2180 | Web: [www.WIFLE.org](http://www.WIFLE.org) | Email: [WIFLE@comcast.net](mailto:WIFLE@comcast.net)

December 27, 2012

Dear Member:

Part of being a member of Women in Federal Law Enforcement, Inc. is the ability to network and make contacts that help you succeed throughout your career and beyond. Today and in the future our careers in Federal Law Enforcement will be one segment of our lives. Many of you will retire young enough to begin and complete a second career. Or retirement may be your opportunity to work part time or reach a specific monetary saving goal. Whatever the goal, your success will take time and prior planning. With this in mind, WIFLE Foundation, Inc. has partnered with Eclat Transitions LLC to offer their "Public to Private Career Transition Lab" at a 10% reduced fee to prepare members for transition from their public service to a new careers in private sector.

I attended Eclat Transitions October 27, 2012 "Public to Private Career Transition Lab". This Lab was facilitated by Eclat Transitions President, Alan A. Malinchak, a retired FBI Special Agent whose experience in transitioning from public service to private industry, and CEO, Maria Chaloux, an experienced executive recruiter, provided both insight and pragmatic guidance in preparing for a post law enforcement career, noting the following:

- Your successful career in government service is coming to a close either voluntarily or involuntarily. Your next career in private industry will represent an extreme career change.
- You are embarking on a **professional reinvention!** This reinvention can bring great opportunity but represents potential risk. Even if this change is self-initiated, your transition out of government service may come with a



sense of loss and the anxiety that comes from change.

- Who you were - is not who you will be. Your current skills and experience may not be completely transferable, the job you have will not likely exist in the private sector and it may have been years since you prepared yourself for a professional position, updated a corporate resume or interviewed outside of public service opportunities.

The class provided expertise to guide you through the process to plan, prepare and evaluate this career change. It helps you determine what you will need to find, pursue, and position yourself to be competitive and just as successful in your first private industry position as you have been throughout your public service.

The Career Labs are structured as a full day interactive program. The Career Lab will provide you a step-by-step guide on how to plan and execute a successful career change.

In advance of the Career Lab you will be provided a DISC Diagnostic Instrument for self-analysis to help you begin the process of professional self-discovery. Onsite, you will receive support materials and a list of resources that you can take with you to use throughout the lifecycle of this transition.

**WIFLE Members** will receive a 10% refund after attending an Eclat Transition LLC “Public to Private Career Transition Lab” with the next one being held Saturday, January 12, 2013, click here for direct link to the [registration site](#). The **Location of Lab** is at the AFCEA International Auditorium located at 4400 Fair Lakes Court, Fairfax, VA, 22033. There is ample free parking, but it not accessible by metro or public transportation

**WIFLE** encourages those preparing or thinking about transitioning from public service to the private sector to review the Eclat Transitions LLC website at [www.eclat-transitions.com](http://www.eclat-transitions.com)

- The individual cost to attend this “Public to Private Career Transition Lab” is \$249.00
  - Online DISC Personality Diagnostic is included
  - Light breakfast, lunch, snacks and drinks are included
  - Within 30 days of Lab completion, you will be sent a check for 10% of the total cost of the Lab

For further information please contact either [Maria@eclat-t.com](mailto:Maria@eclat-t.com) or [Al@eclat-t.com](mailto:Al@eclat-t.com) directly.

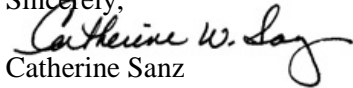
## 2013 WIFLE Training

Eclat Transitions will also provide two presentations at the 2013 WIFLE Annual Training June 24-27, 2013 in Rancho Mirage, CA as well as provide information at their exhibit booth throughout the week. There will be two presentations; one segment will focus on attendees with more than 15 years of service and the second with those less than 15 years of service. These presentations will focus on the following:

- Financial considerations / Retirement Calculator
- Timeline, Emotional factors
- Embracing the concept of Professional Reinvention
- DISC overview - How knowing this information can be of value in this process
- The New World: Private Industry
- Planning for your Next Career
- Certifications, Additional Education, Degrees, Clearances, and Networking
- Resources, Job Boards, Recruiters, Career Counseling

- Resumes, Interviewing, salary and benefits negotiations
- Action Plan and Timeline

Sincerely,



Catherine Sanz

Vice President, WIFLE Foundation, Inc.

Deputy Executive Director, WIFLE, Inc.



## The Federal Long Term Care Insurance Program™

[www.LTCFEDS.com](http://www.LTCFEDS.com)

*“This is surprisingly easy.”*

Members of the federal family often say how easy it is to apply for coverage with the Federal Long Term Care Insurance Program (FLTCIP). And it’s no wonder. All it takes to design a plan are three simple decisions. So if you’ve put off applying to the FLTCIP because you thought it would be difficult, it’s time to take another look

### **With the FLTCIP, Designing a Plan Is Easier Than You Think**

#### **Designing a Plan Is as Easy as 1, 2, 3**

Ask yourself these questions:

1. What should my daily benefit amount be? This is the maximum amount of insurance your plan will pay for a single day of long term care services. With the FLTCIP, you can choose between \$100 and \$450, in \$50 increments.
2. How long should my benefit period last? This is the length of time your benefits will last if you need care every day, equal to your daily benefit amount. With the FLTCIP, you can choose a two-, three-, or five-year benefit period, or unlimited coverage.
3. Which inflation protection option do I prefer? This determines the rate at which your coverage will increase over time to help it keep up with rising long term care costs. With the FLTCIP, you can choose

the future purchase option, which allows you to accept or decline biennial offers of additional coverage (based on increases in the Consumer Price Index). Or you can choose one of the automatic compound



inflation options that increase your benefits at a rate of either 4% or 5%, compounded annually.

## Enjoy the Simplicity of Prepackaged Plans

FLTCIP offers four prepackaged plans that combine the most popular daily benefit amounts and benefit periods. These plans have been designed to accommodate a variety of needs and budgets. In fact, two-thirds of FLTCIP applicants have opted for one of these prepackaged plans.

The most popular prepackaged plan, Plan B, features a daily benefit amount of \$150 per day and a benefit period of three years. A 45-year-old who makes this selection and chooses the 4% automatic compound inflation option will pay a biweekly premium of \$33.90<sup>1</sup>.

Customized plans are also available. To view plan options or to calculate your own premium, visit [www.LTCFEDS.com/rate](http://www.LTCFEDS.com/rate).

## It's Always a Good Time to Apply

Whether you're considering coverage for yourself, your spouse or same-sex domestic partner, or even a parent or parent-in-law, there's no better time to apply than now because FLTCIP premiums are based on the age of the enrollee. Dial **1-800-LTC-FEDS** (1-800-582-3337) **TTY** 1-800-843-3557 to get help with decision-making, to request a premium quote, or for general information about long term care and the FLTCIP. Program consultants, who do not work on commission, are available to talk to you and can provide as much assistance as you need.

Once you've submitted your application, we hope you'll say, "That really *was* easy," and pass the word along to friends and relatives who are eligible for this important Federal benefit.

## More about the FLTCIP

Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management (OPM), the FLTCIP is designed to meet the specific needs of the Federal family. The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you are eligible for this coverage.

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<sup>1</sup> Premiums are set with the expectation that they'll be sufficient, but they're not guaranteed. The premium for your group (for example, those with the same plan design or set of benefits) may only increase if it's determined to be inadequate. While the group policy is in effect, OPM must approve an increase in premium.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, offered by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

## Marist College - Master of Public Administration Program Reviews

WIFLE Partner, Marist College, has announced several on-line and on-ground (Albany, NY) review sessions for prospective students. These sessions will provide students with information about the

Masters of Public Administration Program, descriptions of the courses that make up the program and application requirements. Specific dates and additional information can be found at the link below.

Brian Scott, Assistant Director of Admissions, Graduate and Adult Enrollment (845-575-3980, [Brian.Scott1@Marist.edu](mailto:Brian.Scott1@Marist.edu)), is also available for one-on-one sessions for students with additional, and/or specific questions/concerns.

*See the attached Maris College Flyer.*



<http://fairgirls.org/>



Preventing **Exploitation** with **Education** and **Empowerment**

Meet the *FAIR Girls* Organization

One of the speakers at WIFLE's Human Trafficking Seminar, held in November 2012, in Washington, D.C., was Teresa Tomassoni, the Director of Programs, with FAIR Girls (formerly FAIR Fund). We invited Ms. Tomassoni to submit an article, describing the organization, for this issue of the on-line newsletter.



**FAIR Girls (formerly FAIR Fund) was founded in 2003 to provide care and opportunities for girls who are survivors of, or at-risk of, trafficking and exploitation. FAIR Girls empowers youth in Bosnia, Serbia, Russia, Uganda, and the United States.**

The FAIR Girls home office in Washington, D.C., places a special emphasis on girls who have experienced trafficking, sexual abuse, homelessness, and/or life in the foster care system. Currently, they receive case referrals from the Federal Bureau of Investigations, Immigration and Customs Enforcement, the District of Columbia Metropolitan Police Department, probation officers, judges, defense attorneys and more. Once cases are referred, FAIR Girls offers emergency response and long-term case management services which include: court advocacy, supportive counseling and therapy, tutoring and mentoring, and referrals for housing, healthcare, legal services, and educational and vocational programs. FAIR Girls also facilitates an after-school program twice a week called JewelGirls, which is a therapeutic art and economic empowerment program that teaches girls the art of jewelry making. JewelGirls then sells their jewelry at monthly sales parties and online. 50% of proceeds go directly to the individual girl artist. The other 50% of the proceeds helps purchase supplies and sustain the program.

If you are interested in purchasing any of the beautiful jewelry you can visit <http://fairgirls.earthcare.com/>. To donate you can also visit <https://fairgirls.webconnex.com/give>.

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## *Dave Smith of Dave Smith & Associates is pleased to announce its 2013 training schedule, TUCSON, AZ –*

Internationally known law enforcement experts and instructors Dave and Betsy Brantner Smith exclusively featuring their “Winning Mind” seminar series for law enforcement and military personnel.

Dave Smith, known for the “JD Buck Savage” video training series, his work as the director of education for the Law Enforcement Television Network [LETN], and as the general manager and senior instructor for Calibre Press and the “Street Survival” seminar, has been teaching his signature class, “The Winning Mind”, internationally since 1987.

With the Praetorian Group’s sale of Calibre Press, Smith will no longer be teaching the “Street Survival” seminar and will be focusing on expanding the “Winning Mind” series. “We’re training people to win and winning goes beyond gunfights and confrontations,” says Smith. “We

want you to win the entire event. We want you to get home, be able to keep the home, and be emotionally healthy in your home.”

Smith’s wife Betsy Brantner Smith is also a veteran police trainer, former “Street Survival” instructor, a prolific author, and a **WIFLE member**. She is the creator of the only training of its kind for women in law enforcement, “The Winning Mind for Women” and has been invited into hundreds of law enforcement agencies across the country to speak on the science of “gender intelligence” and its relationship to officer safety, leadership skills, tactical training and much more.

“This is not a new business for us,” Betsy Smith explains, “It’s a new focus. The ‘Winning Mind’ series is designed to inform and inspire anyone who works in a law enforcement organization.”



The Smiths will be partnering with Public Grants and Training Initiatives ([www.PG-TI.com](http://www.PG-TI.com)) to deliver low cost, open registration courses to public safety personnel nationwide and will continue to appear at national and regional conferences throughout North

“We’re excited to extend our partnership with Dave Smith & Associates,” says Alex Ford, CEO of the Praetorian Group. “Dave and Betsy Smith have been instrumental in helping us build upon PoliceOne’s mission to deliver critical information and must-have training content for law enforcement worldwide. We’re looking forward to working with them to deliver even more valuable training and online resources to the law enforcement community in the coming year.”

For decades Dave and Betsy Smith have successfully trained and educated thousands of law enforcement personnel throughout the world. They are devoted to delivering the key concepts of “winning” in more than 50 different cities throughout the United States and Canada in 2013. **For a full list of course locations, conference dates and registration information, visit [www.jdbucksavage.com](http://www.jdbucksavage.com) or call 630-399-1645.**

#### ***About Dave Smith & Associates***

Dave “JD Buck Savage” Smith has been a law enforcement icon for nearly four decades. In 1998, Dave and his wife, police trainer and prolific author Betsy Brantner Smith, combined forces to create Dave Smith and Associates and “Winning Mind”

#### **Contact:**

Betsy Brantner Smith  
630-399-1645  
[BetsyBrantner@aol.com](mailto:BetsyBrantner@aol.com)

seminars. Together the Smiths provide law enforcement training and consulting services that are unique, proven, and constantly updated. Their training philosophy is that “survival” is minimalistic and that we must strive to WIN in every aspect of life. To that end, “Winning Mind Seminars” celebrates those warriors who have won life and death confrontations physically, tactically, legally and emotionally. For more information, visit [www.jdbucksavage.com](http://www.jdbucksavage.com).

#### ***About Winning Mind seminars***

Dave “JD Buck Savage” Smith first presented “**The Winning Mind**” in 1987. Since then it has evolved into one of the most remarkable training experiences that law enforcement personnel will ever attend. By looking at the key components of peak performance, including who survives and why, the roles that optimism, risk and bureaucracy play in our personal and professional lives, and how individuals and organizations can make themselves truly resilient, Dave presents an entertaining and inspiring program designed to help everyone, regardless of their experience, optimize their odds of **winning** any confrontation.

“The Winning Mind for Women” is one of the most unique and popular courses offered by the “**Winning Mind**” team. Sgt. Betsy Brantner Smith guides students through 8 hours of intensive, interactive training that will provide attendees with updates and information they can employ to improve and enhance both their professional and personal lives. For more information or to schedule a course, visit [www.jdbucksavage.com](http://www.jdbucksavage.com).



### **Paid Parental Leave Legislation for Federal Employees Introduced**



New legislation introduced in the House of Representatives in February of this year would provide all federal employees with four weeks of paid parental leave upon the birth or adoption of a child. For further information on the legislation, see the below link to the article in FedSmith.com.

<http://www.fedsmith.com/2013/02/07/paid-parental-leave-legislation-for-federal-employees-introduced/>

### **The Navy Celebrates Women's History Month**

Today, more than 54,000 active duty women and more than 10,000 female reservists are serving in the Navy. They make up 17.3% of the force and provide indispensable contributions to its mission and operations. Female officers fill 10% of STEM positions, including engineering duty officers and informational warfare professionals; 22% of the cryptology and intelligence community; and 21 % of operational ratings, including aviation warfare systems operators and sonar technicians. Nearly 59,000 women serve in a wide range of specialties as Navy civilians. The current Navy includes 33 active and Reserve female flag officers, 67 female senior executive service members, 56 female command master chiefs, and 6 female command senior chiefs leading from the front.

<http://www.military.com/daily-news/2013/02/25/navy-celebrates-womens-history-month.html?comp=7000023468025&rank=1>

# MARIST



## Master of Public Administration Review Sessions

### ONLINE

March 21, 2013 7:00 p.m. EST

May 23, 2013 7:00 p.m. EST

To attend an online session visit  
[www.marist.edu/rsvp](http://www.marist.edu/rsvp)

### ON-GROUND (ALBANY)

March 6, 2013 5:30 p.m. EST

April 24, 2013 5:30 p.m. EST

June 19, 2013 5:30 p.m. EST

These sessions will be held at the NYS Police Training Academy. To attend an on-ground session visit  
[www.marist.edu/rsvp](http://www.marist.edu/rsvp)

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