

NEWS  
**WIFLE**

[www.WIFLE.org](http://www.WIFLE.org)

# WIFLE Newsletter June 2020

**STAY SAFE**



**COVID-19  
PANDEMIC**

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*WIFLE Newsletter Editors Dorene Erhard and Betsy Casey.*



Cathy Sanz, President  
WIFLE Foundation  
and  
Executive Director  
WIFLE, Inc.

## PRESIDENT'S MESSAGE

Dear WIFLE Members:

What a year this has been! Everyone at Women in Federal Law Enforcement hopes that you and all your loved ones are safe and healthy - and that you remain that way. As a profession, we are being asked to do things we never imagined and also are being exposed to dangers never imagined. Please know that WIFLE, as well as our brother and sister organizations, have been working to support legislative initiatives that address our new working environment, and we will continue working together to present a unified voice to the Administration about the issues and dangers you and your families are facing.

As you know by now, WIFLE has had to cancel this year's leadership training, which had been scheduled to be held in August, in Tampa, FL. Even as states are opening up it is unlikely that large groups will be able to meet. We have also had to cancel our annual half marathon and 10K race.

Though we have cancelled events, WIFLE has a small group of women from Air Force OSI who have volunteered to serve as the WIFLE Social Media Team. Believe me, they have Jessie Lane and me making videos, and are planning for us to do virtual "Coffee with Cathy" sessions. Our volunteer group is also intending to offer Happy Hours and developing a plan to do some of this year's training presentations virtually during the first week of August. We have had a number of presenters and sponsors offer to convert their presentation to a virtual format which will allow us to offer you training sessions throughout the rest of the year.

We will be sending out notices for WIFLE-sponsored presentations, as well as notices about presentations from other agencies and organizations.

Finally, everybody has had their lives changed during this crisis - whether you have lost a loved one to the virus, you are juggling to work from home, or learning how to home school. Please take a few moments for yourself every day, just to breathe. Stay safe!

## WIFLE STATEMENT

### **TRANSFORMING LAW ENFORCEMENT BY CHANGING THE FACE OF POLICING**

21st Century Policing:  
Guide to Recruiting, Hiring, Retaining and Promoting  
Women and Minorities

September 2016



The tragic death of George Floyd has awakened the consciousness of federal, state, and local law enforcement organizations across the globe. His devastating loss has resulted in a nationwide movement where the ensuing peaceful protests have gained the nation's attention and sparked a clarion call to all police departments to stop the senseless and brutal excessive use of force against African Americans and other minority groups throughout our society.

Women in Federal Law Enforcement (WIFLE) stands with our law enforcement communities to condemn the violence by those who have hijacked the peaceful movement as an opportunity to destroy property and shoot and kill police officers. Our heartfelt condolences are extended to the family of George Floyd -- and all of the families and police departments who have suffered tremendous losses during these incidents of civil unrest.

As a non-profit organization, WIFLE Foundation, Inc. and our membership organization WIFLE, Inc., have been working to change the culture of law enforcement for the past 21 years by increasing the percentages of women in the profession. Research has shown that

female officers are proven as competent as their male counterparts, are less likely to use excessive force, are less likely to be accused of excessive force, improve law enforcement's response to violence against women, implement community policing, and reduce problems of sex discrimination and harassment with law enforcement.

In 2016, as a result of the President's Task Force 21st Century Policing Report, Women in Federal Law Enforcement, along with coalition partners: Hispanic American Police Command Officers Association, National Asian Police Officers Association, National Association of Women Law Enforcement Executives, National Latino Police Officers Association and National Organization of Black Law Enforcement Executives developed a document that could be used by law enforcement agencies to help them eliminate institutionalized and systemic barriers to the recruitment, hiring, training, retention and promotion of women and minorities in law enforcement.

**[For more information on our strategic vision for changing the culture of law enforcement, please read our report on "Transforming Law Enforcement by Changing the Face of Policing."](#)**

Also available to read:

**Press Release**  
Contact: Catherine Santz  
(301) 805-2180

Hispanic American Police Command Officers Association (HAPCOA)  
National Asian Police Officers' Association (NAPOA)  
National Latino Police Officers Association (NLPOA)  
National Organization of Black Law Enforcement Executives (NOBLE)  
National Association of Women Law Enforcement Executives (NAWLEE)  
Women in Federal Law Enforcement (WIFLE)

Support the President's Task Force on 21<sup>st</sup> Century Policing Report  
*Citing the Urgent Need for Transformational Culture Change in Policing  
through the Recruitment, Hiring, Retention, and Promotion of  
Women and Minorities*

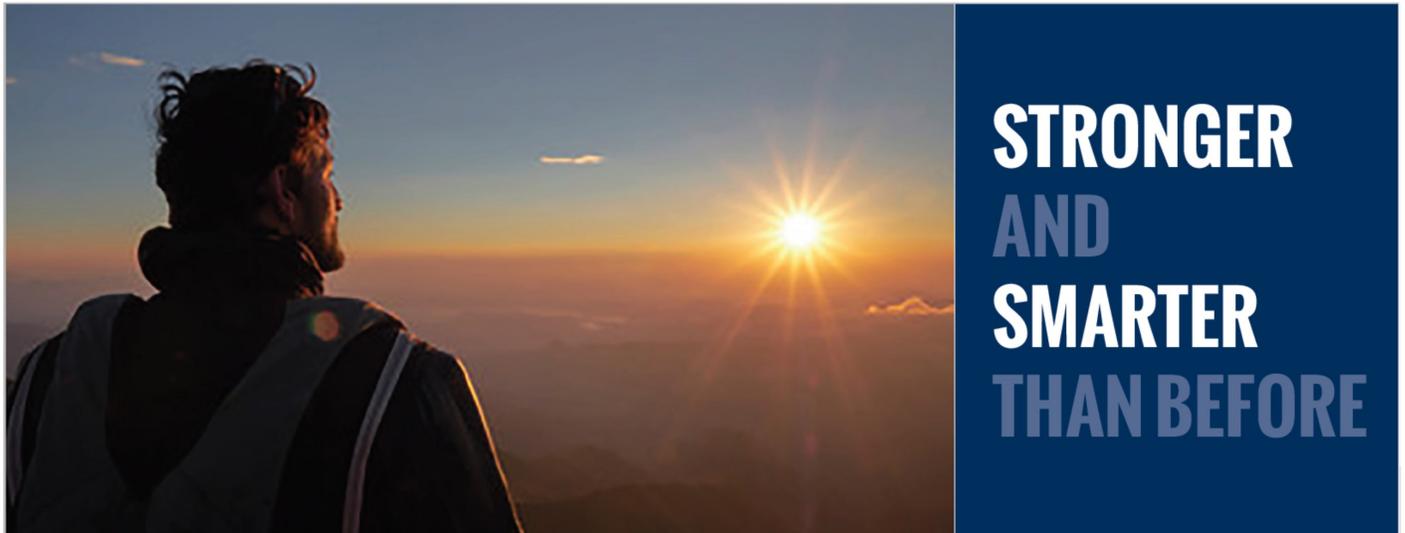
(Arlington, VA) Our organizations endorse the overarching strategies highlighted in the President's Task Force on 21<sup>st</sup> Century Policing Report. This document brings to the forefront many critical policing issues, including the recent misconduct, and in some cases illegal actions, by certain law enforcement officers that reflect negatively on the entire law enforcement profession. In their aftermath, these actions have eroded the trust of the communities that we, as law enforcement professionals, have sworn to protect and serve. We applaud and support the historic findings outlined by the President's Task Force on 21<sup>st</sup> Century Policing. Our goal is to ensure that the law enforcement community takes full advantage of this unique opportunity in time to lead and inspire a transformational culture change within the profession. Our top priority is a call to action to achieve a culture change for local, state and federal law enforcement. To accomplish this goal, we must increase the number of women and minorities in every law enforcement agency -- at every organizational level -- throughout the United States.

Although recent discussions have centered on diversity in policing, few have addressed the real benefits of gender balance to achieve optimal effectiveness in policing. To acknowledge and utilize the varying skills and talents that women and minorities bring to the profession is to

FINAL REPORT OF  
**THE PRESIDENT'S TASK FORCE ON  
21ST CENTURY POLICING**  
MAY 2015



STARR  
WRIGHT  
USA



Dear Fed,

These are tough times that we're all facing. Eventually we will reach the end and return to normalcy, stronger and smarter than before.

For now, everyone needs all the help they can get. To do our small part, we've gathered this list of helpful resources for you, and hope they serve you well.

Times are different, but federal employees are still doing their jobs, and so are we. Starr Wright USA remains open for business as usual, ready to serve you and your federal colleagues, should you need us.

Stay well!

[For a list of resources, visit this webpage.](#)

## **CONSIDERING A HIGHER MANAGEMENT POSITION IN THE FEDERAL GOVERNMENT?**

### **HERE ARE 5 TIPS**

Whether you're looking for higher pay, better benefits, or more job satisfaction, there are many reasons to seek a higher management position in the federal government. There's also a lot to consider. Here are five tips.

#### ***1. Watch for opportunities***

You already work hard, but if you're interested in a promotion, you're going to have to put in some additional work. To start, this means getting your resume in tip-top shape, watching for job vacancies and getting ready for some competition.

If you're not getting the promotions you want, think about what the competition has that you don't. You may need to pursue some training opportunities before you're able to stand out.

In the meantime, keep working on your resume and remember to network. You might not get every position you apply for—but somebody will. That person may have a direct impact on you and your future.

#### ***2. Prepare yourself for new tasks***

Once you finally land a promotion, you can expect your daily tasks to change. This should be obvious, but it can still take a lot of adjustment.

You may have more meetings than before, and your work may become more focused on planning and supervising than on the technical and nitty-gritty aspects that you used to handle. Time management can become an issue. Your hours may grow, and this may have a direct impact on your personal and family life. Finding a healthy work-life balance may require more effort than it did before.

Prepare now by developing a leadership mindset. This may involve volunteering to lead special projects and seeking opportunities that require different skills than your current position.

#### ***3. Consider moving***

Approximately [15 percent of federal jobs](#) are located in Washington, D.C. While that still leaves a lot of federal jobs outside the D.C. metro area, it's pretty clear that you're more likely to find a federal job in the nation's capital than other places.

If you're determined to get a promotion as a federal employee, you may have to be willing to move. In some cases, this will mean moving to Washington, D.C. In other cases, it will mean moving somewhere else.

#### ***4. Weigh pay versus responsibility***

When you accept a promotion, you expect a salary hike to accompany your new responsibilities. This normally happens, but the public sector works a little differently than the private sector.

Most federal employees get paid according to the [General Schedule](#), which includes 15 different pay grades, each of which contains 10 step rates. According to the U.S. Office of Personnel Management, it normally

takes 18 years for a person to advance all 10 steps within a GS pay grade, although some people may qualify for an additional quality step increase once per year.

When a person is promoted to a higher GS pay grade, the [two-step promotion rule](#) takes effect. Under this rule, “a GS employee promoted to a position in a higher grade is entitled to basic pay at the lowest rate of the higher grade that exceeds his or her existing rate of basic pay by not less than two step increases of the grade from which promoted.”

In other words, raises are tightly controlled for federal workers. A promotion should mean you’re earning more, but if you’re already near the top of what you’re qualified for, you may end up with a lot more responsibility for only a little additional pay.

## **5. *Be mindful of the risks***

As a federal employee, you answer to both the public and to your federal colleagues. As a manager, you must navigate interactions with both your direct-reports, and your own managers. With increased power and responsibility, you also get increased accountability and exposure.

Once you begin hiring, reviewing, and disciplining employees, you also become susceptible to the potential of allegations of discrimination, for example. When you have access to more internal information and the power to use it, you also gain a higher chance of a negligence claim. And so on.

Because of this increased exposure, many federal managers and supervisors opt to get [Federal Employee Professional Liability Insurance \(FEPLI\)](#). This insurance provides defense and liability coverage for qualifying claims if you are ever accused of wrongdoing on the job. In addition, the insurance helps you not only to get a legal advocate with experience in federal employment matters, but to possibly save your career and your financial future.

Of course, if you are ready and willing to take on more responsibility and move up in your agency, by all means do so! Advance onto the next stage of your career with enthusiasm – but most importantly, be as well-prepared as possible.

Article authored by and contains the opinions of Starr Wright USA; the article is offered solely for informational purposes.

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## Your Federal Benefits Explained

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

### RISK IN INVESTING

For many investors, security of principle and income are the most important factors. It is perfectly natural to want “to get your money back” or “not see your balance going down” in your investments. Yet many people do not realize there are several risks involved with investments. The five most commonly recognized risks are:

- a. **Inflation Risk**: The risk that your investments will not grow enough to offset the effects of inflation. This risk is present in all five TSP funds.
- b. **Credit Risk**: The risk that a borrower will default on a scheduled payment of principal and/or interest. This risk is present in the F Fund.
- c. **Market Risk**: The risk of a decline in the market value of the stocks or bonds. This risk is present in the F, C, S, and I Funds.
- d. **Prepayment Risk**: A risk associated with the mortgage-backed securities in the F Fund. During periods of declining interest rates, homeowners may refinance their high-rate mortgages and prepay the principal. The F Fund must reinvest the cash from these prepayments in current bonds with lower interest rates, which lowers the return of the fund.
- e. **Currency Risk**: The risk that the value of a currency will rise or fall relative to the value of other currencies. Currency risk occurs with investments in the I Fund because of fluctuations in the value of the U.S. dollar in relation to the currencies of the 21 countries in the EAFE index.

Once you have invested your money, “Can you sleep at night?” If the recent volatility in the stock market has caused stress you probably have a low risk tolerance. But remember, every investment has some risk. If you put your money in a super safe investment, a “risk-free” insured account, you will have the risk that inflation will erode the purchasing power of your money.

### Analyzing Your Appetite for Risk

By answering these questions, you can assess your tolerance for taking risk. Your score will help you narrow your search for the most appropriate investment. Even though by now you should realize that you will have to take some calculated risks in order to attain your financial goals, it still doesn't mean you are comfortable doing it. To find out whether you should be a tiger in your investing style, or whether instead you need to build your portfolio piggy bank-style, take this quick risk quiz. It will give you some insight into how much risk you think you can take. Answer each of these questions, giving yourself from 1 to 4 points for each answer as indicated. Then add up the points to see what kind of risk-taker you are.

# WIFLE Newsletter June 2020

How comfortable would I be assuming a \$10,000 debt in the hopes of achieving a \$20,000 gain over the next few months?

- 1. Totally uncomfortable – I would never do it.
  - 2. Somewhat uncomfortable – I would probably never do it.
  - 3. Somewhat comfortable – I might do it.
  - 4. Very comfortable – I would jump at the chance to do it.
- 3. Share the decision with advisors.
  - 4. Decide on my own.

I am holding a lottery ticket that has gotten me to the finals, where I have a 1-in-4 chance of winning a \$100,000 prize. The least I would be willing to sell my ticket for before the drawing is:

- 1. \$15,000
- 2. \$20,000
- 3. \$35,000
- 4. \$60,000

I have spent more than \$150 on one or more of these activities: professional sports gambling, recreational betting on poker or other games I participate in, and/or casino gambling.

- 1. I have never participated in any of these activities.
- 2. I have participated in these activities only a few times in my life.
- 3. I have participated in one of these activities in the past year.
- 4. I have participated in two or more of these activities in the past year.

Whenever I have to decide where to invest a large amount of money, I:

- 1. Delay the decision.
- 2. Get somebody else (like my broker) to decide for me.

If a mutual fund I bought doubled in the year after I bought it, I would:

- 1. Sell all my shares.
- 2. Sell half of my shares.
- 3. Not sell any shares.
- 4. Buy more shares.

I make my investment decisions:

- 1. Never on my own.
- 2. Sometimes on my own.
- 3. Often on my own.
- 4. Always on my luck

My investing is:

- 1. Terrible
- 2. Average
- 3. Better than average
- 4. Fantastic

I have a high-yielding certificate of deposit that is about to mature, and interest rates have dropped so much that I feel compelled to invest in something with a higher yield. The most likely place I will invest the money is:

- 1. U.S. Savings Bonds
- 2. Short-Term Bond Fund
- 3. Long-Term Bond Fund
- 4. Stock Fund

Your total score: \_\_\_\_\_

## How to score yourself:

**8-16 points:** You are a conservative investor uncomfortable taking any risk. You won't be tempted to put much money in risky investments, even though they might sound promising.

**17-25 points:** You are a moderate-risk investor comfortable taking calculated risks. Your best bet is to emphasize middle-of-the road funds that pay some income as well as provide growth potential.

**26-32 points:** You are an aggressive investor willing to take high risks in search of high returns. You could allocate more of your money into aggressive growth funds but be careful not to go overboard in a fund by putting in more capital than you are willing to lose entirely.



## Simple ways to be kind to your mind

Mental and emotional wellness are important parts of your overall health. Being good to your mind is just as important as being good to your body — and that means living a healthy lifestyle, paying attention to how you feel, and doing simple things to take care of the whole you.



**Stick to a sleep schedule** Lack of sleep affects your mood, mental sharpness, and ability to handle stress. It's also linked to mental health conditions like depression and anxiety. To create a healthy routine, go to bed and wake up at the same time every day—even on weekends.

**Move your body, lift your mood** Exercise can release tension, tame stress, and improve your sense of well-being. Plus, it can relieve some symptoms of depression and anxiety as effectively as certain medications — all with no side effects.

**Find your words** Speak up if you're struggling. The people in your life are there for a reason, so be honest with your loved ones if you're having a rough time. They can't help unless they know you need their support.

Visit [kp.org/selfcare](https://kp.org/selfcare).

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101

# MARIST



## MEMBERS SAVE OVER \$17,000 ON NASPAA-ACCREDITED MPA

### ONLINE GRADUATE PROGRAMS

- Business Administration (MBA)
- Business Analytics (Certificate)
- Information Systems (MS and Certificate)
- Integrated Marketing Communication (MA)
- Public Administration for Law Enforcement and Emergency Services (MPA)

### ONLINE ADULT UNDERGRADUATE PROGRAMS

- Professional Studies (BA/BS)
- Management Studies (BS)

### SWORN OFFICERS AND CIVILIAN EMPLOYEE BENEFITS

#### MPA

- 1/2 off tuition for the MPA
- 100% online option available
- Classroom-based hybrid option offered in Albany, Poughkeepsie, and Queens
- Five Concentrations to choose from: Health Care, Non-Profit Management, Ethical Leadership, Public Management, and Analytics

#### ADDITIONAL BENEFITS

- 25% off tuition for select graduate and adult undergraduate programs
- 25% discount for immediate adult family members

Undergraduate applicants must be age 22 or older to be eligible



### UPCOMING EVENTS

The best way to find out about our programs is to attend an open house or virtual information session! Visit our website and RSVP.

### CONTACT

P (888) 877-7900  
F (845) 575-3166  
[marist.edu/graduate](http://marist.edu/graduate)  
[graduate@marist.edu](mailto:graduate@marist.edu)

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12601



**Professional Liability Insurance**

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**866.955.FEDS**

## When Overwhelmed Is An Understatement – Knowledge Is Power

“I’m overwhelmed” has never been echoed amongst Law Enforcement Officers (LEOs) across all agencies more than it is right now. Officers are concerned over decisions and actions/inactions in the performance of duties and/or managing incarcerated individuals, parolees, subjects, targets, COVID-related crimes, etc. Supervising agents are also concerned about managing employees. Moreover, mistakes happen when people are overwhelmed.

According to Tony Vergnetti, FEDS President, “Circumstances surrounding federal employee decisions related to a problem, crisis or tragedy, at a later date, will be scrutinized with 20/20 hindsight to determine if something else *should or could have been done.*”

There has never been a more critical time to educate your people about Professional Liability Insurance than now. FEDS Protection has several articles of interest:

[Who’s at Risk, What Matters, and What Doesn’t](#)

[Liability Spotlight – Exposure Based on Federal Job Function](#)

Will Feds Face a Coronavirus Commission – Email WIFLE or [Feds@fedsprotection.com](mailto:Feds@fedsprotection.com) for link

Federal employee decisions, actions and inactions are beginning to result in finger pointing, allegations, and threats of investigations. Political posturing, blame games, and scapegoating are sure to follow. Unfortunately, this is the nature of civil service, even when facing an unprecedented worldwide pandemic.

To get more information on law enforcement vulnerabilities or to schedule a webinar or group consult, please contact Brenda Wilson, Director of Federal Employee Programs, at 866.955.FEDS or [feds@fedsprotection.com](mailto:feds@fedsprotection.com).



By June Wendlow Rogers, PhD  
Retired DEA SAC

## **How Does Your Relationship With Subordinates Impact Your Success?**

*When you lead, are you affected by your followers?*

*Hello!* My curiosity was immediately piqued when I learned that this provocative question was at the center of retired Supervisory Special Agent Rosalynde Fenner's doctoral dissertation. I confess to be a sucker for interesting research. Probably because to me research is one huge investigation of a tiny target seeking to answer questions.

While she literally had me at "hello," when Rosalynde told me that the sample population of her study was female law enforcement supervisors, I was "in." Becoming the content expert on her dissertation committee afforded me the unique opportunity to observe this probe from beginning to end.

A catalyst of the pride and gratitude towards Rosalynde I have felt throughout her study is an insistence on getting answers that will benefit women in law enforcement and those who supervise us. Academia actually regards this tendency of identifying and developing a research problem based on experience as a bias. While my academic side comprehends this limitation, the practitioner in me is convinced that it still is a bonus.

After all, you don't know what you don't know and sometimes that is because you can't see what you can't see. Performing as a woman supervisor in the male-dominated field of federal policing, Rosalynde noticed first-hand that leaders can be influenced by perceptions of subordinates' support. Not only demonstrating a powerful argument for gender diversity, Rosalynde's thinking-outside-of-the-box provided a unique angle of focus. Ultimately, she shaped a novel study design with attention on the effect subordinates can have on a leader's perceptions instead of the more common research of leader impact on subordinates' perceptions.

With precision, Rosalynde's aim was to determine how female leaders in law enforcement perceive how their decision-making and performance are influenced by the quality of the relationship with their subordinates. And she made some important discoveries that have implications, especially on policy and training.

A few Fridays ago, during her oral defense I asked Rosalynde what she believed is the most significant contribution her research brought to law enforcement leadership. Her exceptional response to this and other questions posed resulted in our committee's unanimous approval ushering in "Rosalynde Fenner, EdD."

By this brief introduction, hopefully you are leaning in, wanting to know more. Look for my next few articles to constitute a new series, co-written by Dr. Fenner revealing what she learned by researching women in supervisory law enforcement positions of two police agencies in the State of North Carolina.

In this era fighting COVID19, leadership may look different, but the foundational truths remain. It is my pleasure to introduce Dr. Fenner, who shares in my quest to uncover these truths to assist you in your career.

Be well and safe.



## Female Veterans – Ready to Fill Cybersecurity Jobs!

*\*The original article first appeared in "United States Cybersecurity Magazine," Spring 2019 issue. It has been adapted and republished here with permission.*



### Current State of the Cybersecurity Industry

The growth in cyber threats has created a robust cybersecurity labor market with various well published reports estimating 3.5 million cybersecurity jobs will be unfilled by 2021. Although cybersecurity is a promising career path, it lacks gender diversity. Globally, women lack representation in the cybersecurity profession, accounting for only 11–14 percent over the past five years. For example, research from Cybersecurity Ventures predicts women will represent over 20 percent of the global cybersecurity workforce by the end of 2019. Although this is a promising statistic, 20 percent is still too low for global estimates.

One way for the cybersecurity industry to address the workforce shortage and gender diversity challenge is to focus on hiring female veterans who have served in the United States Armed Forces. According to the U.S. Department of Veterans Affairs, there are over 20 million veterans in the U.S. and female veterans account for 9 percent of the veteran population. That's almost 2 million female veterans who are highly skilled and have received specialized training in fields that are applicable to meet the demanding cybersecurity jobs the industry is seeking to fill.

### Some Challenges Facing Female Veterans Entering the Cybersecurity Workforce

Female veterans are fortunate to have practical experience and possess the same technical and soft skills (e.g. leadership, problem-solving, critical thinking, etc.) as many of their male counterparts. However, many of these women face challenges finding employment in the cybersecurity industry. Challenges such as discrimination, lack of understanding transferable skills, and unstable employment are serious barriers female veterans must overcome to have a successful cybersecurity career path.

Oftentimes discrimination against female veterans is more pronounced because the military is male-dominated and female veterans are considered a minority in the overall veteran population. However, there are several cybersecurity organizations that have been created in the last 5–7 years, such as Women in Cybersecurity (WiCyS) and the Women's Society of Cyberjutsu (WSC). These organizations provide supportive networks for women in the cybersecurity field. These organizations help women to build their professional networks. Additionally, they function as support for mentorship, training, knowledge-sharing, and employment opportunities.

Read more at: <https://www.excelsior.edu/article/female-veterans-ready-to-fill-cybersecurity-jobs/> To find out how to translate your military and career experience toward a cybersecurity degree at Excelsior College and learn more about Excelsior's educational partnership with WIFLE, visit: [WIFLE](#)



## Location Is Key For The Cost Of Care

There are many considerations to think about as you get older besides your living expenses, such as where you live, family support, your health, and the rising costs of care. That's why it's so important to plan now for any long term care you may need.

A long term care event can happen to anyone at any time. It can be due to an extended illness, a disability or injury, a chronic disease, or the aging process.

### **Long term care costs**

The cost of long term care can be expensive and vary greatly depending on the type of care you receive, the place it's provided, and where you live. In general, traditional health insurance plans—including FEHB, TRICARE For Life and Medicare—do not pay for the chronic, ongoing assistance with daily living that is most often associated with long term care. These are the current national averages for long term care services: The average annual cost of care expenses based on the particular facility.





## The Federal Long Term Care Insurance Program™

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

### Long term care insurance

Long term care insurance pays for long term care in a variety of settings. Many people purchase the insurance to help protect their own savings and assets and remain independent in the event they ever need long term care.

Since its launch in 2002, the Federal Long Term Care Insurance Program (FLTCIP) has offered eligible federal and U.S. Postal Service employees and annuitants, active and retired uniformed service members, and certain qualified relatives the opportunity to take control of their future long term care needs.

Designed to be both flexible and affordable for a range of budgets, the FLTCIP can give enrollees confidence that, if a long term care event occurs, their insurance will help reimburse for care in the setting of their choice, whether at home, in an assisted living facility, or in a nursing home. Both formal care from licensed professionals and informal care provided by friends and family members<sup>2</sup> are covered.

In fact, coverage for informal care has been a hallmark of the program from the start. By reimbursing friends and family members<sup>2</sup> who serve as caregivers, the FLTCIP makes it possible for enrollees to remain at home and avoid or postpone entering a facility. Informal, home-based care is the number one choice of enrollees receiving benefits.

### Consider the FLTCIP as you make plans for the future

To learn more about the FLTCIP, including all the benefits, exclusions, and how to apply for this coverage, visit [LTCFEDS.com](http://LTCFEDS.com). Or, call **1-800-LTC-FEDS** (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant.

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

*1. John Hancock Life & Health Insurance Company. "John Hancock 2018 Cost of Care Survey," conducted by LifePlans, Inc.*

*2. Benefits for informal caregivers who are family members are limited to 500 days in your lifetime. To be eligible for reimbursement as an informal caregiver, a family member must not have been living in your home at the time you became eligible for benefits.*



Peter J. Jeffrey, Esq., Member  
The Jeffrey Law Group, PLLC  
The Federal Employee's Law Firm®

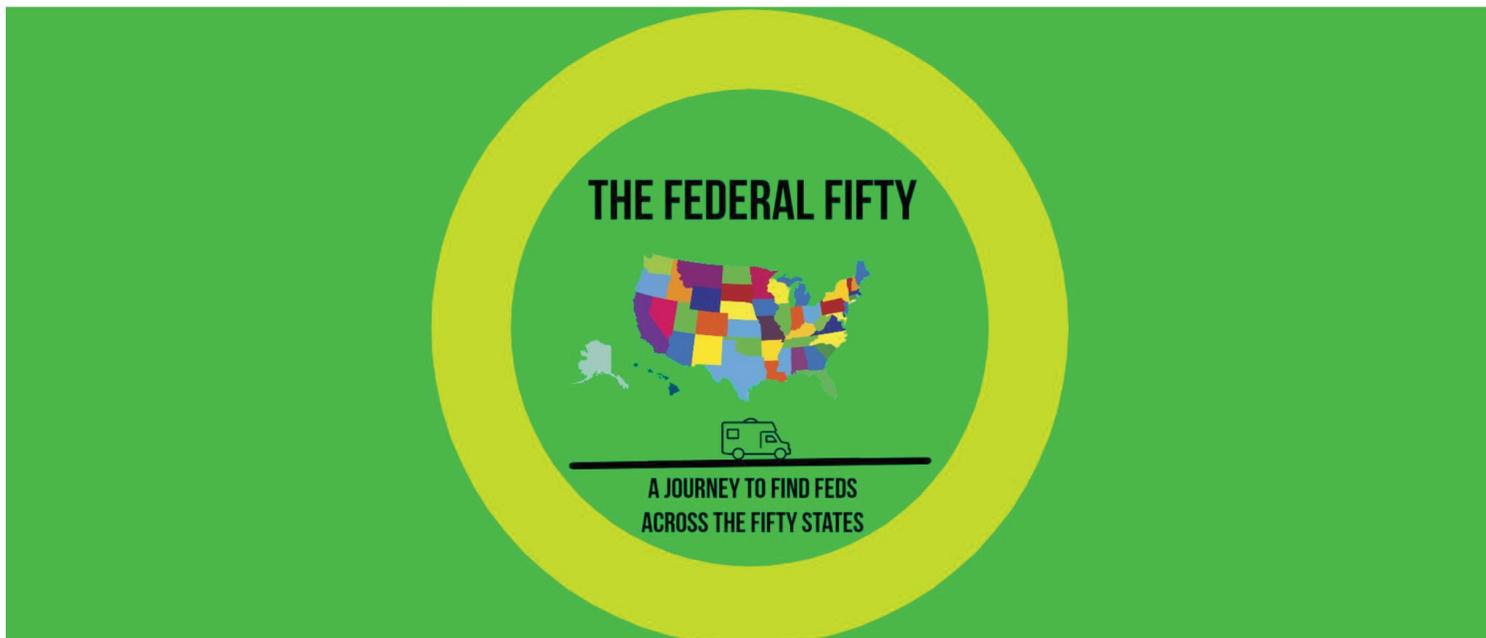
## **FEDERAL EMPLOYEES EXPECTED TO RETURN TO WORK AS AGENCIES RETURN TO NORMAL OPERATIONS**

As expressly stated by the U.S. Office of Personnel Management (OPM), “Once an agency has determined that sufficient conditions allow for employees to safely work in a given environment, employees can be expected to report to their office unless in an approved leave status.” <https://www.opm.gov/policy-data-oversight/covid-19/opm-frequently-asked-questions-regarding-the-resumption-of-normal-workforce-operations/> Even if a Federal employee’s return to their duty station conflicts with state or local ordinances, OPM “has determined none of the orders issued to date restrict the ability of Federal employees and contractors from any travel necessary to perform official functions.” *Id.* Agencies may propose adverse action against employees who fail to return to work when ordered.

The Americans with Disabilities Act (ADA) and the Rehabilitation Act (which include the requirement for reasonable accommodation and non-discrimination based on disability, and rules about employer medical examinations and inquiries), does not mandate that the employer take action, until an employee first makes a request for a reasonable accommodation. Therefore, it is incumbent upon federal employees at higher risk for severe illness to request reasonable accommodations such as telework from their federal employers if, and when, they are ordered to return to work. In seeking a reasonable accommodation, an employee must be prepared to disclose their limitation (i.e., disability), how the requested accommodation will alleviate the limitation, whether other accommodations could also address the limitation, and whether she will be able to perform all essential functions of the position with the requested (or alternative) accommodation.

*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 author recommends you consult a licensed attorney who is knowledgeable about the area of law in question.*

**FEDagent** invites you on a journey across the fifty states!



**FEDagent** is located in the heart of Washington, D.C. So it is easy to become entrenched in the workings of agency headquarters and only focus on the happenings in the nation's capital. However, as reported in our sister e-report **FEDmanager**, 85 percent of federal employees live and work outside D.C.



*On week 3, Huey played police dog near the airport in Vermont.*

Starting Fall 2019, **FEDagent** introduced a new column, **The Federal Fifty**, to highlight the federal service taking place in every state.

FEDagent Editor Maya Meltsner, a native of Washington, D.C., and her dog Huey, a native of Puerto Rico, are traveling the nation in an RV to highlight outposts of the federal government in each state.

Do you work in one of the fifty states? Would you or your colleagues like to be interviewed for the column? Know any federal destinations Maya and Huey shouldn't miss?

Get involved by emailing [publisher@fednewsletters.com](mailto:publisher@fednewsletters.com)

Never miss an installment of The Federal Fifty,

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FEDagent is published by the law firm (and WIFLE partner/sponsor) Shaw Bransford & Roth P.C. FEDagent.com has been online since 2002 and is proud to be known as the first and only electronic report exclusively serving the federal law enforcement community.

## WIFLE Welcomes New Sponsor GEHA!



### Women's Health Screenings are Vital

**Routine screenings, especially for breast or cervical cancer, are important to the health of women.**

Although society has slowed down because of the coronavirus pandemic, your personal health marches on. Breast cancer is the most frequent form of cancer found in American women. The best way to treat breast cancer is to find it early with a mammogram.

According to the United States Preventive Services Task Force, women between the age of 40 and 49 should have an annual mammogram and, once over age 50, women should have a mammogram every other year.

Talk with your doctor if you have a family history of breast cancer or other risk factors. In that case, you may need to have mammograms earlier or more often than commonly suggested. Risk factors include drinking two or three alcoholic beverages a day, being obese, smoking heavily and not getting regular physical activity.

Cervical cancer is another health risk for women and may be detected in two ways. A Pap smear, or Pap test, searches for precancerous cells the lower part of the uterus. An HPV test looks for the human papillomavirus that can cause cervical cancer.

“As women we have a tendency to take care of others first before we focus on ourselves. Oftentimes, we end up forgetting or simply running out of the time needed to prioritize our own preventive health,” says GEHA Director of Population Management Alissa Zerr, MPH, BSN, RN.

So when *should* women be screened?

- All women should begin cervical cancer testing at age 21.
- Women between age 21 and 29 should have a Pap test every three years. HPV testing should not be used for screening for women in this age group unless it is needed after an abnormal Pap test result. Beginning at age 30, women should receive a Pap test combined with an HPV test every five years as long as the test results are normal. This should continue until age 65.

If you have a mammogram, Pap smear or HPV test scheduled, it is important to keep this appointment and

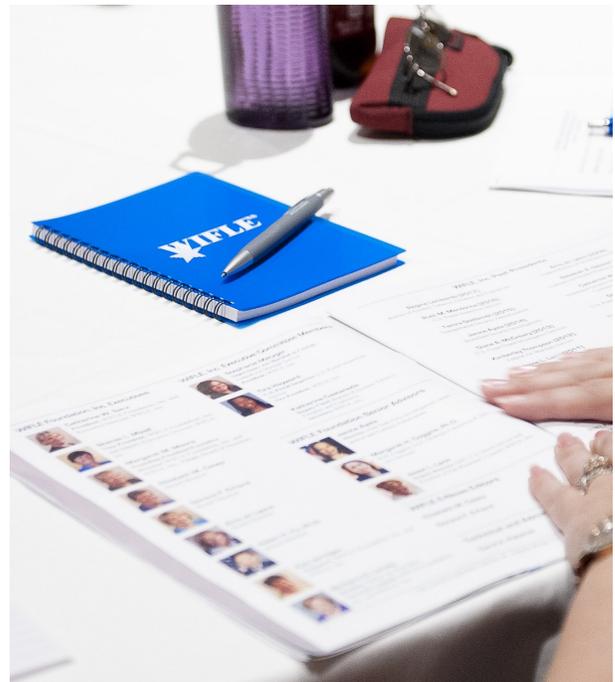
receive testing. If you are concerned about being out in the pandemic, contact your doctor's office. They may have physical distancing measures in place, such as having patients wait in their cars instead of the waiting room.

"Maintaining a balanced, nutrient-rich diet, getting regular exercise and scheduling the recommended annual screenings are just a few things women can do to stay healthy and well. Screenings empower us to be proactive about our health and overall well-being so that we can be there for the ones we love," says Zerr.

"What Should I Know About Screening?" Centers for Disease Control and Prevention, 7 August 2019

"Breast Cancer Awareness" Centers for Disease Control and Prevention, 12 September 2019

"Preventive Care Must Continue" U.S. News and World Report, 14 April 2020



We are sad to announce that due to the COVID-19 virus we must postpone the WIFLE 21st Annual Leadership Training that was scheduled for August 3-6, 2020 at the Marriott Water Street Hotel in Tampa Florida. If you made hotel reservations the hotel canceled the lodging and sent you an email confirming that cancellation. **The new date for our training will be August 16-19, 2021** at the Marriott Water Street, Tampa, Florida. We will continue to provide updates as appropriate. Stay Safe!

In the meantime, we are working with our speakers and our sponsors to offer virtual classes from July - December that will cover some of the subject matter that would have been offered this year. [Watch the website for details.](#)