

Happy New Year 2020 to all of you. Things have started off on the right foot at the FDSA. Our website is up and running, along with the app that is compatible with both Apple and Android phones. This is the best and easiest way to stay connected with your hours, wages and working conditions. Those of you who are using it, if you see improvements that can be made please let us know so those improvements can be made. We will consult with the creator of the website and make this a user-friendly system that has little to no glitches moving forward. I have also opened up the availability to sign up for the website up the chain of command so communication is seamless. This is important for member communication along with staying connected to the many community support events and partnerships we have throughout the Fresno community.

We have finally launched the flooring project at the FDSA. This project has been a few years in the planning process. We wanted to ensure the best product for years to come and limit member's dues paying for the project. I am happy to say, this project will not be using any membership money to fund. Proceeds from Uptown Bar and Grill and some community donations will help fund this project! This flooring will transform the FDSA building and complete the final phase of the remodel phase that was started in 2010. I know this sounds like a long process (10 years) – but the FDSA Board of Directors direction was not to use any member dues to do this. From building rentals and other fundraising sources, we have built up our reserves to make the improvement.

I will be taking a by-law proposal to the FDSA Board of Directors to lower the Member Rate when renting the FDSA building for an event. Currently the rate is \$350 to rent the building. I will be asking it to be lowered to \$250 for a member event. Different factors play into the reduction, but I think it is warranted. My hope is this will get more member involvement and the ability to rent a building that is owned by your association. Many of you already do utilize it and have had several events here over the years.

**Aflac for PORAC**  
**Fresno Deputy Sheriff's Association**

Welcoming in the new year of 2020, our PORAC AFLAC agent, Jamie Amstutz will be available for all Fresno Deputy Sheriff's Association Members:

**Wednesday, February 19<sup>th</sup> from 7:00 am and throughout the day between and for all briefings.**

**Location: Area 2 Substation – 5717 E. Shields, Fresno, CA**

- All Association members are eligible for AFLAC benefits at PORAC rates.
- If you would like to set up a meeting at a specific time, please contact Jamie in advance.

- We now also have Online enrollment available through EVERWELL (Telephonic Enrollment with Jamie)
- Feel free to contact Jamie with any questions regarding claims, changes, signing up...

Jaime was at the FDSA during shift signups, but wanted to come back and make this available to all members. Lt. Curtice has opened up Area Two all day to host the AFLAC signups. No need to RSVP – just show up!

### **Accident Advantage – Covers you and family for accidents, on or off the job!**

- **First visit increased to \$125-\$205** depending on provider (previous plans \$120).
- Includes specific-sum injury benefits based upon severity, cash for major tests, physical therapy, ambulance, appliances, and more.
- Includes an annual wellness benefit of \$60 once per Calendar year.
- **NEW – Organized Sporting Activities Benefit. Adds 25% to total benefit, max of \$1000 per year.**
- **NEW – Home Modification Benefit - \$3,000**
- **Monthly premiums** start at **\$26.91 – Option 3** or **\$30.94 – Option 4**

### **AFLAC Cancer Protection Assurance – Level 2– Pays cash benefits at a time when needed most**

- Receive \$4,000 for the first occurrence of cancer, plus the benefit builds by an additional \$500 per year prior to first occurrence.
- Covers children at no extra cost!
- Cash benefits for radiation, chemo, second-surgical opinions and much more.
- Wellness incentives \$75, once per year for certain cancer screening tests.
- **Monthly premiums** start at **\$40.36**

### **Critical Care Protection – Option 3 - Pays first occurrence, hospital & continuing care;**

- Pays **\$7,500 upon the first incident (increase of \$2,500)**, benefit builds by an additional \$500 per year prior to first occurrence.
- Also pays a **higher reoccurrence benefit for additional events** (from \$2,500 to \$3,500)
- Added **Tier 1 and Tier 2 Specified Heart Surgery Benefits**
- ICU for any reason
- **Monthly premiums** are based upon age at enrollment, starting as low as **\$20.15**

- (lower cost from previous plan, for enrollment prior to age 46)

**Hospital Choice – Option 1 - Help close the gap on high deductibles, co-pays, and other unexpected costs:**

- Flexible Hospitalization Confinement benefit, Rehabilitation, Short Stay and Emergency room benefits.
- Extended Benefits: Physician visit benefits, Labs and X-rays, Diagnostic and Imaging benefits, Ambulance
- Hospital and Surgical Care: Surgical benefits, Invasive Diagnostic Tests, Physician ICU, Daily Confinement and Second Surgical Opinion Benefits.
- **Monthly premiums** start at **\$47.97**

Please feel free to contact Jamie Amstutz at 858-344-4331 with any questions you may have. You may also email Jamie at [jamie\\_amstutz@us.aflac.com](mailto:jamie_amstutz@us.aflac.com)

*Download my app to easily connect with me on the go! Text Jamie Amstutz to 36260*

Morgan Stanley will be at Area Two as well during the same time as Aflac. Heath Seltzer has attached a brief description of what he does and how he can help FDSA members with their future planning. Heath offers a variety of financial options for members who are ready to start investing into their future. If you haven't thought about wealth management and planning for the future – it may be worth five minutes to discuss some options with Heath than can benefit you and your family.

Wealth planning. It all starts with one meeting.

Heath Seltzer & Kevin Wright are Financial Advisors at Morgan Stanley Wealth Management and provide Retirement Planning Services to 170+ police and fire families. They provide **complimentary** retirement planning consultations and written Financial Plans to help each family map out their retirement spending including pension, deferred comp, IRA, and other investment accounts.

Swing by anytime on 2/19/2020 between 7am – 10pm for a complimentary consultation to see if your retirement is on track. Feel free to bring statements for a more in-depth discussion. You can also email Heath/Kevin at [heath.seltzer@morganstanley.com](mailto:heath.seltzer@morganstanley.com) / [kevin.wright@morganstanley.com](mailto:kevin.wright@morganstanley.com) to schedule a call or meeting.