

The Guardian

Los Angeles Police Relief Association, Inc.



Volume 30, Number 1

First Quarter 2011

Taking Care of Our Own

By *Tim McBride*

The Los Angeles Police Relief and Assistance Foundation (LAPRAF) was formed to provide financial assistance and other support to active and retired officers and their families that, through no fault of their own, find themselves in dire financial circumstances. For example, the foundation recently made a \$10,000 contribution to a member who had severe financial issues. The foundation board investigated the situation and found the member had a demonstrated and qualifying need for financial assistance.

The foundation was officially established in November 2007 by LAPRA in order to better assist the men and women of the LAPD and their families when there are serious needs beyond the resources of LAPRA. Donations to the foundation come in a variety of ways. You might be interested to know that Mr. and Mrs. Walt Disney donated substantial shares of Disney stock to LAPRA over the years dating all the way back to 1970. The shares increased significantly in value and recently, the stock was transferred to the foundation to allow the foundation to assist officers and families in need.

For the foundation to reach its full potential, we need to reach out to our

members for their continued support. All active and retired members are encouraged to donate. Here are a few easy ways to make a donation:

- Contribute a small ongoing amount through a deduction from your paycheck.
- Make a tax deductible direct donation to the foundation.
- Add the foundation as a beneficiary to your trust or will.

Recently a widow over 100 years old sent the foundation a \$100 donation. She may consider a more substantial contribution in her estate plan or will. When a phone call was placed expressing

gratitude for the donation, she was asked to what she owed her longevity. She said, "I was taught to keep a clean house, eat properly, and I have a martini every night!" It is members like this who will keep the foundation going and will also reap the benefits.

While the foundation has made good progress since its inception, ongoing contributions are needed to sustain it. We encourage all active and retired members to make a donation to help the foundation take care of its own. For information on how you can make a donation, please call (213) 674-3724. ■

LAPRA Financial Update

By *Tim McBride*

As the first issue of the Guardian for 2011 goes to print, you might be wondering what kind of investment results LAPRA experienced in 2010? Overall, LAPRA investments returned 10 percent during calendar year 2010. The Board considers these results outstanding considering that 60 percent of the funds are in fixed income, of which 40 percent are mandated in government insured instruments. A full 25 percent of the funds are in CDs, short-term treasuries and other federal paper, which had a near negligible return of 3 percent or less.

So the investment formula that has carried the association for the past 30 years continues to be viewed

as the most successful formula for the portfolio of an organization such as LAPRA, and I might add, for any portfolio. Diversification and protection of principle are paramount, as well as picking outstanding mutual fund managers to handle equity and fixed income portfolios.

Some of the successful fixed income funds in 2010 were:

- Dodge and Cox Income Fund: +7%
- Pimco Total Return Fund: +8%
- Vanguard GNMA: +7%

There were five equity funds that returned in excess of 20 percent, two over 25 percent and a hybrid bond/equity fund that returned over 25 percent. ■

LAPRA
LOS ANGELES POLICE RELIEF ASSOCIATION, INC.



Member Spotlight

For Police Sergeant and Board Member Ruby Malachi, It's All About People

Sergeant Ruby Malachi, a 17-year veteran of the Los Angeles Police Department, was named to the Board of Directors last year, replacing Police Chief Charlie Beck.

A former softball pitcher and three-time Scholar Athlete of the Year, Sergeant Malachi established her work ethic and team building skills early in life. "My father began teaching me how to pitch and play softball at the age of six," Sgt. Malachi explains. "He taught me the value of practice, perseverance and discipline by setting the bar high and leading by example." Sgt. Malachi credits her parents for shaping her value system and inspiring her to pursue challenges and reach for opportunities. "My father worked hard to learn English and become an American citizen, while my mother sewed our clothes, cooked our meals, and nurtured our faith. My parents were strict about homework, chores and other things, and I'm thankful for that. While growing up, I felt their love every day."

With her family's encouragement and support, Sgt. Malachi earned a full softball scholarship to California State University Long Beach (CSULB), where she received her Bachelor of Science and Master of Science degrees in Criminal Justice with an emphasis in Corrections. While attending CSULB, she played in the Pan Am and Central American games, representing the U.S. women's team. After college, she trained the Olympic team representing Spain. The Los Angeles Police Department (LAPD) was not exactly her plan, but now, seventeen



Sergeant Ruby Malachi

years later, she cannot imagine her life on any other course.

"I love my work with the LAPD," she says enthusiastically. "It's the most challenging and rewarding job anyone could ever hope for. It's about helping people, teamwork, building community relationships, catching the bad guys, and stretching oneself." Sgt. Malachi still fondly remembers her first foot pursuit, which resulted in her first commendation. "My training officer was surprised I could keep up with him," she says smiling. "I actually engaged the suspect and made the arrest. It was extremely satisfying to be recognized for doing a good job, especially since it was a job I was thrilled to do."

Sgt. Malachi has earned numerous accolades since that first commendation, including being named Officer of the Quarter while working at the Los Angeles Police Academy, and the

Real-Time Analysis and Critical Response (RACR) Division's Supervisor of the Year for 2007. Prior to her current position in the Office of the Chief of Police, she was the Assistant Officer in Charge of the Media Relations Section and has represented the Department as a guest speaker at prominent women's leadership conferences. "I've done well in my job because I've loved the positions I've held and when there was a new opportunity, I took it no matter how intimidating it seemed at the time," she explains. "Life is about learning; you cannot be afraid to walk through a new door. Life is about embracing new challenges."

Her greatest achievement? "It's all about family," she says sincerely. "My husband, children, parents, mother-in-law, sister and brother—being your best is sometimes a group effort. I have love and support in every direction. I'm thankful for my thirteen-year marriage to Sean, a Command Pilot currently working Air Support. I never expected to marry a cop, but he's my best friend, a wonderful husband and a world-class father to our two children, 12-year-old Dominic, and 8-year-old Katelyn. I truly believe you are only as good as the people around you. And God bless my mother. With a moment's notice, she will watch my children and send me out the door with dinner and a to-go lunch for the following day."

Words of wisdom? "As I tell my children, practice humility and treat people right. Be good to others and they will be good to you." ■

Member Spotlight

29-Year LAPD Veteran Jim McDonnell Enjoys Role as Long Beach Police Chief



He's been described as a man who builds bridges; one who fosters relationships across diverse communities; a public servant committed to making a difference. After nearly 30 years as a police officer with the Los Angeles Police Department (LAPD), and having just completed his first year as Long Beach Police Chief, Jim McDonnell still wears his uniform well. In a recent telephone interview, he reflected on how his career began, his years with the LAPD, and on his more recent responsibilities as Long Beach Police Chief.

A native of Boston with a degree in criminal justice from Saint Anselm College in Manchester, New Hampshire, Chief McDonnell had hopes of joining the Boston Police Department, but budget cuts forced a change in plans. "I looked around the country at departments that had the best reputations, and that lead me to LAPD," he explained. "I didn't know anyone in Los Angeles and had never traveled west of New York, but I knew if I didn't give it a shot I'd be kicking myself for the rest of my life."

In 1981, with two suitcases, a gym bag, \$400, and a bit of Irish luck, McDonnell headed to Los Angeles. "I took the test for LAPD, got into the academy, and thought I'd stay for two years before returning to Boston," he said. "But the longer I stayed, the more I realized the job of a police officer in Los Angeles was very different than the same position in Boston. I didn't want to leave what I had, so I made the decision to stay and give the LAPD my best. It's one of the best decisions I've ever made."



Long Beach Police Chief Jim McDonnell

McDonnell served with the LAPD for 29 years and held every rank in the department, ultimately serving as Chief of Staff, second in command of the LAPD. He received numerous community and department awards during his tenure, including the LAPD's highest award for bravery, the Medal of Valor. In February 2010, he retired from LAPD and began a second career as Long Beach Police Chief.

"Leaving the LAPD was difficult because it had been like family for the past 30 years," McDonnell said. "I am and always will be proud of my LAPD background, and I greatly value all the friendships I've had over the years. In Long Beach, I look forward to continuing the partnership with LAPD. We share the priority of making the region a safer place."

His first year as Long Beach Police Chief has been a good one. He's proud of his team's average response time of 4.1 minutes for emergency calls for

service, and he's pleased that for the year 2010, Long Beach had the fewest number of homicides since 1971. For 2011, community safety remains his top priority, and he looks forward to pursuing greater use of state-of-the-art technology for policing.

How would he like to be remembered as a police officer? "I would like people to say I did the best I could, that I was fair, and wanted to make the city a better, safer place."

Words of wisdom? "My parents were both immigrants from Ireland. They came to the United States a year before I was born, so I understand the challenges new immigrants face. I grew up in public housing, so I know what it's like not having the funds or resources that others around you have. My parents taught me that hard work and education will allow you to do whatever you set your sights on in America. When I look around the world, there are few places other than our country where it truly doesn't matter who your parents are. It's who you are, what you do and how hard you work to achieve your goals."

Chief McDonnell and his wife, Kathy, have two daughters and live in Long Beach. Their daughter Kelly is a junior at UC Berkeley, and their daughter Megan is a freshman at Harvard. Both daughters plan to attend law school, so it appears that retirement is not in McDonnell's plans any time soon. ■

2011 Open Enrollment Q&As

This year's open enrollment period for all medical and dental plans offered by the Los Angeles Police Relief Association (LAPRA) to its members is May 1 through May 31, 2011. This is the annual period during which members may make changes to their medical and/or dental plans, by changing plans or adding or deleting eligible dependents.

Please look for your open enrollment packet in the mail during the first week of May 2011 and call LAPRA at (213) 674-3701 or (888) 252-7721 if you do not receive it. If you have moved and did not previously complete an address change form with LAPRA, please call us immediately.

Here are answers to some frequently asked questions about open enrollment:

Q: What documents are needed to add my eligible dependents to my insurance plans?

A: Once you receive the forms from LAPRA, you will need to submit the following document(s):

Child: a copy of the certified birth certificate (or commemorative hospital certificate listing the names of both parents)

Spouse: a copy of the certified marriage certificate

If you do not have a copy of the certified certificate at the time of enrollment, you may complete and submit a verification of birth or marriage form. You will then have 60 days from your dependent's coverage effective date to submit a copy of the required certified certificate. If you fail to submit the required certificate within the 60-day period, your dependent's coverage will automatically be canceled on the first day of the month following the expiration of the 60-day period. You will then be required to wait until the next open enrollment period to re-enroll your dependent and submit the copy of the certified certificate.

Q: How do I add my domestic partner to my medical and/or dental plans?

A: First request an affidavit to add your domestic partner by calling:

Active Members: the City Employee Benefits Department at (213) 978-1640

Retired Members: the Pension Department at (213) 978-4529

Next, call LAPRA to request the necessary medical and dental enrollment forms. Please be aware that even though you may complete an affidavit, addition of your domestic partner to your medical and dental plans is not automatic. You also need to make sure that the plan enrollment forms are completed and mailed to LAPRA.

Q: How will I know my dependent has been added to my coverage?

A: Once LAPRA receives your completed forms and any required documentation, you will receive a confirmation letter advising you of the name of the dependent that was added and the effective date. If you do not receive a confirmation letter,



please call our office to inform a benefits representative at (213) 674-3701 or (888) 252-7721.

Q: Do I have to cancel my cash-in-lieu benefits if I enroll in a LAPRA medical plan?

A: Yes. If you enroll in a LAPRA medical plan, you will need to contact the City Personnel Department at (213) 978-1640 to cancel your cash-in-lieu benefits. You will not be able to get on payroll for your medical benefits until the cash-in-lieu is canceled.

Q: What happens to my medical plan if I move out of state?

A: Your PPO medical plan is the same regardless of the state in which you reside. If you are covered by the Blue Cross CaliforniaCare HMO or Kaiser HMO, you will need to change to the PPO plan.

Q: Under the Blue Cross CaliforniaCare HMO plan, can I see any specialist I want?

A: No. Your primary care physician will make the decision whether to refer you to a specialist and who that specialist will be.

continued on page 5

2011 Open Enrollment Q&As (continued)

Q: When does my Blue Cross PPO deductible start?

A: The Blue Cross PPO plan has a calendar year deductible (January 1 through December 31). Even though you may enroll in the plan July 1, the deductible starts over again in January. Any covered expense applied to your calendar year deductible during the last quarter of the calendar year (October 1 through December 31) will also be applied toward your calendar year deductible for the next year.

Q: If I change my Blue Cross plan from the PPO to the CaliforniaCare HMO, can I keep my same primary care doctor?

A: Only if your doctor is your primary care doctor under the medical group you select when you enroll in the HMO.

Q: Can I change my medical plan election after the open enrollment period has closed?

A: No. If your change is received by LAPRA and is postmarked after May 31, 2011 (the last day of the open enrollment period), it will not be processed and you will have to wait until the 2012 open enrollment period to make your change.

Q: What is the "Plus" portion of the Blue Cross CaliforniaCare HMO plan?

A: Under the "Plus" benefits, you have the option to choose providers outside the CaliforniaCare HMO network for certain outpatient services and still receive limited

benefits for those services. See the Blue Cross CaliforniaCare Evidence of Coverage booklet for details, or call a LAPRA benefits representative.

Q: I have a child who is under age 26 and not a full-time student. May I add my child to my LAPRA plans?

A: Yes. Effective July 1, 2011, you may add your child to your LAPRA plans provided you complete the required enrollment forms during the open enrollment period. Coverage may continue until your child turns age 26.

Q: My child is currently a full-time student. Will I have to continue to provide verification of student status after July 1, 2011?

A: No. Effective July 1, 2011, you will no longer be required to provide verification of student status for your child. Your child may remain covered under the LAPRA plans until age 26 regardless of student status.

Q: If my spouse or domestic partner is a sworn active or retired LAPD officer, may we both enroll in the same medical and dental plans and have dual coverage?

A: No. You are eligible to enroll for coverage as either a member or as a dependent, but not both. Your children may be covered as the family members of either you or your spouse, but not both.

Q: How will I know the amount of my new retiree medical subsidy and when will I start receiving it?

A: Subsidy changes for Medicare eligible retirees are made effective January 1st of each year. Subsidy changes for non-Medicare eligible retirees are made effective July 1st of each year. You should call the Pension Department Medical and Dental Benefits section at (213) 978-4560 for the amount of your new subsidy. ■



Inside This Issue

Taking Care of Our Own 1
 LAPRA Financial Update 1
 Member Spotlight, Sergeant Ruby Malachi..... 2
 Member Spotlight, Police Chief Jim McDonnell 3
 2011 Open Enrollment Q&As..... 4

Medical & Dental Plans Open Enrollment Coming Soon

This year's open enrollment period for the medical and dental plans offered by LAPRA is May 1 through May 31, 2011. This is the annual period when members can change medical and/or dental plans, and add or delete eligible dependents. See pages 4 and 5 for questions and answers about Open Enrollment.

The *GUARDIAN* is a quarterly publication for members of the Los Angeles Police Relief Association. All rights reserved. Members with specific concerns are urged to contact the appropriate Board member at the number listed below.

Los Angeles Police Relief Association Board of Directors — 2010

President	
Kevin McCarthy	213-972-2460
Vice President	
Ivan Minsal	818-756-2880
Secretary	
Connie Dial, Insurance, Benefits & Membership	213-674-3701
Treasurer	
Tim McBride, Finance/Audit	213-674-3701
Directors	
Ruby Malachi	213-216-3973
Fred Booker	213-486-4614
Dana Berns, Emergency Relief	213-485-6588
Sandy Jo MacArthur	213-486-8410
Rigo Romero	213-486-6000
Paul Enox, Retired Liaison	310-265-4512
Jorge Villegas, Administration	213-486-0110

Los Angeles Police Relief Association, Inc.
 600 North Grand Avenue
 Los Angeles, California 90012



PRESORTED STD
 US POSTAGE
 PAID
 PERMIT # 475
 ESCONDIDO, CA