



CODE THREE



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A Note from Kaz

Happy New Year everyone!

Before I begin, can I just say – Wow! It snowed all over North Florida! I'm used to that back home, but here in Florida! Just Wow!

I hope you all had a wonderful holiday with family and friends even though we all know at least half of you were working!

While you were either working or spending time with loved ones, I hope you took just a moment to remember our lost brothers, Dan, Butch and Luis, taken from us way too soon due to a horrific accident. We all know I'm no stranger to having to pick up the pieces and move on after such an event. Thankfully, for me the PBA was there, and we made sure the PBA was there for their families also.

The families' nightmare doesn't end there. It goes on day after day and year after year, so we need to all be vigilant in supporting these families to survive the hard days that are still to come.

So far the PBA has raised (with community involvement) in excess of \$600,000 to split between the families, and that doesn't include the \$77,000 each that was given to them within days of the tragedy. Still to come, we will continue to honor their memories. The PBA has updated our monument at the end of our Memorial Walkway and will have a grand unveiling in March. We plan to have the families here to present them with their checks from the money raised to that point. The money doesn't replace a loved one lost, but hopefully it can help ease any burdens they are facing immediately. Keep an eye out for the details on that event.

Looking ahead, members have been asking when are we "getting the bus back?" Well, it's finally happening. There won't be a bus, but there will be full cardiovascular testing (neck to ankle) so make sure you get your appointment set!

We will have our 22nd Annual Kaitlin A Kazanjian Memorial Golf Tournament on Monday February 24th. Every year I say I can't believe it's been this many years. This event holds a special place in my heart, as it honors my daughter's memory and raises funds for scholarships benefiting the children of our active members. Yes, this is always personal to me. You'll generally find me connecting with everyone around the golf course, laughing and having a good time with our tremendous sponsors and our golfers.

And, finally, of course, we still have the Police Officers' Ball coming up April 5th! Watch out for ticket sales to begin so you're not left out of another fabulous event.

Until next time, stay safe and stay PBA Strong!

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Florida PBA President

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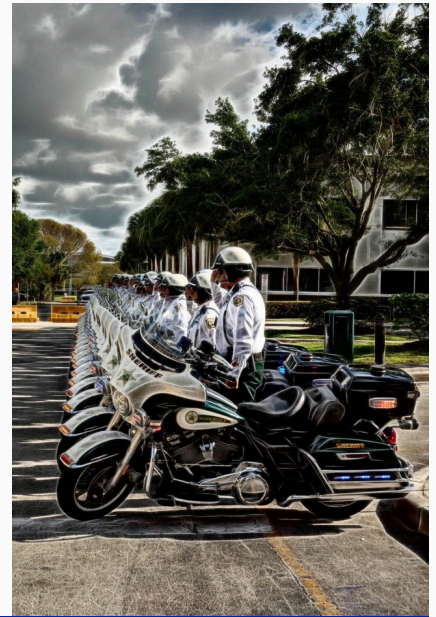
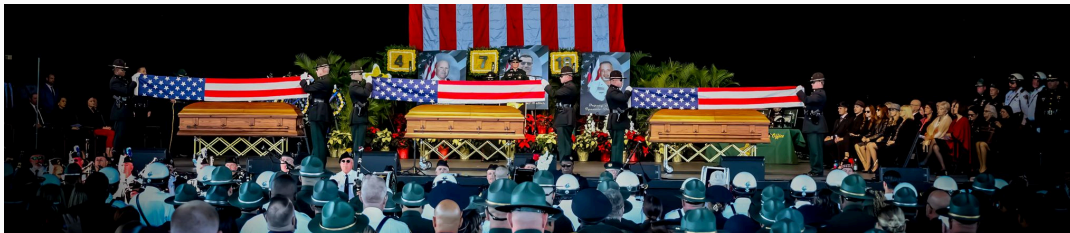
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An emotional tribute to Luis Paez, Butch Waller and Dan Diaz with the honor and reverence from the Palm Beach County PBA, the Palm Beach County Sheriff's Office and a grateful community.

So this story could go on forever, and maybe it should, because Palm Beach County PBA President John Kazanjian promises the honor, the praise and the love for Louie, Butch and Dan will continue for at least that long. From South Florida to every corner of the state and all the way to the White House.

The emotional, blessed, loving response reverberating through the PBCPBA, the Palm Beach County Sheriff's Office, its heartbroken but undaunted motors unit and a devastated community will be never-ending. From just minutes after the tragedy on Nov. 21, 2024, that took PBSO Corporal Luis Paez, Deputy Ralph "Butch" Waller and Deputy Ignacio "Dan" Diaz until forever.



By 11 a.m. that day, hundreds of law enforcement officers from PBSO, hundreds more from Palm Beach, Martin and Broward counties and a multitude of fire rescue and EMS had gathered at St. Mary's Medical Center in West Palm Beach. Not wanting to believe that what they heard about "motors down" was not the ultimate word about Louie and Butch and praying that Dan would come out of being critical.

The PBA Grill Team started sending food for all of them at the hospital. "We sent food everywhere for days," Grill Team leader Ray Griffith confirmed, his voice fading and the tears audible as he recalled the ordeal even more than a month after it occurred.

For the Dec. 3 memorial service at the iThink Financial Amphitheater in West Palm Beach, the PBA Grill Team that Griffith leads as a retired PBSO officer, began setting up a day before and cooking at 6 p.m. the night before. They needed a full day after the memorial to break down, and ultimately they served more than 2,000 pounds of pork butts and probably 6,500 people.

Within less than 24 hours of the tragedy, the PBCPBA took on orchestrating fundraising and organizing donations for the Paez, Waller and Diaz families. The union set a goal of raising \$300,000 and met that within three weeks following the memorial service. So at the Dec. 10 PBA Board of Directors Meeting, they doubled down to get \$600K in the bank before Jan. 15. And topped that number before mid-January.

That does not include the \$77,000 Kaz procured that the Florida State PBA and PBCPBA provides to families of officers lost in the line of duty.

"A lot of other unions can't do that but thank God we have the facility to do it," Kaz commented. "We open the doors, and they poured in from all over. They really saw how we come together."

By the afternoon of Nov. 21, the PBCPBA opened its doors as a hub for motors unit officers and PBSO deputies from across the county to gather, rest, breathe and grieve. Motors Unit Sergeant Cory Gray, a longtime PBA rep, explained how the unit went to the PBA Hall to have what would be the start of feeling the healing.

And if the families needed something?

"Kaz gave me the PBA credit card," Gray continued. "He's like, 'Get the family hotel rooms, they need flights here, whatever the families need, food, you get them,'" But it was about more than credit cards, checks and pork butts. For every member, every officer and every family member, here was the priceless value of being there. That was the perspective PBSO PBA rep Jeremy Campbell observed sitting among his fellow officers in the PBA Hall.

"A lot of people showed up and they just sat there, broke bread, laughed and enjoyed each other's company," Campbell described. "And some of them cried."

Now and Forever



The “gut punch,” as Kaz called it, of losing three officers in one incident is still almost too hard to believe. Gray recalled being in the PBSO Vehicle Homicide Investigation office when he heard on the radio “We got three motors down.”

Three down had to be three bikes out of commission due to mechanical problems or something more mechanical. Like so many other officers in and around the department and other first responders, he called dispatch for the location.

When Gray arrived, he saw CPR being administered.

“You're like, ‘Are you dreaming? Is this really happening?’” Gray explained. “And you see the guys, your friends, and they're helpless, and we're trying everything to save their lives. I'm giving myself chills right now just talking about it.”

Calls and texts from deputy to deputy kept asking for details – more than just Louie, Butch and Dan had been hit by a car. Were they in traffic or what?

When the details came, a shock burst down the collective spine of Palm Beach County law enforcement. Palm Beach County Sheriff Ric Bradshaw echoed the are-you-sure reaction of each of the 4,000-plus in the department.

At the sheriff's watch party on election night, he had seen all three officers. Even took a picture with Deputy Waller and recalled how they had to jet because they were working President Trump's motorcade taking him from Mar-a-Lago to the convention center.

And two weeks later, Bradshaw had to report that Louie, Butch and Dan were all working traffic detail on Southern Boulevard near Seminole Pratt Whitney Road in Loxahatchee clocking cars running eastbound. Not uncommon to have three motormen on such a detail as the sheriff noted.

After stopping a motorist, one of the bikes would not start. The other two officers came to help get it restarted.

A woman driving eastbound was in the center lane when she came upon a vehicle going much slower. She veered to the right and, according to Bradshaw, overcompensated, went off the road and then struck all three of the motor officers.

“All three went airborne in different directions,” Bradshaw explained. “You can train the deputies to deal with bad guys. You can train the deputies for traffic stops. You can train the deputies for high speed chases, how to deal with people. There is no training for this. They never had a chance to do any evasive action. They never had a chance to try to save themselves.”

By the time Campbell made it to St. Mary's Medical Center, Dixie Highway had to be closed down because of all the police cars and personal cars coming. The magnitude of the tragedy kind of grew from here.

“Just hundreds of officers from the sheriff's office, from FHP, from the city, municipalities, Broward County,” Campbell detailed. “There were patches that you didn't even recognize because you don't see 'em here in Palm Beach County.”

Magnitude hit Bradshaw almost immediately after the incident. President-elect Trump called first. Then JD Vance. Then Governor DeSantis. The FBI and Secret Service directors called next, as well as more U.S. Senators and Reps than he could recall.

Bradshaw also made the statement that seemed to put it all in perspective.

“A piece of the community died,” he said.



Perpetual Emotion

Almost moments after the tragedy, Kaz put the works in motion to secure \$77,000 to each family so they would not have to worry about meeting expenses. Moments later, PBCPBA Secretary Mike Kennedy, a PBSO lieutenant, put out the word to offer an abundant supply of support, like getting EAP for the motors unit and what Gray described as booking weeks and weeks of hotel rooms for the family or whoever needed them.

Providing for grieving and breathing and family support for the rest of their lives generated acts of kindness that will be equally never-ending as far as the PBA is concerned. Acts that enable the union to accentuate a big, bold B for “Benevolent” in PBA.

“Us coming up with some financial help, it's not the cure all, but it kind of lessens, I guess, the blow,” Kaz began.

But benevolence is much more personal than that, and few know how much more than the PBA president. The never-ending empathy is this:

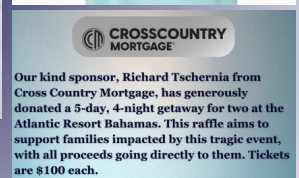
“Don't hesitate to reach out and talk to me,” Kaz invited. “Whatever you need. We'll go out to dinner. I don't care. Whatever it is, whatever we can do to help.”

Benevolence reached unprecedented levels when the PBA spread the word that set fundraising in motion to help the Paez, Waller and Diaz families. Campbell related how the goal escalated like flashes on a tickertape: \$100,000...\$150,000...\$200K...\$300,000. And counting.

Community contributions began like all Chick-Fil-A stores in Palm Beach County, Treasure Coast Mall, and Fort Pierce donating a percentage of the sales to the charity fund. Sean Hannity featured the charity fundraiser on his show, and all local news outlets shared the QR code on air for donations.

The donations continued to blow up, including:

- Bolay Kitchen's statewide fundraiser at all locations the entire weekend of Dec. 13-16.
- Lilly Lovers of the Palm Beaches selecting PBA charity fund as their charity of the month for December.
- TROPICALLY IMPAIRED, which makes clothing, headwear and accessories designed special T-shirts for the fallen officers and is donating 70 percent of the proceeds to the charity fund.
- Longtime PBA benefactor Richard Tschernia donated a five-day Bahamas trip for raffle - tickets selling at \$100 each designed to raise \$50,000.
- Zuccarelli's West Palm Beach held a day with raffles, percentage of sales and other fundraising acts on Jan. 5, an event that has generated \$10,000 and counting.
- Boonies did a fundraiser with We Fund The Blue Foundation and presented the PBA with a check for \$10,500 in early January.
- Village Walk of Wellington has scheduled a benefit concert on Feb. 22 with 100% of all donations, ticket sales, raffles and auctions going to the fund for the families. And it's sold out, which could be another \$10,000 donation.



And contributions like LazerWerk Memorial Bracelet Foundation creating memorial bands or RIPPrint Custom Clothing and Apparel designing a motormen shirt not only added to the fund but sent out tributes to Louie, Butch and Danny that will last forever.

“It started taking off where people just started calling up to the PBA asking, ‘How do I donate?’” Kaz confirmed. “It came from all around the country. They saw what type of tragedy we went through on our website, Facebook, Instagram and the donations just started rolling in.”

Evermore

Almost moments after the tragedy, the PBA lent additional support as only the union can. Griffith said as soon as he heard that Louie, Butch and Dan were being airlifted to St. Mary's, he loaded up a cooler with provisions and headed to the hospital. And so began a marathon of serving food, drinks, snacks that means so much to the families and the deputies in times like these.



“So right away I had the crew load up some coolers because there'd be 100 people at the hospital before you know it. And by the time I got there within an hour, it was already that big,” Griffith noted. “Anytime I was asked for anything, I mean, I was married to this phone for damn near two weeks straight.”

By the afternoon of Nov. 21, the PBA Grill Team had the union's hall set up to serve all officers in the miles-long motorcade taking Louie and Butch to the ME's office. It was a debriefing and bread-breaking, the bookends for the safe space that PBSO and other responding agencies needed.

It's hard to think of everything, but this service came pretty damn close. Like making sure to keep everybody hydrated up to and through the memorial service.

“I'm not talking a cases of water, I'm talking pallets of water,” Griffith said. “It took a small army to get done what we did. Honestly, from my heart, I tell you, I don't know how the hell we did it. But we did it.”

The army included responders from across the country, many of them PBA. The New Jersey State PBA, for example, sent its food trailer to be on site for the memorial. Griffith reported their service included making hundreds of breakfast sandwiches and serving hot chocolate, which he said proved to be vital on this cold morning.

A group of retired cops set up a water tent. Broward County firefighters brought a trailer to get waters to thousands of people who had to park far from the entrance. And this part of it, too, seemed never-ending.

“You don't get tired. You don't have time to be tired. You just do it. It's really monumental,” Griffith admitted. “This is nothing like the barbecue we do at Trump National for the PBA golf tournament. This is on a new level man that you don't want to think of it because it hurts.”

The PBA Hall became more than just a place for PBSO deputies, and specifically motormen, to refuel and recharge. With the way his officers were hurting, Lieutenant John Chapman praised how the opportunity to come to the hall allowed for the fellowship and camaraderie that began the healing process.

“It's the union wanting to just make sure the folks are taken care of and that was the message that was delivered,” Chapman stated. “Their job is to represent and protect us. And one of the ways they do that is with that constant presentness and just letting the folks know they're there. And they're doing it by their actions.”



ENDLESS LOVE

So coming to the end of this particular tribute to Louie, Butch and Dan, it's plain to see how the love will go on forever. Starting with the response from President Trump.

All three motormen worked the presidential motorcades from Trump's first election up to the night he was re-elected and beyond. Gray reported how the President reached out as soon as he heard about the tragedy asking about what he could do to help. The 7,000 who attended the memorial saw President Trump on stage behind his protective glass next to his son, Eric, a longtime PBCPBA friend, feeling the emotion of the tributes.

"Those guys loved the honor to be a part of the presidential escorts, and they did a phenomenal job with it," Lieutenant Chapman said. "The President was engaged that entire time of the service, which I thought was the utmost respect."

An unimaginable sign of respect that seemed to go on forever was the number of motors officers who came from across the country and lined State Road 7 and Southern, Crestview and Okeechobee boulevards as the three officers were carried to the iThink Amphitheater. Accounts from the scene called this, and the line of bikes running six or seven miles after the memorial, the largest motors escort ever assembled.

"Oh my God. The motorcycle procession itself. I would say at least six, seven miles at least," Campbell described. "The furthest west that I saw was California Highway Patrol motorcycles, as well as upstate New York and Texas Ranger motorcycles were there. I mean you saw every state represented at that funeral."

That said, let's offer a final bow to the deputies U.S. Rep Brian Mast simply praised when he spoke at the memorial service by saying, "They were lions."



Corporal Luis Paez, Motor 4 who dedicated 36 years to serving with PBSO, never had a day when was heard pouting or bitching about the job. Except for a few deputies, Corporal Paez trained every single member of the motors unit.

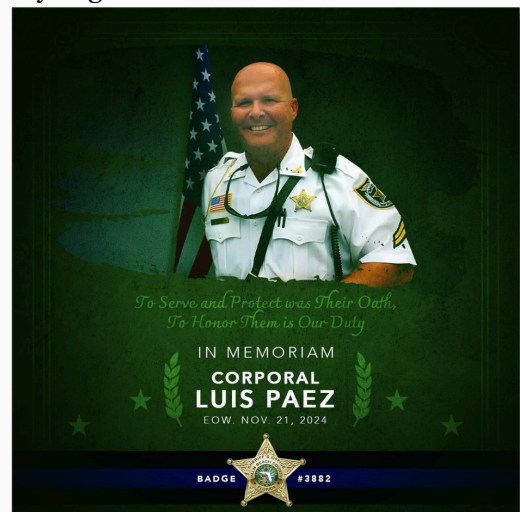
Gray was one of those 18 years ago. He remembered Louie as having a little hard-ass in him, but nearly every word he said in training had something to do with safety. When Gray returned to the unit as a sergeant recently, he would consult Louie about right decisions about Trump escorts and every other detail.

In 2009, Louie was the motors school teacher for Ryan Mugridge, who is now the motors unit Captain. And the influence Louie had on Mugridge as his field training office never waned.

"So I kind of refer to him as my unofficial leader or Papa Smurf if you will, where you just go to somebody who has almost all the answers," Mugridge added.

Chapman confirmed what Mugridge saw in Louie.

"He was looked up to as the father of the unit," Chapman said. "Not necessarily a sheep herder, but more of you go to him for the advice."



Deputy Ralph “Butch” Waller, Motor 7, was known as the “mayor of Royal Palm Beach,” having worked as a motor there for eight years beginning in 1998, before becoming a PBSO deputy when the department moved into the sheriff’s office. He was known for a quirky sense of humor, and if he called you by his signature “Boo-boo,” it meant you were one of his besties. Which was everybody.

Gray mentioned how a normal traffic stop would take five to six minutes. Butch’s stops could extend to 40 minutes because of engaging motorist in conversation that was the best type of community policing. He was equally renowned for being the type of mentor who made everybody who talked to him feel like the most important person in the world.

“He never had a bad day. And when you were having a bad day, you just called Butch up, ‘Let’s go have coffee,’” Mugridge praised. “We would just laugh, and the laughter helped me cope with whatever I was going through that day. He was one of the shortest guys on the motors, but he had the biggest heart.”



Deputy Ignacio “Dan” Diaz, Motor 18, started with the Palm Springs Police Department in 1996, became its first motorman and moved to PBSO in 2008. He worked in the DUI unit for six years, and used to report his score for how many DUI arrests he made during each year to his daughter, Alexandria. Making 100 DUI arrests in a year earned an award from the Mothers against Drunk Driving (MADD) and Dan received one every year.

He was known as that guy, the one who always had a blindingly clean, white shirt always tucked in and boots shined so fine you could see the reflection of his shirt. And for all his knowledge, Dan loved having a good cigar and being the life of the party.

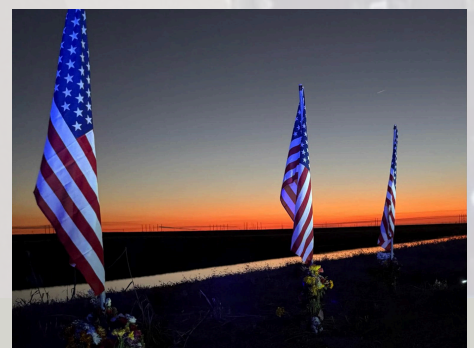
“He had a strong, confident personality that was just, he could make the room laugh,” Chapman remembered.

There will be many more opportunities to have a cigar and laugh when recalling Louie, Butch and Dan. Kaz said he is planning a tribute that promises to be full of love and emotion at the PBCPBA Officers Ball on April 5.

Within the brotherhood of motormen, one of the great events is a motorcycle rodeo. Riders get together and test the prowess of their skills through a series of challenges. PBSO, in partnership with the PBA, is planning to host an annual motorcycle rodeo named for its three fallen brothers that will raise money for charity and their families. As for now, well, an entire community, profession and even county gathered on Dec. 3 to say farewell. At the end of the service, the words came over the radio and were piped in for all to hear.

Palm Beach is checking the channel for Motor 4, Motor 7, and Motor 18. To all units and listening agencies, the Palm Beach County Sheriff's Office will be observing a moment of silence in memory of our three fallen deputies. Corporal Luis Paez, Deputy Sheriff Ralph "Butch" Waller, and Deputy Sheriff Ignacio "Dan" Diaz.

And then dispatch ordered that Louie, Butch and Dan are now “10-7.” But the honor, praise, remembrance and love, well, that will be 10-forever.



Know Your Rights

If you are under investigation, remember, as a law enforcement officer, you have rights.

They include:

THE RIGHT to have a PBA representative present during an interview (you must request one!)

THE RIGHT to know who's in charge of the investigation

THE RIGHT to know what the charges are and the name of the person bringing the charges

THE RIGHT to have the interview at a reasonable time and for a reasonable length of time

THE RIGHT to have any interview tape-recorded from start to finish

THE RIGHT not to be threatened or bribed or listen to offensive language

THE RIGHT not to be forced to resign

Notice: Legal Advisory

Police shootings, in-custody deaths, or serious traffic accidents

STAY CALM

Have you been ordered to write a statement about an incident that may be investigated?

**DON'T FORGET YOUR RIGHTS! CALL THE PBA AT
Monday-Friday 8:00 a.m.-4:00 p.m.: 561-689-3745
After Hours: 561-371-7200**

DO NOT TALK to anyone until you have consulted with a PBA ATTORNEY.

PROTECT YOUR RIGHTS

The following statement should be written as the first sentence on any statement, report, or memorandum that an officer is ordered to write when the officer knows, or has a reasonable belief, that discipline may result:

It is my understanding that this report is made for administrative, internal police department purposes only. This report is made by me after being ordered to do so by lawful supervisory officers. I have not been permitted a reasonable amount of time to confer with a PBA representative or attorney. It is my understanding that by refusing to obey an order to write this immediately, I can be disciplined for insubordination and that the punishment for insubordination can be up to, and including, termination of employment. This report is made only pursuant to such orders and the potential punishment/discipline that can result for failure to obey that order.

REMINDER

The legal defense policies of the Florida and Palm Beach County PBA have an important provision regarding representation. If a member elects to secure representation by anyone other than the PBA (a private attorney, for example), that member is considered to have waived representation by the PBA. Once this happens, it is the PBA's option whether or not to continue to represent the member in that matter. Please call the PBA office if you have any questions regarding this policy.

Download PBC PBA Legal Defense Policy
Download Florida PBA Legal Defense Policy
Download PBA Bylaws
Download PBA Constitution
<https://www.pbcpba.org/membership/legal/>





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Jonathan Lemus

PB SCHOOL POLICE

Michael Weiss
Mark Faraci

WPB

Andrew Clarke
Courtney Barnes

PBSO

Rosemary Acosta
Catherine Saidon
Brandy Williams
Rebecca Duran
Allison Parks
Nicolette Scuotto
David Sogunro Pitan
Darnley Bordenave
Michael Bryant
Jean Joseph
Gerry Pierre
Herlandes Sebastian
Abraham Varghese
Kamiska Stevens
Adelson Francois

Antimo Cristofaro
Larry Aaron Jr
Nicholas
Colavecchio
Diego Fandino
Nicholas Franzese
Kenrick Garvey
Matthew Howard
Shival Maharaj
Kevin Marcelin
Robert Moore
George Perez
Desiree Rosas
Frantz Villier
Eric Walter

NPB

Jhamil Milord

JUPITER ISLAND

Cheryl Foley
Mark Dupree
Scott Logsdon

MCSO

Christopher Gorski
Jessica Skowronski

BOYNTON BEACH

Bryan Jordan
Juan Ortega Gallardo
Thomas Winkles

FAU

Abigail Georges

HIGHLAND BEACH

Gabriel Leal
Naor Raz

ATLANTIS

Austin Ashley

LANTANA

Rae Ann Keating

NOVEMBER 2024

ATLANTIS

Jesse Taranow

FAU

Raul Santiago
Mendez Wooding Jr
Juan Raya
Darquasha Spann

NPB

Kyle Culver

PB SCHOOL POLICE

James Crane

PB GARDENS

Gary Eason

SLCSO

Joshua Lewis

PBSO

Nya Martinez
Amanda Smith
Jeffery Rancour
Carla Grosso
Janeesha Riles
Wesley Manning
John Brunetti

DECEMBER 2024

BOYNTON

Ronnelle Hughes
Jose Valencia
Adam Mosca

FAU

Ariel Perez

JUPITER

Brendon Matthew
Cameron Banegas
Joshua Popilek

PB SCHOOL POLICE

Khamille Reyes Orozco
Marco Rosales
Brian Parker

PBSO

Phillip Thomas
Laiz Gellin
Odest Howard Iii
Jason Lawrence
Veronica Daley

PB GARDENS

Matthew Marken
Christian Lopes
Alejandro Lopez
Sharell Nairn Brantley
Trevor Smigelski

PALM SPRINGS

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JANUARY 2025

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AT12-2577 (3-20)



Brennan Keeler
PBCPBA Attorney

Forfeiture of Retirement Benefits Under Florida Law

In the State of Florida, it is possible for a law enforcement officer to forfeit their retirement benefits. The legal authority for a forfeiture action is grounded in the state constitution, which provides, “Any public officer or employee who is convicted of a felony involving a breach of public trust shall be subject to forfeiture of rights and privileges under a public retirement system or pension plan in such manner as may be provided by law.” Art. II, § 8(d), Fla. Const. (emphases added).

Pursuant to Sec. 112.3173(3), Florida Statutes, “Any public officer or employee who is convicted of a specified offense committed prior to retirement, or whose office or employment is terminated by reason of his or her admitted commission, aid, or abetment of a specified offense, shall forfeit all rights and benefits under any public retirement system of which he or she is a member, except for the return of his or her accumulated contributions as of the date of termination.” Forfeiture occurs upon proof of one of seven “specified offenses” that are narrowly limited to felonies involving serious offenses against a public entity or involving an abuse of authority amounting to a misuse of public office. “Specified Offense” is defined as:

1. The committing, aiding, or abetting of an embezzlement of public funds;
2. The committing, aiding, or abetting of any theft by a public officer or employee from his or her employer;
3. Bribery in connection with the employment of a public officer or employee;
4. Any felony specified in chapter 838, except ss. 838.15 and 838.16;
5. The committing of an impeachable offense;
6. The committing of any felony by a public officer or employee who, willfully and with intent to defraud the public or the public agency for which the public officer or employee acts or in which he or she is employed of the right to receive the faithful performance of his or her duty as a public officer or employee, realizes or obtains, or attempts to realize or obtain, a profit, gain, or advantage for himself or herself or for some other person through the use or attempted use of the power, rights, privileges, duties, or position of his or her public office or employment position; or
7. The committing on or after October 1, 2008, of any felony defined in s. 800.04 against a victim younger than 16 years of age, or any felony defined in chapter 794 against a victim younger than 18 years of age, by a public officer or employee through the use or attempted use of power, rights, privileges, duties, or position of his or her public office or employment position.

Sec. 112.3173(2)(e), Florida Statutes

Courts must strictly construe forfeiture statutes in “favor of the party against whom the penalty is sought to be imposed.” Braddock v. City of Port Orange Pension Fund's Bd. of Trustees, 395 So. 3d 219, 223 (5th Fla. DCA 2024). Ultimately, only felonies that involve a “breach of public trust” are actionable and the legislature is empowered to provide “by law” the manner in which forfeitures occur. Section 112.3173 of the Florida Statutes implements this constitutional provision.



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Katie Mendoza
PBCPBA Attorney

Social Security Fairness Act:

Upcoming Changes to Laws Regarding Social Security Benefits to First Responders

In January 2025, President Biden signed the Social Security Fairness Act, which eliminates the “Windfall Elimination Provision” and the “Government Pension Offset” sections of the laws governing Social Security. These prior provisions reduced Social Security benefits for certain retirees who also receive(d) pension benefits. Thus, the new law changes will increase Social Security benefits for some first responders and public sector employees, including law enforcement officers and firefighters who receive pension benefits.

Under the prior law that has been in effect for decades, certain people would receive reduced Social Security benefits due to their careers in public service (what may have been considered “non-covered” employment). For example, the “Windfall Elimination Provision” (WEP) meant that for those people who worked in government positions for which social security taxes were not withheld by the employer and who received pensions not paying into Social Security, those individuals’ Social Security benefits were decreased. However, many of those people were unaware of this effect on their retirement benefits, and the provision negatively affected the retirement benefits for those people who worked other/additional employment positions that were eligible for Social Security retirement. The WEP was a formula used to calculate and adjust Social Security benefits for people who received “non-covered pensions” but who also qualified for Social Security benefits based on other covered earnings, and it considered earning types and contribution levels to determine coverage levels. In short, under the new law changes, there are no longer Social Security benefit reductions for those who also receive(d) pensions from positions where Social Security taxes were not withheld. Similarly, regarding the government pension offset, Social Security benefits sometimes were reduced or eliminated for spouses and surviving spouses who received government pensions of their own.

Multiple unions and not-for-profit organizations have fought decades-long battles against these reduction provisions, and the changes will impact many people across various fields of work, including police, firemen, nurses, and other state and federal workers. The law is effective for benefits payable after December 2023. We encourage you to look into if and how these recent changes may affect your own retirements benefits.

Wishing you all the best, and a very happy and healthy New Year.

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WHERE IS THE “PRO” IN PROBATE?



**CHAD E. BROCATO SR., ESQ.,
ATTORNEY/PARTNER**

Probate is a process that is used to transfer assets when a person has passed away. The problem is that probate is expensive in terms of attorney fees and court costs. The average case takes one year to complete or longer if there is a dispute. There are also many legal documents that must be prepared, signed and notarized, filed, served and so on. I don't see the “pro” in probate. This isn't something that you want your family members to be going through when they are dealing with a loss.

To avoid probate, a revocable living trust can be created. A trust helps to not only avoid probate but also to protect younger family members by including guardian provisions and ensuring that their money is distributed over time until they reach a certain age. It's a way to be a parent even if you're not here. In other words, a trust is something that you can create today that becomes a lifelong gift for your loved ones.

It is also important to note that an asset that has been transferred into a trust can pass immediately to the beneficiaries upon the death of the settlor (person who makes the trust). There are also important protections within the language of the trust that arise for the beneficiaries once the settlor has passed away. The same is not true for probate.

As you can see above, there are many “pros” to a trust when compared to going through probate.

One final thought: a will does not avoid probate. The word probate actually means “to prove a will.” Once someone passes away, their will is supposed to be deposited to the county clerk within 10 days of that person's death. If a probate case is then opened, the assigned judge will determine if the will is valid.

Line of Duty Death

PALM BEACH COUNTY PBA DEATH BENEFIT CARD

MEMBER'S NAME: _____

LAST FOUR OF YOUR SOCIAL SECURITY NUMBER: _____

DEPARTMENT: _____

NAME OF BENEFICIARY: _____ RELATIONSHIP: _____

PRIMARY: _____

CONTINGENT: _____

SIGNED: _____ DATED: _____



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- PBA member since 1988
- 26 years On the Job
- Retired from Palm Beach Sheriff's Office February 2014 as a Sergeant-Law Enforcement. ID#3575.

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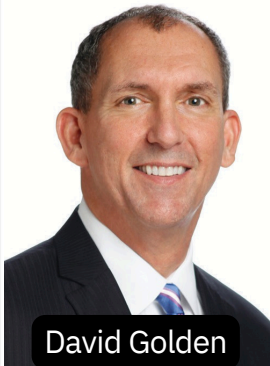


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CLOSING ARGUMENT WITH LARRY



Larry Fagan
PBCPBA Attorney

As we pass New Year's 2025, I am reminded that I am in my 21st year as in-house PBA Legal Counsel. Although so much has changed, our commitment to this membership has only grown stronger. It is the strength of the membership that has gotten us all through the difficult times through the years.

The typical 3 years we would negotiate a Collective Bargaining Agreement for, now goes by within the literal blink of an eye, as do the terms of PBA Representatives.

Zoom meetings and hearings are now a permanent part of our daily lives and the legal process.

When I started, attending Officer Involved Shootings, negotiating the Collective Bargaining Agreements, and handling Internal Affairs Investigations made up most of the work. More than 2 decades later, that is not the case.

We handle at least 2 arbitrations per month, 2 Unfair Labor Practices per year, and multiple PERC Bargaining Unit Petitions ALONG with shootings, IA's and Bargaining

However, targeting employees for non-legal reasons has not changed a bit. Human nature has not changed.

It is important to remember that regardless of the new nuances in the law and the work generally, PBA's mission to fight for our members. That mission still remains the constant, and the "bedrock", and the strength of our organization. It is vital that the membership reorganizes what goes into fighting for their terms and conditions of employment and their rights in general.

We are the "gate keepers" of the contractual rights and the Florida Police Officers Bill of Rights. While the statutes have gone through transitions, our basic roles as your in-house advocates have not. We are still here for you 24/7.

Be safe.

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WHY JOIN THE PBA?

We represent over 5,000 deputies, police, and correctional officers from Palm Beach, Martin and St. Lucie Counties. We negotiate Collective Bargaining Agreements that memorialize in a written contract, pay, benefits, and various due process rights with a view toward potentially ensuring that none of our members are treated less favorably than others. And when our members are treated less favorably, or our contracts are ignored, we do what most people associate with the PBA. We engage in dispute resolution procedures and “carry the fight” wherever it needs to go. To the extent that all of our daily lives are governed, in one way or another, by politics and politicians, it is not surprising that the PBA gets involved in State and local political processes. When it comes to our members’ careers and their continuing abilities to provide for their families, the PBA is unwilling to rely on “the kindness of strangers.”

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- Shootings
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- Civil lawsuits
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- **Legislative Representation in Tallahassee**
- Professional lobbyists aggressively working for legislation beneficial to ALL law enforcement and correctional officers as well as their civilian counterparts.
- Political screening of candidates from local to state levels
- **In House attorneys**
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- Fully staffed office outside your police department
- Free Wills and Trusts - no cost to you as a member!
- Professional Collective Bargaining Negotiators
- Access to Banquet Hall at reduced rates for members
- Member Appreciation
- Charity Events
- Scholarships for all member’s children for higher education
- Line of Duty Death Benefits
- PBA Heart Fund
- 10 Criminal attorneys on retainer.



**SCAN HERE AND
JOIN NOW**

FOREVER REMEMBER



Palm Beach County Sheriff's Office Corporal Luis Paez, Jr., 58, of Palm Beach Gardens, FL tragically died in the line of duty on November 21, 2024. He will be remembered as a loving and devoted family man. Luis was a certified photographer, avid hiker, beer connoisseur, and cigar aficionado. He had a passion for photography, the outdoors, and his family.



Deputy Sheriff Ignacio "Dan" Diaz, 51, of Palm Beach County, passed away on Monday, November 25th, 2024 in West Palm Beach, Florida, at St. Mary's Medical Center. He was surrounded by family and close friends. Born on March 26th, 1973, in Catalina De Güines, Cuba, Ignacio was a devoted police officer known for his loyalty and humor. He served his community for 28 honorable years. Born to Ignacio Daniel Diaz and Bertha Moreira-Diaz, Ignacio "Dan" Diaz lived his early childhood in Cuba. After coming to America, Ignacio resided in Palm Springs, Florida and graduated from John I. Leonard High School in 1991. Shortly after high school, Ignacio graduated from The Police Academy and became double certified as a firefighter and police officer with Palm Springs Police Department. Ignacio then went on to become Palm Springs' first motor officer and paved the way to start their motor unit. From 1996-2004, Ignacio served with the Palm Springs Police Department.

Known for his charismatic nature, dedication to public safety, and overall skill, Ignacio served with the Palm Beach Sheriff's Office from 2004-2024. He was transferred to the DUI unit in 2008 and thrived there. In 2014, after receiving multiple awards in the DUI unit, Ignacio became Deputy Sheriff in the PBSO Motor Unit. Throughout his time as Deputy Sheriff of the Palm Beach Sheriff's Office Motor Unit, Ignacio "Dan" Diaz was awarded several awards to recognize his hard work and dedication to traffic enforcement.



Ralph (Butch) E. Waller, Jr., beloved husband to Denise Salafia Waller, was killed in the line of duty on November 21, 2024. There is now a void family and friends cannot fill.

Butch was born in 1970 in Lakeland, Florida. He graduated from Lakeland Senior High and went on to study at Hillsborough Community College. Basically being born in boots, Butch decided to go to the Law Enforcement Academy. He always had a selfless nature and wanted to help and bring back to the community. In 1998, Butch started his career at the Royal Palm Beach Police Department. He was loved and respected by everyone. He was the kind of guy that never met a stranger and could talk with anyone who crossed his path. Butch was the first Motor Unit at the Royal Palm Beach Police Department. In 2006, Butch became a Deputy with the Palm Beach County Sheriff's Office. He continued on with the Motor Unit and found company with dedicated law enforcement officers who also have a passion for motorcycles and serving their community. Butch was, and will always be, one of the boys. He was respected and revered for his calm abilities to de-escalate any situation.

However, Butch was more than the uniform. He had charm, wit, and an infectious smile. Butch had a love for everything outdoors and anything motor. He enjoyed the finer things in life like a loving home, dinner with friends, animals, and nature. Everything God put on the earth, including mud and grease, Butch embraced.





Donations to the charity fund designated for the fallen PBSO motormen that were accepted from November 21 to January 21, 2025.

- Palm Beach County PBA
- Florida PBA
- Ernie George
- Greg Allen
- Meer Deen
- Mike Kennedy
- Kenneth Youngblood
- Rick McAfee
- Larry Fagan
- Brennan Keeler
- Katie Mendoza
- Courtney Lawrenson
- Kathy Hanbury
- Kisten Penque
- Gaby Labate
- Andrea Dagostino
- Moss Foundation
- Anonymous
- Sheri Vance Disaster Management
- Chick Fil A
- Charles Newhall
- Professional Firefighters/Paramedics of Palm Beach
- We Fund The Blue Foundation - Boonies Event
- John and Jeanette Staluppi
- Rick Frey
- Sanford Sirulnick
- Unknown donor
- Troopers Memorial Fund Class 162
- Barbara & Joseph Charles
- Charitable Fund
- Rubenstein Family Trust
- ZUCCARELLI'S Fundraiser - donations & auctions
- Henry Miller
- Balemian Family Foundation
- Michael L Kettenbach
- Luis Ledbetter
- George W Ford
- Prieschl, John L
- Bands, Burgers & Buns
- (Tropically Impaired TShirt Sales)
- Champlain Investment Partners
- Charitable Ventures
- Fraternal Order of Police Lodge 35
- Gary Hill
- Jeffrey Trynz
- Lester Armour III
- Nader S Girgis
- Shannon Coates
- Steve Bosack
- Keane, Christopher T
- Mattino, Ronald T Jr
- Oliver Beirne
- Stephen Bedner
- Thomas Curtin
- Tunnels to Towers
- Voiret, Kenneth J
- Cavanagh, Andrew M.
- Miami Shores FOP 63
- South Tech Academy
- Fresneda, Thomas A.
- Glisson, Daniel E.
- Calvillo, Maria
- Broken Arrow Foundation
- Go Sushi INC
- Jad Saliba
- Raymond Goulbourne
- Connolly Sports Bar Fundraiser
- Gale, William C Jr
- Chapman, John W.
- Hopkins, Daniel Michael
- Sperbeck, Edward J
- Chase, Gary B
- Mccann, Timothy P
- Brown, David G
- Olivero, Christopher W
- Greene, Stephen W
- Seider, Brad A.
- Theiss, Richard M.
- AmVets Post 14
- Jorge Hernandez
- Sydney Ruder
- Velocity Credit Union
- Barbera, Therese C
- Lorfils, Berthony
- Neuman, Christopher
- Phillips, Clifford E.
- Lamont, David H
- Shutt, Roger B (Brian)
- Peskowitz, Ira S
- Tiscione, Nicholas B
- Torrence, Kenneth E
- Dameron, Justin David
- Fortwangler, James M
- Leonard, Raul
- Busch, Timothy R.
- Espinal, Miguel A
- Werner, Logan D
- Paniagua, Rey Jr
- Treasure Coast 10-13 Club
- ZUCCARELLI'S Fundraiser - Physician's Private Nursing Service
- Hackett, Christine B
- Hook, Harry M.
- Miranda, Edwin Jr
- Mariam Glisson
- Bennett, Clarence S III
- Garcia, Israel
- Bratager, Kathleen D
- Williams, Lisa
- Hagerty, Patrick M.
- Donations by Deputies
- Amy G Edwards
- Amy L Sinnott
- Bank of Belle Glade
- Barry K Stanley
- Beth L Krivda
- Bolay Enterprises Fundraiser
- Carol Blair
- West Palm Beach Elks
- Charles M Simon

Donations to the charity fund designated for the fallen PBSO motormen that were accepted from November 21 to January 21, 2025.

- Charles P Ferry
- Christina tremblay
- Cris Hayes
- Daniel Amero
- Dorothy Bradshaw
- First Responders Appreciation Foundation
- Jeffrey Fisher
- Jeffrey N Cohen
- John Casey
- John Prieschl
- Jon B Hubbs
- Kent White
- Leslie L Lake
- Linda Rizk
- Maria Acosta-Rodriguez
- Nicole McGraw
- Patrick J Scartozzi
- PBSO Bomb Squad
- Richard Zenker
- Robert & Judith Snyder
- Robert G Brown
- Robert Josephberg
- Shawn E Vance Adaptive Cipher Tech
- The Geo Group Foundation
- Thomas Hartzog
- William McLaren
- ZUCCARELLI'S Fundraiser - Searcy Denney
- Zuccarellis Fundraiser Add'l - Braman Motorcars
- Garrett, Jackie D II
- Martinez, Jorge M
- Silvestre, Al J
- Baer, Todd
- Culler, Katherine Stevens
- Genz, William M
- AmVets Ladies Auxilliary
- Gladys Aljilani
- Cohen, Ronald S. (Ron)
- ZUCCARELLI'S Fundraiser - Parker
- Fulton, Jason A.
- Mathews, Michele A.
- International Police Association
- Mole Porfin (Q5 Band Event)
- Baker, Michael W
- Falcon, Jessica
- John Boyd
- Bonano, Miguel A III
- Kozol, Catherine M
- Vickers, William L Jr
- Wood, Matthew R.
- Gulfstream Ldg 26 FOP
- Zuccarellis Fundraiser Add'l - The Wine Seller of Fla
- Moss, David
- Blue Knights Law Enforcement Motorcycle Club Fla X
- Bree ann boroff
- David Felker
- DREW Discount
- James Holloran
- Joan E Aucoin
- NJ Chief Russell Berke (Ret)
- Paul Shersty
- Stacey Gillotte
- The Barbers Inn
- Thomas P Jordan
- Hollylynn Carotenuto
- Steven Cohen
- Dasilva, Martin D.
- Collier, Randolph S
- Nelson, Katherine I
- Donations/Deputies & Public
- ZUCCARELLI'S Fundraiser - Kinoshita
- 13 Fifty Apparel
- Bonni S Jensen
- Carol Gorbecki
- Daniel Silverstein
- Dara Portieles
- Doreen
- Eugene Rockower
- Gehl Group
- Irwin Cohen
- Jan-Clair Sellwood
- Janet J Clark
- Joel Macher
- John Navarro Jr
- John E Shelk
- Joseph Flora
- Kathleen A Kohutko
- Lance S McMann
- Linda Moores American Legion Auxiliary
- Lisa Silva
- Mary Willoughby
- michael lavelle
- Michelle Milo
- Nina Krause
- Norman Palmeri
- Pamela Kimmet
- Propane Services, Inc.
- Ricardo Cordero
- Robert Brown
- Robert M Friedman
- Sandra Dee Swafford

Donations to the charity fund designated for the fallen PBSO motormen that were accepted from November 21 to January 21, 2025.

- Sowards, Celynda M
- Muntean, Emil
- Kianka, John Thomas Jr
- Badala, William
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Palm Beach & FL PBA

"Injured Response Pharmacy takes care of our PBA members."

At the PBA, taking care of our members is our highest priority! As first responders, we are often more concerned with taking care of others than we are with ourselves. I, personally, had a health scare that required surgery, and luckily, I'm doing well. The best part is that it was fully covered by workers' comp with benefits provided under the Heart and Lung Bill. Navigating a workers' comp claim can be difficult, which is why I want to introduce you to Injured Response Pharmacy (IRP). They can help you navigate any workers comp claim such as a physical injury, Heart and Lung, PTSD, or Cancer, and deliver your meds directly to your home or office, and it's all free. I use their service and never have to worry about getting my meds on time. Also, everyone has direct access to Alberto Gil, the CEO of IRP and a long-time supporter of the PBA across the state. You'll never receive a bill from Injured Response Pharmacy. Don't use your health insurance for something that should be covered for you 100% for the rest of your life! If you have high blood pressure, heart disease, or an existing claim that you are receiving medications for, contact IRP today.



**INJURED RESPONSE
PHARMACY**

If you suffer from:

- High Blood Pressure
- Heart Disease
- PTSD
- Depression
- Cancer
- And more...

We can help you.



FREE DELIVERY on all prescriptions



Pharmacist consultations available



Exclusive VIP Service to all First Responders



Connect with us!
[@injuredresponsepharmacy](https://www.instagram.com/injuredresponsepharmacy)

ENROLL TODAY!

Alberto Gil | 954-868-1084

www.InjuredResponsePharmacy.com

Preferred Pharmacy of the
Palm Beach and FL PBA



Congratulations Retirees

Congratulations on your retirement following a remarkable and dedicated career in law enforcement. Your unwavering service and dedication to ensuring the safety of our communities are genuinely valued.

- Harold Eisenman
- John Owens
- Luis Cedeno
- Pierre Jeautilus

- Sandra Chatman
- Tony Hernandez
- Vicky Williams

UPCOMING EVENTS

- **02/24/25 - 22nd Annual Kaitlin A. Kazanjian Memorial Golf Tournament -Trump National Jupiter.**
- **04/05/25 - 17th Annual Police Officer's Ball - Trump National Jupiter.**
- **04/15/25 - Scholarship application deadline.**

Please stay updated on our social media channels as there may be changes and new events unfolding.

FLORIDA FIRST RESPONDER LEGAL TEAM



Your Florida First Responder Legal Team is here to support injured First Responders and their families. Work-related conditions like heart disease, hypertension, and chronic injuries are often wrongfully denied by employers and insurers despite legal protections. That's where we come in. Our team ensures you get the maximum benefits by navigating the complexities of workers' compensation, pensions, and Social Security.

SPECIALIZING IN:

Heart/Lung Bill Claims
Motor Vehicle/Motorcycle Accidents
Pension/Service-Connected Disability
Personal Injury/Physical Injury Claims

PTSD/Mental Health Claims
Public Safety Officer Benefits
Social Security Disability
Wills & Estates
Workers' Compensation Claims

**The preferred practitioners of the Palm Beach County PBA and the Florida PBA.*



Eric V. Hires, Esq.
Eric@HiresLegal.com
407-841-1902



Paul A. Kelley, Esq.
Paul@KelleyLawGroup.org
321-285-2550



Christiana Hires Richardson, Esq.
Christiana@HiresLegal.com
407-841-1902

Call today for a free legal consultation:
866-HELP-4911





Palm Beach County Police Benevolent Association, Inc. CHARITY FUNDS SCHOLARSHIP APPLICATION



SCAN NOW

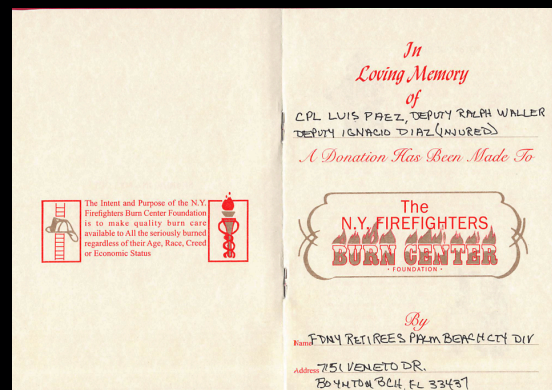
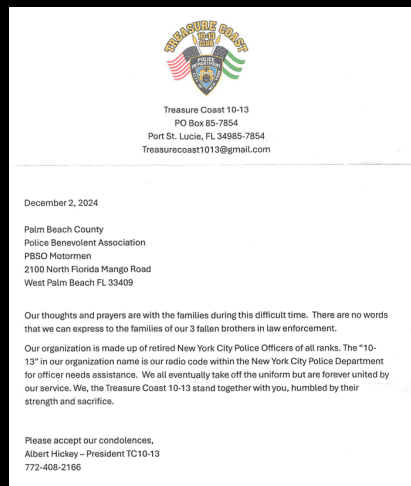
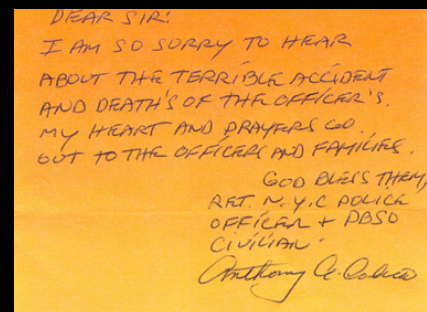
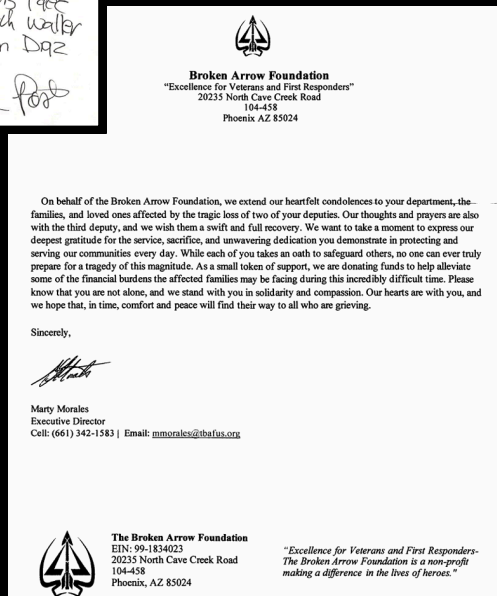
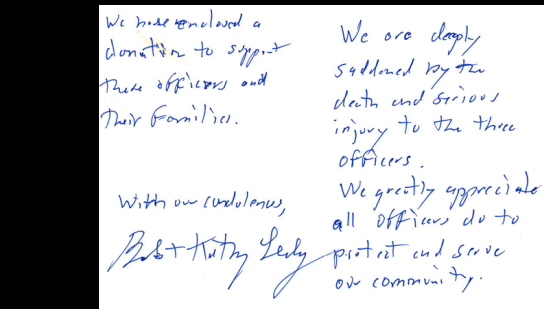
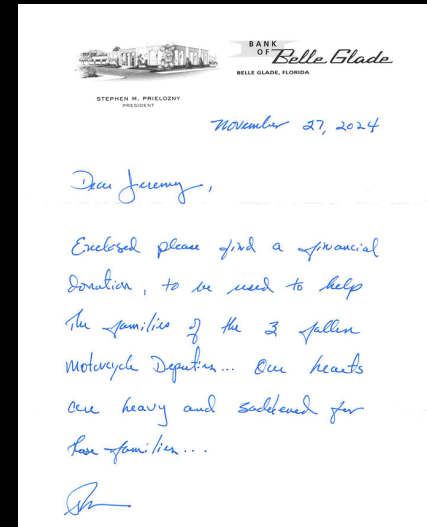
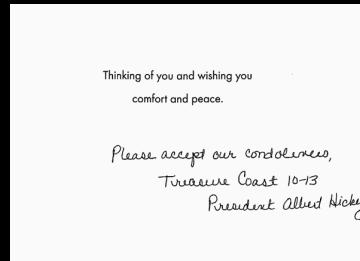
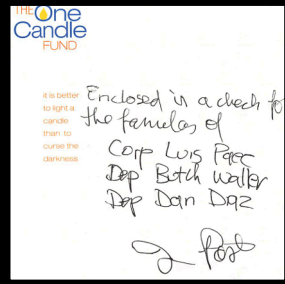
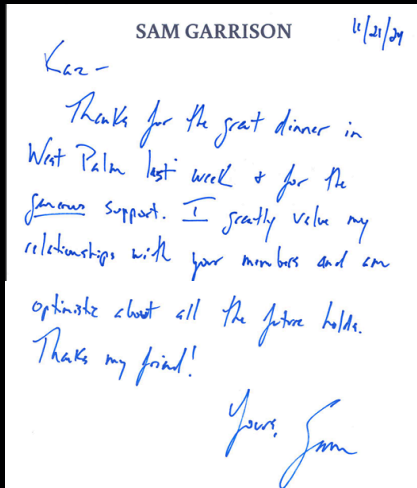
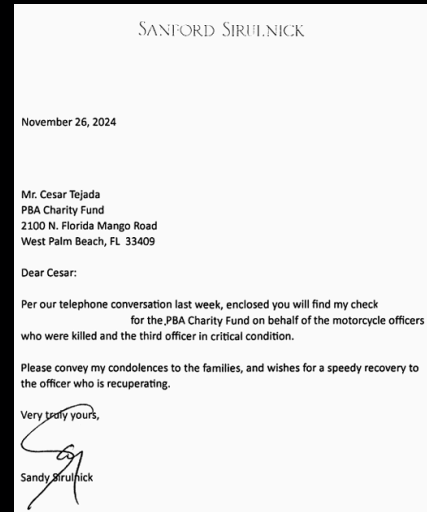
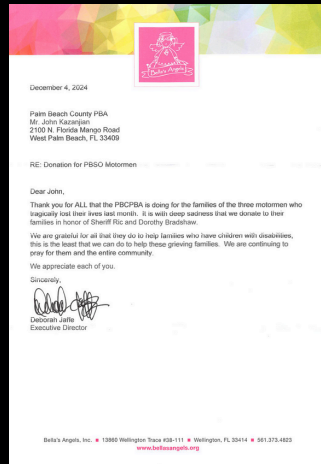
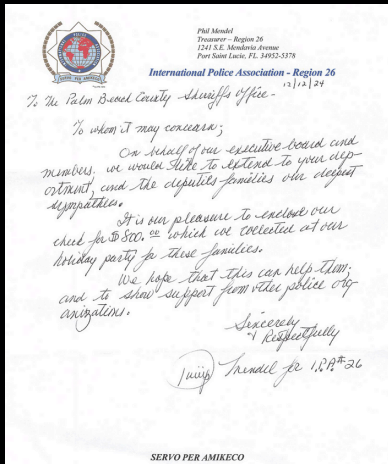
**Application deadline is
set for April 15, 2025.**

 (561) 689-3745

 angela@pbcpga.org

 Please submit your app at the PBA Hall.

Thank you





17th Annual Police Officer's Ball

APRIL, 5TH 2025 AT 6:00 PM

**TRUMP NATIONAL JUPITER GOLF
CLUB
115 EAGLE TREE TERRACE
JUPITER, FL 33477**



The bus has returned, but
without the bus...

**Palm Beach County PBA Cardiovascular
Testing
2/25 to 2/27 8am to 5 pm**

Click to schedule your appointment

[Link](#)



Click to Access your Patient Forms

[Link](#)



If you have any questions, please call Diane at 610-322-0806

22ND ANNUAL KAITLIN A. KAZANJIAN MEMORIAL GOLF TOURNAMENT

PRIZES FOR TOP FINISHERS
FOOD AND DRINKS
RAFFLES & AUCTIONS

TRUMP NATIONAL GOLF CLUB * JUPITER

**24 FEBRUARY 2025
REGISTRATION: \$400/GOLFER
CHECK-IN: 7:30 AM
SHOTGUN START: 8:30 AM**



FOR MORE INFORMATION CALL 561-689-3745

PLEASE MAKE DONATIONS PAYABLE TO:
KAITLIN A. KAZANJIAN MEMORIAL SCHOLARSHIP FUND * 2100 NORTH FLORIDA MANGO ROAD, WEST PALM BEACH, FL 33409
THIS IS A 501(C)(3) CHARITY. YOUR GENEROUS DONATIONS ARE COMPLETELY TAX DEDUCTIBLE. (TAX ID# 88-0917952)

BOOK YOUR NEXT EVENT WITH US



FEES & POLICIES

HOURS:

Hours of operation are 11:00 a.m. – 11:00 p.m.

FEES:

\$1,300.00 for Non-Members and \$800.00 for Members which covers the maximum capacity of 150 people.

Member limit 1 rental per year / No Sub-Leasing

\$500.00 Security Deposit

\$250.00 Down payment required upon contract.

All Fees plus applicable taxes are to be paid in full 2 weeks prior to the event date.

ALCOHOL:

No alcoholic beverages will be permitted to be sold at any event. If you are planning to have alcohol served and utilize the bar, you must hire approved bartenders. The fee is set at \$150.00 per bartender. Kegs are prohibited. CASH BAR – NO BYOB

SMOKING:

Smoking is not permitted inside the Hall.

MISC:

No nails, glue, CONFETTI, GLITTER, real rose petals, open FLAMES (floating candles), smoke machines, etc. shall be used. All decorations must be removed by renter/member prior to leaving the day/evening of the event. No equipment and/or materials will be allowed to be leaned or placed against the walls or any painted surfaces. All decorations must be contained to tables. No cooking in the facility.

Events requiring a police officer for security for non-members and parties designated for under 21.

No admission fees shall be charged for any events.

TABLES & CHAIRS

The PBA Hall has available (20) 72" rounds, and (10) 96" rectangle's and 6 high top cocktail tables. Padded chairs that can be set up according to your specifications and needs.

Maximum capacity dependent upon setup style.



For more information contact

Kristen

Kristen@pbcnpba.org

(561) 689-3745 Ext. 900

2100 N. Florida Mango Rd.

West Palm Beach, FL 33409



Trustmark Critical Illness Insurance

Providing a financial cushion for when you need it most.



Helping pay for what health insurance doesn't

A serious illness can be hard on more than just your health: it can threaten you and your family's **financial stability**. Even with medical insurance, you may have out-of-pocket payments and other **new major expenses**. You might even have less income to cover these costs. **Critical Illness insurance can help.**

Critical Illness insurance pays a **lump sum of cash** directly to you when you are diagnosed with a covered illness – use it for whatever you need.

With Critical Illness insurance, if you are affected by a major illness, you can **focus on your health** with less worry about your wallet.

Critical Illness sample rates

Sample ranges of weekly rates for employee-only, non-tobacco coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$15,000 policy
30	from \$3.00* – \$4.19
40	from \$3.70 – \$6.08
50	from \$6.73 – \$11.31

*Sample base rates are shown for illustrative purposes only. Rates may vary by age, tobacco use, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage. *Minimum weekly premium is \$3. Benefit will be adjusted up if \$3 purchases more than \$15,000 in benefit.*

Note: once you have a policy, your rates will not increase due to age.

Coverage for an array of illnesses

Trustmark Critical Illness insurance pays a lump-sum benefit if you are diagnosed¹ with **any of several conditions**², including:

- Heart attack
- Stroke
- Invasive cancer (excludes most skin cancer)
- Renal (kidney) failure
- Blindness
- ALS (Lou Gehrig's disease)
- Major organ transplant
- Paralysis of two or more limbs
- Coronary artery bypass surgery (at 25% benefit)³
- Carcinoma in situ (at 25% benefit)³

Benefits can help you pay for:



Medical deductibles and co-pays



Out-of-network or alternative treatment



Travel to treatment



Credit card bills



Rent or mortgage payments



Child care

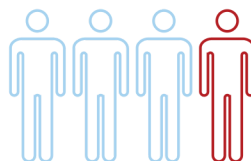


Tuition and loans

¹ Most states define eligibility as first diagnosis, meaning the first time a physician identifies a covered condition from its signs or symptoms. If you've been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit. ²Please consult your policy/group certificate for specific covered conditions. ³If the insured receives the 25% benefit for coronary artery bypass surgery or carcinoma in situ, the remaining benefit will be available for a diagnosis of another covered condition or subsequent benefit, if included. Most skin cancer is excluded.



Cardiovascular disease and stroke cost Americans more than **\$316 billion** in direct and indirect costs annually.⁴



More than a **quarter of adults in the U.S.** say health care costs have caused them a serious financial problem in the last two years.⁵

Additional advantages

• Access to medical experts.

Critical Illness includes access to **Best Doctors®**, the network of top doctors in the world, for free medical advice, second opinions, critical care support and more.

• Keep your coverage at the same price and benefits if you change jobs or retire.

• Apply for coverage for family members: spouse, children and dependent grandchildren.

• Convenient payroll deduction: pay via direct bill, bank draft or credit card if you leave your employer.

Pre-existing condition limitation

No benefit will be paid for any condition caused by or resulting from a pre-existing condition.

More flexible features

• A health screening benefit will pay the cost of **one screening test per year** (\$50 or \$100 maximum.) Some of the many eligible tests include:

- Low-dose mammography
- Pap smear (women 18+)
- Serum cholesterol
 - Prostate-specific antigen
 - Stress test
- Colonoscopy
- Chest X-ray
- Bone marrow test

• Waive your premium payments if a doctor determines that you are totally disabled.

• Receive additional benefit payments if you get sick again with **different covered illnesses**. There is no limit to the number of payouts, and the amount paid never reduces. Benefits are also payable again if the **same illness comes back** (except for recurrence of cancer.)⁶

Plus: grow your benefit with EZ Value

The EZ Value option can automatically **increase your benefit amount** over time – without any medical questions.

Example: \$1 increase in weekly premium each year, for 5 years.

\$15,000
Initial benefit

\$24,654
After 3 years




\$31,090
After 5 years

Example is for age 40, employee only, non-tobacco coverage, with no additional features. Actual values will vary by age, tobacco status and benefits selected.

**You care.
We listen.**

This is a brief description of benefits under CACI-82001 and applicable riders HS-12000, WP-12000, HIV 806, SB 806, EZ-12000R, SC 511, SCR 511, SCRC 511, and MCPRSO-ME. This critical illness/specified disease insurance policy/group certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/CI/ (A112-2216-CI).

⁴Heart Disease, Stroke and Research Statistics At-a-Glance. American Heart Association. 2016. ⁵"Medical Bills Still Take a Big Toll, Even with Insurance." NPR. March 8, 2016. ⁶Separation periods between diagnoses may apply. ⁸An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best⁸
trustmarksolutions.com   

Trustmark
benefits beyond benefits



CROSSCOUNTRY MORTGAGE™



Get a no lender fee loan with us!

- No Application Fee
- No Processing Fee
- No Commitment Fee
- No Document Prep Fee
- No Underwriting Fee

Up to \$2,198 in savings*

Add our Preferred Mortgage Savings Plan to your list of benefits.



Richard Tschernia

SVP of Affinity Lending
NMLS46504

40+ years in the business!



NEW Line of Duty Death Benefits!

- Canceling outstanding covered loan balances up to a combined \$525,000 in the event of Loss of Life
- Available for any active, full-time law enforcement officer employed by a federal, state, county or municipal agency
- Applicable for any work-related activities including heart attack or stroke occurring during strenuous training or activity

To learn more about this benefit, including reasons why a Member would not be covered, all members must call 1-833-724-8700 to obtain a "Special Benefit Code" and speak to your CrossCountry Mortgage Union Mortgage Representative.



41 Pinelawn Road Suite GL2, Melville, NY 11747 | NMLS1681501 | Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). CrossCountry Mortgage, LLC is a licensed mortgage lender in the Commonwealth of Massachusetts. Licensed by the New Jersey Department of Banking and Insurance. Licensed Mortgage Banker - New York State Banking Department. *Terms & Conditions: This is not a commitment to lend. All loans subject program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as additional lender credit up to a maximum of \$2,198, limitations may apply. Borrower cannot receive cash. The LODDB is for 1st mortgages closed with Cross Country Mortgage LLC only, and is not available on Home Equity Lines of Credit (HELOC). All Law Enforcement Members must be under 70 years of age and cannot currently be enrolled in an "End of Watch Benefit" Program.