

WIFLE Newsletter September 2020



Women in Federal Law Enforcement

Communication, Collaboration, Cooperation

Let us never forget the federal employees who lost their lives in the terror attacks on September 11, 2001.

View the WIFLE tribute at <https://www.wifle.org/9-1-1tribute>



PATRIOT DAY

We will never forget

WIFLE ANNUAL LEADERSHIP TRAINING©
WIFLE EXECUTIVE LEADERSHIP INSTITUTE© (WELI)
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WIFLE MENTOR PROGRAM©
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WOMEN IN FEDERAL LAW ENFORCEMENT, INC.™

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Message from WIFLE Vice President Jessie Lane



Dear WIFLE Members:

Cathy and I truly hope that you and your families and loved ones are staying safe. Without question, we are living in unprecedented times. We also realize that it is extremely challenging for law enforcement professionals -- such as yourselves -- during the current COVID-19 pandemic.

Please know that we are here to support you each step of the way. In fact, we are currently utilizing the virtual platform – our “new normal” – to keep you informed about initiatives that impact you, your safety, and well-being as much as possible.

2020 WIFLE ANNUAL LEADERSHIP TRAINING

Last month, we hosted WIFLE’s 2020 Annual Leadership Training on August 3rd and August 5th. This is the first time that our organization has ever held our leadership training sessions in a virtual/webinar format. We are pleased to announce that nearly 100 - 200 attendees participated per session – and the feedback was truly phenomenal. Cathy and I would like to thank the following presenters: Retired Colonel Brenda Dietzman, CEO of Wayfinder Consulting; Ms. Tammy Flanagan, Senior Benefits Director for the National Institute of Transition Planning, Inc.; Executive Director Dianne Bernhard, Concerns of Police Survivors (C.O.P.S.); and Editorial Director Jessica Reaves, Anti-Defamation League (ADL).

Congratulations to all of the WIFLE presenters who did an outstanding job!

In other WIFLE news...

In July, we launched the WIFLE Mentor Program. We are currently looking for experienced sworn and non-sworn leaders to sign up and serve as Mentors. ***Please go to the WIFLE webpage (www.wifle.org) for more information about the Mentor Program.***

On July 29, 2020 – WIFLE’s Social Media Team (Air Force Office of Special Investigations' India Horne and Gigi Gilbert), hosted a Q&A session with WIFLE Vice President entitled “Java with Jessie.”

On August 7, 2020 – WIFLE President Cathy Sanz and Vice President Jessie Lane, Brenda Dietzman, Dianne Bernhard, and WIFLE Award Winners from the Drug Enforcement Administration – SAIC Susan Gibson and Supervisory Intelligence Research Specialist Jennifer Austin – participated in a live interview on **FedTalk Radio with host Debra Roth, Esq. (Shaw, Bransford & Roth P.C.) on Federal News Network.** [Listen to the Podcast.](#)

Although we highlighted two of our WIFLE Award winners on FedTalk, we would like to take this opportunity to extend congratulations to the distinguished group of 19 winners of the WIFLE Foundation, Inc., Awards for 2020. ***For more information on our 2020 WIFLE Award winners, please see the congratulatory [Press Release on the WIFLE webpage.](#)***

In the future, we will continue to host informative events, webinars, and opportunities on pertinent topics that impact you – our dedicated WIFLE members.

In closing, and as always, thank you for the commitment and sacrifices that you make every day and for representing the law enforcement profession with dignity, honor, and integrity. Stay strong – and, most of all, stay safe.

Respectfully,
Jessie



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WIFLE Websites Serving WIFLE's Organizational Needs

Currently, WIFLE operates three separate websites, each providing different services and support.

WIFLE.org, **WIFLEMembers.org** and **WIFLEFoundation.org**.

The **WIFLE.org** website is the main website for the public. It provides generic WIFLE information, marketing, outreach and search engine feeds intending to attract a wide audience of visitors to WIFLE, and content to entice visitors to further explore WIFLE with a view toward joining or becoming a WIFLE supporter or partner. At the top right of the page is a link to access the WIFLE Members Only website and to join WIFLE.

WIFLEMembers.org website. This site is specifically intended for members and provides members with a vast array of tools and information, as well as a link to the Member Directory. WIFLE messages to members originate from this site as do the WIFLE statistical sources for such data as numbers of members, agencies/organizations, and similar information. The Member site offers a library of articles, a video page, the WIFLE Newsletters, and the ability for WIFLE Members to access members-only material through the login function. Also, visitors wishing to join WIFLE may use the "Join" link on this site. This is also the home for the new WIFLE Mentor Program for members mentioned in the Vice President's article.

The WIFLE Foundation, Inc. information is located at **WifleFoundation.org**. The Foundation is a separate entity from WIFLE, Inc, and is the WIFLE 501(c)(3) nonprofit corporation. Donations to the Foundation are tax deductible (*check with your accountant*). This is also the training and educational arm of WIFLE. The Annual Leadership Training and periodic training events are managed through the Foundation website. The Foundation provides annual Awards and Scholarships, periodic fundraising events such as the Julie Y. Cross Golf Tournament® and the Fall Fun Run Half Marathon© just to name a few.

Material, graphics, images and website content are copyrighted by WIFLE. Use may be granted in some circumstances in accordance with the WIFLE Privacy and Copyright policy, <https://wiflemembers.org/privacy>.

The sites are maintained by WIFLE webmaster Carol Paterick, carolpaterick@gmail.com. Should you have any questions or issues with one of the sites, please feel free to contact her.





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Have You Ever Considered a High Deductible Health Plan?

By Scott Horstman, GEHA Manager, Product Development

For many people, choosing a High Deductible Health Plan (HDHP) can be a daunting and confusing decision. Just the name itself – High Deductible Health Plan – gives an initial impression that the out-of-pocket amount is prohibitive. In this article (one of a four-part series GEHA will include in future WIFLE newsletter), I’m going to help show you the advantages of an HDHP.

A growing number of individuals are choosing HDHPs. Those who do, are discovering that their benefits extend beyond personal wellbeing and include financial wellbeing. Whether due to lack of familiarity or uncertainty as to how they work, overlooking an HDHP, especially when it includes plan provider contributions to a health savings account (HSA), often results in a missed opportunity.

An HSA is a tax-advantaged medical savings account that works in conjunction with an HDHP. Many Federal Employees Health Benefit (FEHB) plan providers will “pass through” a portion of the premium and contribute that to the participant’s HSA. This contribution, in some cases, is the equivalent of reducing the participant’s deductible by as much as 50 percent. Also, like any other FEHB plan, HDHPs cover all preventive care at no cost to the member.

An HDHP is a way to get low-cost health care coverage and start building a savings towards future medical expenses. In many instances, money in an HSA can be invested and grow tax free. If you don’t use the money in your HSA, don’t worry. Those dollars are yours to keep. Even if you leave federal employment.

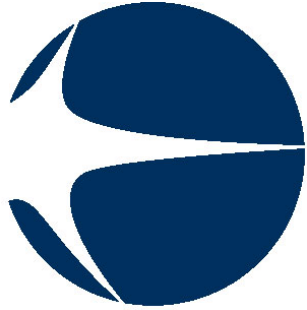
Information shared in this article should not be taken as legal or tax advice, as HDHPs may not be the best choice for everyone. To help you determine if an HDHP is right for you, consult with a trusted tax or legal advisor and review IRS publications 502 (Medical and Dental Expenses) and 969 (Health Savings Accounts).

About GEHA

GEHA (Government Employees Health Association, Inc.) is a not-for-profit association providing medical and dental plans to more than 2 million federal employees, retirees and eligible dependents through the Federal Employees Health Benefits Program (FEHBP) and, the Federal Employees Dental and Vision Insurance Program (FEDVIP). GEHA offers five medical plans, including a High Deductible Health Plan and two dental plans. As one of the largest national medical and dental plan carriers exclusively for federal employees, GEHA provides its members access to an impressive network of doctors, dentists, hospitals and other providers. For more information, visit geha.com.



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STARR
WRIGHT
USA

Why Unions Don't Replace the Need for Professional Liability Insurance

You probably count on your union to protect your rights as a federal worker. But what if something goes wrong? For example, what if you're accused of negligence or discrimination and your union does not come to your defense? It's a scenario that occurs more often than you might expect.

While union membership can strengthen your position and provide bargaining power, relying on your union alone is unlikely to be sufficient. One great, additional step is the purchase of Federal Employee Professional Liability Insurance (FEPLI).

Unions and Federal Workers

Many federal employees belong to a union. According to the [Bureau of Labor Statistics](#), approximately one-third of all public-sector workers were members of a union in 2019. This was more than five times higher than the percentage of private-sector workers in a union, which was only 6.2 percent. Union leaders bargain with employers on behalf of their collective membership. [USA.gov](#) says that common negotiation topics include pay and benefits; working conditions; complaint procedures; hiring and firing guidelines; and help with unfair labor practices.

A union has a duty of fair representation to its members. However, this does not mean that the union will always provide the degree of protection that you need or act on every personal grievance you have. For example, as a member of a union, you may be protected against arbitrary or unfair dismissal. If you are terminated without just cause, you can go to your union leaders for help. However, what if the issue is disputed? Perhaps a disgruntled worker has accused you of discrimination, and your employer is investigating and could terminate you as a result. This is a complex situation. Furthermore, it should be recognized that unions are largely meant to support their membership group as a whole. Generally, the most legal assistance a union can provide to an individual is a moderator to ensure that no agreements or laws are broken in the process of your investigation – but they don't give you legal defense or financial aid. In times like this, you need your own personal advocate. You need a proactive plan to defend yourself, prove that the accusations are baseless and keep your job. That's where FEPLI can help.

Insurance Protection for Yourself

As illustrated in the previous example, the protection provided by a union can be extremely useful, but it can also be limited. In some situations, your union may not provide the assistance you need, and you may need additional resources as you seek to protect your career and finances.



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FEPLI can cover you against baseless claims of discrimination, harassment and retaliation, as well as accusations of negligence or a failure to perform professional duties. If an investigation is launched against you or disciplinary actions are taken, your insurer will help to organize your defense strategy. With FEPLI, you won't have to rely only on your union if a covered event occurs.

Learn more about this affordable coverage and purchase it online in minutes at wrightusa.com.

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

Starr Wright USA is a marketing name for Starr Wright Insurance Agency, Inc. and its affiliate(s). Starr Wright USA is an insurance agency specializing in insurance solutions for federal employees and federal contractors. For more information, visit wrightusa.com. Starr Wright USA is a division of Starr Insurance Companies, which is a marketing name for the operating insurance and travel assistance companies and subsidiaries of Starr International Company, Inc. and for the investment business of C.V. Starr & Co., Inc.



EXCELSIOR COLLEGE VIRTUAL OPEN HOUSE FOR WIFLE MEMBERS AND SPOUSES

It's not too late to get started this Fall semester. Register now for Excelsior College's educational partner virtual open house and get started today!

Attend our virtual open house, specifically designed for students and employees of Excelsior College's educational partners, like WIFLE, and get started on achieving your educational and career goals. At this online event, you will have the opportunity to:

- Learn more about Excelsior College and how online classes work;
- Get step-by-step assistance on how to enroll; and
- Speak to representatives from Admissions, Financial Aid, the Center for Military and Veteran Education, and undergraduate and graduate degree programs.

Don't forget members and spouses/domestic partners from WIFLE receive tuition and fee discounts. Get the information you need to get started—all in one place.

Register now for the Excelsior College Partnership Student Virtual Open House!

WHEN: Sep 17, 2020 12:00 – 2:00 PM EST

Register now: <https://www.excelsior.edu/open-house>

FLU PREVENTION



3 ways to fight the flu

It's never fun to be sick, but the flu is more serious than the common cold. It can be dangerous — especially for older people, children under 4, and pregnant women. Protect yourself and the people you care about with these simple tips.

Get your flu shot

It's your best defense. The vaccination can't give you the flu — but it can help protect you against this year's most common strains and prevent spreading the flu to others. Don't get the flu — get the flu shot! [Visit kp.org/flu](http://kp.org/flu).

Boost immunity with healthy habits

Simple things that support overall health can also help you fight the flu. Wash your hands often, and keep hand sanitizer handy. Make sure to get enough sleep, eat lots of fruits and veggies, and drink plenty of water.

Keep your germs to yourself

If you do get the flu, do yourself and your coworkers a favor and stay home. You need rest, fluids, and time to recover — and going to work sick can make symptoms worse and spread the illness around your workplace.

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 \$16,000 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
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Making an Impact and Opening the Door for Others to Follow

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“The United States Secret Service has been concerned for some time about a gap in our security measures at the White House pertaining to our women protectees. As you are aware, we do not have any female security personnel.” When Secret Service Director James J. Rowley expressed his comments in a letter to Treasury Department Assistant Director for Enforcement and Operations Eugene Rossides in August 1969, he was seeking to hire female police officers.

Earlier that month, President Richard Nixon signed Executive Order 11478 that in part, stated that the United States government provide equal opportunity in federal employment for all persons, to prohibit discrimination in employment because of race, color, religion, sex, national origin, handicap, or age, and to promote the full realization of equal employment opportunity through a continuing affirmative program in each executive department and agency.

Phyllis Shantz aided immeasurably in resolving the agency’s dilemma. On September 6, 1970, Miss Shantz was appointed, and then sworn in on September 15, 1970, as the U.S. Secret Service’s first female officer and assigned to the Executive Protective Service (EPS), the modern day Uniformed Division. An additional six female officers were appointed by November.

Miss Shantz became the first female police officer sworn in as a federal law enforcement officer. As such, she was authorized to carry a firearm and make arrests; both previously prohibited and relegated to male officers and agents at the federal level. Female police women serving throughout state and local police departments also experienced such restrictions.

Born in Rome, New York, and a graduate of the University of Maryland, Miss Shantz was 24 years old and a police officer assigned to the Washington, D.C. Metropolitan Police Department’s Tactical Squad-Youth Division when hired by the Secret Service. She brought her learned police experience to the new role. Yet, no proven template existed at that time within the agency now that she had become the sole female law enforcement officer and gun carrier among the police and agent ranks. Upon entering, Miss Shantz wore plainclothes and kept her gun in a purse, having no proper EPS uniform attire or holster issued at that time to utilize.

Miss Shantz recalled that it was a challenge being the first female officer. “It was charting new ground. Every day was an adventure, and it was also difficult with co-workers and supervisors because we didn’t know what to do with each other. We took it a day at a time and rolled with the punches.”

Initially, the Secret Service envisioned female officers assisting in the protection of the First Lady and her children; traveling with them to events and functions as needed. They would also accompany their protectees in areas that were prohibited or embarrassing for male agents. When not with a protectee the officers would be assigned to the White House Tour Detail, interview juveniles and females who came to the attention of the Secret Service and EPS during the course of their protective responsibilities, or staffing communication or administrative areas. When Officer Shantz was appointed, the duties expanded to include foreign dignitary protection.



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Officer Shantz remained with the EPS until December 15, 1971, when she and EPS Officers Laurie Anderson, Sue Ann Baker, Kathryn Clark and Holly Hufschmidt, were sworn in as the first female Special Agents.

As a special agent, Miss Shantz received assignments to the Washington and New York Field Offices from which she conducted counterfeit, forgery and intelligence gathering investigations; traditional and undercover. Protective assignments to the Foreign Dignitary Protective Division (DPD) and Vice Presidential Protective Division were also experienced. In March of 1980, Miss Shantz joined the Bureau of Alcohol, Tobacco, and Firearms.

Now retired from her law enforcement career, Miss Shantz noted that, "It is the many years of service that makes you appreciate the success of women in law enforcement and how the demands and expertise has grown throughout the years."

Reflecting back on her career with the Secret Service, Miss Shantz remarked that, "I tried to do my best, for myself, colleagues and for the women that would follow, and the sake of the Secret Service. There was a lot of pride."

Fifty years later, the Uniformed Division ranks have more than 230 female officers to include Deputy Chief Catrina Bonus, of the White House Branch. Each in intricate capacities, assigned to the various branches and sections of the Uniformed Division's mission responsibility.

Thank you Miss Shantz for making an impact and opening the door for others to follow.



Phyllis Shantz was sworn in as the first female officer appointed to the Executive Protective Service on September 15, 1970. Patricia Hitt of the Department of Health, Education and Welfare, and Eugene Rossides of the Treasury Department officiated.



Officer Shantz (in plum dress) was posted nearby as President Nixon welcomed Yugoslavian President Josip Tito to the White House on October 28, 1971.



Miss Shantz joined her former Executive Protective Service and Special Agent colleagues during a special celebration at Secret Service headquarters in 2007, in which the women were honored as being the first female Special Agents appointed to the agency. From left to right are Laurie (Anderson) Davis, Holly (Hufschmidt) Van Fleet, Kathryn Clark (Childers) Sue Ann Baker, and Phyllis Shantz.



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Your Federal Benefits Explained

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

MID-YEAR CHANGES TO FLEXIBLE SPENDING ACCOUNTS AND THRIFT SAVINGS PLANS (some as a result of Covid-19)

Several temporary changes have been made to the Flexible Spending Account (FSA) program through Internal Revenue Service (IRS) Notices 2020-29 and 2020-33 in response to Covid-19.

IRS Notice 2020-29 provided a 60-day limited period when participants could make mid-year changes to elections. The 60-day limited period ran from July 1, 2020 through August 29, 2020. However, other parts of the Notice are still available.

Participants who made an election to a Dependent Care Flexible Spending Account (DCFSA) in the plan year ending December 31, 2019, can now use any 2019 funds remaining in their DCFSA account until December 31, 2020. The extended claim period is automatic for qualified participants.

This limited period is in addition to the DCFSA participants that have the option to increase or decrease their election based on a Qualifying Life Event (QLE) through September 30 of the calendar year. The cost or coverage changes in childcare or elder care, such as the closing of a child/elder care

facility or program because of the call for social distancing, meets one of the programs QLE's.

IRS Notice 2020-33 also allows an increase in the carry over amounts for Health Care Flexible Spending Account (HCFSA)s and Limited Expense Health Care Flexible Spending Account (LEXHCFSA)s from \$500 to \$550, beginning with funds remaining at the end of 2020 and carried over into 2021, if participant reenrolls in the 2021 plan year.

Update on Coronavirus Aid, Relief, and Economic Security (CARES) Act Temporary Thrift Savings Plan (TSP) Loan and Withdrawal Options

The CARES Act allows the Thrift Board to offer temporary loan and withdrawal options to participants affected by COVID-19. **Both the loan and withdrawal options are available to you only if you can certify that you meet one or more of the following criteria:**



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You have been diagnosed with the Severe Acute Respiratory Syndrome (SARS-CoV-2) virus or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention.

Your spouse or dependent (as defined in section 152 of the Internal Revenue Code of 1986) has been diagnosed with such virus or disease by such a test.

You are experiencing adverse financial consequences as a result of being quarantined, being furloughed or laid off or having work hours reduced due to such virus or disease, being unable to work due to lack of child care due to such virus or disease closing or reducing hours of a business owned or operated by the individual due to such virus or disease, or other factors as determined by the Secretary of the Treasury (or the Secretary's delegate).

Increased maximum loan amount

The maximum loan amount is increased from \$50,000 to \$100,000, and the portion of your available balance you can borrow is raised from 50% to 100%. The deadline for applying for a loan with this increased maximum will be in September 2020. The Thrift Board will announce the exact cutoff date soon.

Temporary suspension of loan payments

You may suspend your obligation to make payments on your TSP loan or loans for the rest of calendar

year 2020. This applies to existing loans and loans taken in the remainder of 2020. The Thrift Board will make a new form available for you to request this suspension.

CARES Act Withdrawal

You may make a one-time withdrawal of up to \$100,000 from a civilian or uniformed services account. For those still in federal service, the usual requirements that you be at least 59 ½ years old or certify that you meet specific financial hardship criteria are waived. Though you may request that TSP withhold money from your withdrawal for federal income tax, it will not automatically be done. This withdrawal will be eligible for the favorable tax treatment, with all of the same options and restrictions. The deadline for applying for this withdrawal will be in December 2020. The Thrift Board will announce the exact cutoff date soon.

When You Must Pay Tax on the Income from Your Withdrawal

The taxable income from withdrawals made by qualified individuals may be spread “ratably” over a three-year period, starting with the year in which you receive your distribution. For example, if you receive a \$9,000 coronavirus-related distribution in 2020, you could report \$3,000 in income on your federal income tax return for each of 2020, 2021, and 2022. This is optional; you can also choose to include all of the income in the year of the withdrawal.

Repaying Withdrawals

If you are a qualified individual, you may repay all or part of the amount of a coronavirus-related



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distribution to an eligible retirement plan, provided that you complete the repayment within three years after the date that you received the distribution. If you repay a coronavirus-related distribution, the distribution will be treated as though it were repaid in a direct plan-to-plan transfer so that you do not owe federal income tax on the distribution. The law allows you to repay coronavirus-related distributions to the plan from which you received it or to another eligible retirement plan..

TSP Changes Not Related to Covid-19

As planned, the L2020 rolled into the L Income Fund as of July 2020. Additionally, the Thrift Investment Board added the L2060 Fund as planned. Further, the Board effectuated “every 5 year” funds. As of July 2020, there are the following L Funds:

L Income with the investment objective of achieving a low level of growth with a high emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	72.15%
F Fund	5.85%
C Fund	11.44%
S Fund	2.86%
I Fund	7.70%

G Fund	26.42%
F Fund	7.64%
C Fund	33.25%
S Fund	9.61%
I Fund	23.08%

L2040 with the investment objective of a high level of growth with a low emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	20.48%
F Fund	7.77%
C Fund	35.91%
S Fund	10.73%
I Fund	25.11%

L2025 with the investment objective of achieving a moderate level of growth with a moderate emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	43.84%
F Fund	6.16%
C Fund	25.62%
S Fund	6.88%
I Fund	17.50%

L2045 with the investment objective of a high level of growth with a low emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	14.88%
F Fund	8.37%
C Fund	37.94%
S Fund	11.95%
I Fund	26.86%

L2030 with the investment objective of moderate to high level of growth with a low emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	32.95%
F Fund	6.93%
C Fund	30.54%
S Fund	8.54%
I Fund	21.04%

L2050 with the investment objective of a high level of growth with a very low emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	10.08%
F Fund	8.17%
C Fund	40.14%
S Fund	13.00%
I Fund	28.61%

L2035 with the investment objective of moderate to high level of growth with a low emphasis on preservation of assets. The Fund allocation as of July 2020:



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L2055 with the investment objective of a high level of growth with a very low emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	0.49%
F Fund	0.51%
C Fund	48.49%
S Fund	15.86%
I Fund	34.65%

L2065 with the investment objective of a high level of growth with a very low emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	0.35%
F Fund	0.65%
C Fund	48.49%
S Fund	15.86%
I Fund	34.65%

L2060 with the investment objective of a high level of growth with a very low emphasis on preservation of assets. The Fund allocation as of July 2020:

G Fund	0.43%
F Fund	0.57%
C Fund	48.49%
S Fund	15.86%
I Fund	34.65%



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

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION ISSUES AMERICANS DISABILITY ACT GUIDANCE IN RELATION TO COVID-19 PERMITTING EMPLOYERS TO SUBJECT EMPLOYEES TO DAILY MEDICAL EXAMINATIONS

The Americans with Disabilities Act (ADA), which is applicable to most Federal employees through the Rehabilitation Act, prohibits employee medical examinations unless they are job-related and consistent with business necessity. *See* 42 U.S.C. § 12112(d)(4)(A). Generally, a medical examination of an employee is job-related and consistent with business necessity when an employer has a reasonable belief, based on objective evidence, that:

- An employee's ability to perform essential job functions will be impaired by a medical condition;
- An employee will pose a direct threat due to a medical condition.



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29 CFR § 1630.14. On March 21, 2020, the U.S. Equal Employment Opportunity Commission (EEOC), issued guidance declaring that based upon the guidance of the U.S. Centers for Disease Control (CDC), the COVID-19 pandemic meets the direct threat standard. (EEOC, “Pandemic Preparedness in the Workplace and the Americans with Disabilities Act” (Oct. 9, 2009, revised March 21, 2020), <https://www.eeoc.gov/laws/guidance/pandemic-preparedness-workplace-and-americans-disabilities-act>).

In practical effect, this guidance has given federal employers carte blanche to conduct daily medical examinations of employees if such examinations are related to symptoms of COVID-19. Specifically, the EEOC has stated that:

Applying this principle to current CDC guidance on COVID-19, employers may ask employees who report feeling ill at work, or who call in sick, questions about their symptoms to determine if they have or may have COVID-19. Currently these symptoms include, for example, fever, chills, cough, shortness of breath, or sore throat.

Id. Moreover, under this current guidance, federal employers may inquire as to an employee’s travel and also can order an employee to go home and take leave if that examination reveals symptoms associated with COVID-19. Therefore, if you are experiencing seasonal allergies or the effects of asthma, your employer could force you to go home on leave and not necessarily run afoul of the ADA.

Nevertheless, your agency is obligated to keep confidential all information its collects from medical examinations, including any daily temperature screening. *See* 29 C.F.R. §§ 1630.14(b)(1)(i)–(iii), (c)(1)(i)–(iii); 29 C.F.R. pt. 1630 app. § 1630.14(b). Any information your agency gathers regarding your medical condition or history must be collected and maintained on separate forms and in separate medical files and treated as a confidential medical record.

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.

21st Annual Leadership Training
WIFLE[®]
August 16-19, 2021
Marriott Water Street
Tampa, Florida
2021

Mark Your Calendar. Registration Opens February 2021. WIFLEFoundation.org



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FED AGENT FED TALK

Four Days in 50 Minutes: A Remote Recap of WIFLE's 2020 Conference

The latest episode of the **FEDtalk** podcast takes listeners on a highlights tour of the Women in Federal Law Enforcement (WIFLE) 2020 Annual Training, which was postponed due to the coronavirus until August 2021. WIFLE President Cathy Sanz, Vice President Jessie Lane, and FEDtalk host Debra Roth sat down with two conference presenters who offered webinars in place of the in-person trainings and two of the 2020 award winners from the Drug Enforcement Agency.

In the first half of the show, **Col. Brenda Dietzman**, who co-founded Wayfinder Consulting following 28 years of law enforcement and corrections experience, discussed her recent webinar entitled **"The New Generation."**

Next, **Dianne Bernhard**, who serves Executive Director of Concerns of Police Survivors (C.O.P.S.) discussed the organization and her recent WIFLE webinar, **"When an Officer Dies."**

To close the show, WIFLE President Sanz and Vice President Lane highlighted two of the 19 WIFLE Foundation Award Winners. **WIFLE award winners DEA SAC Susan Gibson and DEA GS Jennifer Austin won the Public Service Award and Elizebeth Smith Friedman Intelligence Award of Excellence, respectively.**

In a unique twist for WIFLE award winners, both winners serve within the Drug Enforcement Agency and SAC Gibson had nominated GS

Austin for her award. SAC Gibson was nominated by the U.S. Attorney in her District for the Public Service Award.

The award winners discussed the challenges and achievements of their careers.

SAC Gibson then explained why she nominated GS Austin, highlighting her technical skills and work ethic. GS Austin shared with listeners what the award and working with other women in federal law enforcement has meant to her:

"It is truly empowering to work for two amazing, strong women in such a male dominated industry. They have just continually mentored me and encouraged me to grow as an analyst, as a woman, and as an individual. I have been very fortunate to work and learn from many strong, intelligent, and confident women, agents, prosecutors, and analysts throughout my career... Women are more successful when we are supported by other women and I strongly believe that. I believe that I have benefited from my relationships, my friendship with [SAC Gibson], and my other female colleagues," Austin explained. "I have been a member of the Narcotics Intelligence Team for over 20 years and I am very passionate about what we do. Intelligence analysts work in the background. It is very nice and appreciated to be recognized for our impact."

Winners received their awards from their agency in place of WIFLE's annual conference ceremony.



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WIFLE has committed to hosting their conference back in Tampa, Florida next year on August 16 through August 19, 2021.

Click here to [listen now](#).



GS Jennifer Austin (left) and SAC Susan Gibson (right). Photo courtesy of DEA Public Affairs



Paid Parental Leave– New OPM Regulations

The availability of paid parental leave goes into effect for any birth or placement occurring on or after October 1, 2020. The regulation will officially provide federal employees with 12 weeks of paid leave to care for a new child, whether through birth, adoption or

foster care, enabling federal employees to substitute 12 weeks of paid leave for the same amount of time of unpaid leave authorized under the Family and Medical Leave Act of 1993.

But not all of the circumstances covered by unpaid leave apply to the new paid leave provisions. Federal employees covered by the act may only take paid parental leave after the birth or placement of a child and may only do so within a 12-month window of that birth or placement.

Unpaid family leave is authorized for the above reasons and for employees to take care of themselves or a sick relative. Employees may take that leave in advance of a child being born or placed in their household in order to attend necessary adoption or foster meetings or due to health complications resulting from an employee's or their partner's pregnancy. Paid parental leave, on the other hand, may only be taken after a child is born or placed in the household.

To read more through the Federal Register, use this link: <https://www.federalregister.gov/documents/2020/08/10/2020-14832/paid-parental-leave>

Always check with your agency Human Resources office before considering using Paid Parental Leave.



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The Federal Long Term Care Insurance Program™

www.LTCFEDS.com

THE FEDERAL LONG TERM CARE INSURANCE PROGRAM IS COMMITTED

Today, many people prefer to receive long term care at home rather than in a facility, such as an assisted living facility or a nursing home. If home care is your preference, you'll be pleased to know the Federal Long Term Care Insurance Program (FLTCIP) offers generous home care coverage. The coverage includes numerous features that support care in your home, helping you maintain quality of life in familiar surroundings.

In addition to covering care provided in your home by certified home health care agencies and providers, the FLTCIP has a provision that allows claimants to receive informal care provided by friends, family members, and other authorized caregivers. An informal caregiver cannot be your spouse or domestic partner and cannot live with you at the time you became eligible for benefits. The FLTCIP's informal caregiver benefit can help bring peace of mind by giving you the ability to have a familiar, trusted face is there to assist you, avoiding the need for unfamiliar persons to enter your home. The FLTCIP will reimburse caregivers for the verified time they spend doing so, up to 100% of your daily benefit amount.

The preference for home care is reflected in the number of enrollees who take advantage of this popular feature. Currently, more than half of all FLTCIP enrollees receiving covered services choose to receive care services at home in order to delay (or avoid entirely) entering an assisted living facility or a nursing home. And many elect to receive care services from someone they know personally since the FLTCIP can reimburse family caregivers for their services. When informal care is provided by family members, it's covered for up to 500 days in your lifetime.

Special benefits improve safety and well-being at home

Once you're determined to be benefit eligible, the FLTCIP stay-at-home benefit can help you remain at home safely and maintain your quality of life. Claimants and family members can work with a care coordinator to request approval of expenses for valuable stay-at-home services, which may include:

- home modifications that can help you better manage care in a home setting, such as adding hand grips in a bathtub and installing wheelchair ramps
- a personal emergency response system that can help enrollees who want to remain in their own home, but who don't have round-the-clock supervision
- caregiver training so a family member or other informal caregiver can learn safe practices on how to provide care, such as helping to move you safely in and out of a tub or shower



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Any such expenses approved by the FLTCIP's care coordinators are not deducted from enrollees' maximum lifetime benefit.

Hospice care at home

Family members and caregivers may feel uncomfortable talking about end-of-life care options. But, it's important to have these conversations. The FLTCIP will reimburse hospice care while receiving benefits under the stay-at-home benefit. The stay-at-home benefit amount is equal to 30 times your daily benefit amount in your lifetime. Hospice care can take place in your own home, where you may be surrounded by familiar objects and loved ones. The waiting period does not apply to hospice care at home. Your premium is also waived.

Unlimited care coordination services

Enrollees have unlimited access to the FLTCIP's care coordinators, who are registered nurses experienced in long term care. Our care coordinators can help you find care providers in your area, monitor the care you're receiving, and assist with changing your plan of care as your needs change. Certain care coordination services are also available to your qualified relatives at no cost, even if they are not enrolled in the FLTCIP. This can be invaluable in helping reduce the stress that may develop if a relative needs long term care.

Since its launch in 2002, the FLTCIP has helped active and retired members of the uniformed services and members of the federal family take control of their future long term care needs. Designed to provide solutions for a range of financial situations, this employer-sponsored program offers comprehensive long term care insurance coverage for more than 267,000 enrollees.

To learn more about the FLTCIP, visit 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, under a group long term care insurance policy, and administered by Long Term Care Partners, LLC.

National Alliance for Caregiving. "Taking Care of You: Self-Care for Family Caregivers," <https://www.caregiver.org/taking-care-you-self-care-family-caregivers>.

FLTCIP20414

WIFLE PRESENTS SEPTEMBER 2020

PROFESSIONAL RESPONSIBILITY:

Preventing Misconduct and Dispelling Myths

Online September 16, 2020
1:00 PM—2:30 PM (EST)

Register at WIFLEFoundation.org

WIFLE and the Strategy Innovation Lab are partnering to bring you an innovative 90-minute virtual event on innovation in professional responsibility. The panel brings together distinguished women in Federal law enforcement leadership positions to talk to Federal law enforcement officers about their careers and guide them in enhancing their knowledge of professional responsibility through a structured conversation. REGISTRATION closes September 11, 2020!





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FEDERAL LAW ENFORCEMENT OFFICERS AND COVID-19: **HOW IS YOUR WORKPLACE IMPACTED?**

The United States is now entering its sixth month of enduring the COVID-19 pandemic, and the long-term behavioral impacts of the “new normal” are starting to significantly impact workplaces across the country. Recent [studies](#) and [official guidance](#) indicate that Americans are experiencing elevated levels of unhappiness and anxiety due to the ongoing pandemic.

At federal law enforcement agencies across the U.S. government, coronavirus has brought a host of concerns: teleworking pressures, safety issues, feelings of isolation, and lower degrees of teamwork and camaraderie. Federal law enforcement officers already have some of the most pressure-filled jobs in the federal workforce, and these additional coronavirus concerns will only add to that burden. Levels of coronavirus-related anxiety and stress among the citizenry and among federal law enforcement officers themselves will spill over into the workforce and present increased day-to-day challenges for federal law enforcement officers just trying to do their job. All federal law enforcement officers should be prepared for a potential increase in agency-directed disciplinary actions and should ensure they are legally, financially, and emotionally protected by carrying a federal employee professional liability insurance policy (PLI) from FEDS Protection.

Federal law enforcement officers are one of the groups in the federal workforce that need professional liability insurance the most—one of the reasons agencies are statutorily required to reimburse all federal law enforcement officers up to half the cost of a professional liability insurance premium. A PLI policy from FEDS Protection provides WIFLE members with the civil, administrative, and criminal protection they need. After the agency reimbursement, having a FEDS policy can cost less than \$.50 a day.

As COVID-19 challenges multiply, WIFLE members should act to ensure their protection and visit www.fedsprotection.com or call 866.955.FEDS Monday – Friday 8:30 am – 6:00pm ET to enroll today.



By June Wendlow Rogers, PhD
Retired DEA SAC

BALANCE IS THE KEY TO LEADERSHIP IN THE COVID-19 ERA

Dr. Rosalynde M. Fenner, Retired, Drug Enforcement Agency (DEA) Supervisory Special Agent

Dr. June Rogers, Retired, DEA Special Agent in Charge

Dependable, honest, and flexible are just a few of the skills you had to display to make it this far in your career. It is a good thing that policing agencies tend to recruit and attract people with these abilities. That's because great leadership is always necessary in law enforcement. But how does something like a pandemic affect leading?

To be sure, a lot has changed. You may be working from home or in an environment that is scaled down considerably from the number of people you interact with personally. There may even be some advantages like not having to worry about that sycophant crashing into you when you stop suddenly. Or that "oh happy day" was the first tune playing in your mind about getting to work from home. Probably closer to reality is that this "once in a lifetime" circumstance presents a few challenges.

While a special situation like the COVID-19 pandemic may require you to tap into a broader range of your skillset, the good news is that law enforcement has prepared you. The key is to first assess the situation and then apply a solution for proper balance. We provide a few examples and tips below.

Keep Leading – As women, we tend to exhibit our communal traits in the workplace. We stop focusing on our role as supervisor in a hierarchal organization like law enforcement and become the selfless, nurturing mother figures who want to take care of our subordinates - instead of finding the balance between leading and acquiescing to their needs without sacrificing the mission. Communal traits like selflessness and our concern for others are traits that make us more in touch with our subordinate's needs. Therefore, be mindful of your role as a leader with a job to do. Encourage and remind your subordinates of their obligation to the mission while providing exemplary leadership.

Be Fair – Be mindful of allowing subordinates in your in-group too much leniency to take care of COVID-19 related personal matters and not making the same allowances for the subordinates in your out-group. In-group subordinates are described as the individuals whom you are fond of, trust, respect, and have developed a high-quality relationship



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with over time (Graen & Uhl-Bien, 1995). Out-group subordinates are the subordinates you have a low-quality relationship with, where there is low trust, respect, and obligation (Graen & Uhl-Bien, 1995). This relationship is formal and mission-driven, and usually exhibits less work-related support and trust on the part of the leader (McWorthy & Henningsen, 2014). Therefore, use this opportunity to work toward developing a high-quality relationship with current members in your out-group as we navigate through the pandemic.

Stay Focused – Although you are working from home, it is still *work* and you need to communicate with co-workers and subordinates. While it is tempting to wear pajamas all day, there is good reason to get dressed professionally and look the person in the eye you are addressing. First, so many nuances are missed when you do not have the ability to see the person you are communicating with. It is less likely you will pick up on the doubts about an informant being proposed if you are only communicating orally on the phone. Second, research suggests that alertness and abstract thinking is related to dress. Dr. Karen Pine, a psychologist explained that the connection between alertness and dress may be due to symbolic thinking. A person may be less cognitively alert when dressed down in clothing associated with the weekend (Tulshyan, 2013). Also, a review of several studies suggests that formal clothing is associated with the ability to enhance abstract cognitive processing – hence dressing professionally may even influence decision making (Slepian, 2015). So put on some clothes, reach for your device and when appropriate, activate your video feature.

Reach Out – Ever been somewhere and you look up because things seem too quiet? If you are working from home or at the office with a small crew, it's easy to get into the mindset where silence is the norm. But that excuse will not hold if there was something you should have known, even if the person who was supposed to tell you did not. So do reach out to your staff. You can't bug them to the point that they cannot complete an operation, but you cannot be so hands off that you do not know what is going on. Strike a balance. Reach out, but with purpose. Don't forget to keep a record of your conversation. Your experience has taught that the person with documentation of the facts can better support their case.

Patience, creativity, and responsiveness are other abilities in the leadership wheelhouse that you can rely on as you navigate in the COVID-19 era. This traumatic situation will come to an end one day, but in the meantime, we are pulling for your success and safety.

Special Note: It is a pleasure collaborating with my colleague and friend, Dr. Rosalynde Fenner, who recently completed a study of women leaders involving performance and decision-making. Know that the advice provided in this article is infused with decades of our combined law enforcement experience and evidence-based research. As always, we are willing to address your questions, so if you have an idea for an article, let us know through the website urnotcrazy.com. Be safe.

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Slepian, M. L., Ferber, S. N., Gold, J. M., & Rutchick, A. M. (2015). *The Cognitive Consequences of Formal Clothing*. *Social Psychological and Personality Science*, 6(6), 661–668. <https://doi.org/10.1177/1948550615579462>

Women in Federal Law Enforcement

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Leadership

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