Dear WIFLE Members:

As we close out the year 2017, we look forward to the excitement 2018 will bring. WIFLE is proud to represent its members in various forums and push agendas that raise issues of equality, significance and recognition for women in Federal law enforcement. We find in our members a constant corroboration in the value women bring to law enforcement. We look to our members for inspiration and are continually awed by your accomplishments.

Thank you for a great year. Onward to 2018!

WIFLE Officers and Committee Members
Dear WIFLE Member,

As 2017 comes to a close, on behalf of the WIFLE Board and Executive Committee I hope all of you have a safe and joyous holiday season and Happy New Year. WIFLE is proud to represent you, give voice to your concerns, raise issues of equality within the profession, and highlight and recognize the significance of your contributions to law enforcement and your communities.

The year 2018, as was 2017, will be a time of transition for all your agencies as new leadership is appointed and new strategies initiated. Likewise, each new administration means WIFLE Deputy Executive Director Sheree Mixell and I will be meeting with your leadership to highlight the importance of increasing the number of women from diverse backgrounds; the need to improve training, promotion and retention of women through the removal of artificial barriers; and the importance of improving family friendly working conditions for all employees. Above all, we will continue to stress the benefit of harnessing the talents of a diverse workforce to solve problems.

This year, the Bureau for Justice Statistics published the overall law enforcement diversity statistics for the years 2007-2013. During this period, the number of both women and African American/Black law enforcement officers nationwide has been stagnant at approximately 12%, and Hispanic officers has increased to 11.6%. Asian Pacific and all other minority officers total 3% of the law enforcement population. Below are the diversity figures from 1987 to 2013.

We are still awaiting the diversity figures for federal agencies to be published. This information has not been updated since 2008. There has been nothing to indicate the federal figures will vary much from those of state and local. However, that does not mean that agencies are not working on achieving greater diversity. Through our leadership meetings, we have learned that in DHS, both ICE and CBP are working to establish women-only announcements, and other agencies are looking at different hiring authorities to increase diversity. Agencies also are reexamining fitness and training standards to determine what skills truly are required to perform the various duties within your agencies.

Overall, it looks like 2018 will be a busy year for all agencies as they struggle with recruiting, hiring and training a changing workforce. Should you find yourself asked to volunteer or are tasked with improving your agencies’ recruiting and hiring efforts, please become involved in this undertaking. Your knowledge and insight can be extremely helpful in solving the problems and issues ahead. Participate in developing your new leaders and preparing your agency for the future.
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Don’t Wait to Report Workplace Sexual Harassment
By Liz Newman, Esq., Member and Litigation Director
The Jeffrey Law Group, PLLC, The Federal Employee’s Law Firm®

As Senate Judiciary Committee Chairman Charles E. Grassley (R-Iowa) noted earlier this month, “No place of work is immune to the all-too-prevalent scourge of sexual harassment.” (Elise Viebeck, Senate Mandates Anti-Sexual Harassment Training for its Members, Aides, Washington Post, Nov. 9, 2017).

Indeed, at least one quarter of all women have experienced workplace sexual harassment, with the incidences of workplace harassment being higher in traditionally male dominated jobs. (See Sexual Harassment in the Workplace, National Women’s Law Center, Fact Sheet (Nov. 2016)). And from Hollywood to CEOs to politicians, reports of sexual harassment at work seem to overshadow other issues in the media right now, with many reports describing conduct that is decades old. What the media has not emphasized, however, is that if you wait decades or, as a Federal employee, even months to report workplace sexual harassment, you may be barred from individual, personal relief.

Initially, it is worth noting the legal definition of unlawful workplace sexual harassment. Unlawful workplace sexual harassment is unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute when (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment, (2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual, or (3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment. 29 CFR 1604.11(a).

In order to prevail on a claim of sexual harassment, you must show that:

1. You were subjected to unwelcome conduct.
2. The unwelcome conduct was related to your gender or sex.
3. The harassment had the purpose or effect of unreasonably interfering with your work performance and/or creating an intimidating, hostile, or offensive work environment.
4. Some basis exists to impute liability to the employer, e.g., supervisory employees knew or should have known of the conduct but failed to take corrective action. See Harris v. Forklift Systems, Inc., 114 S. Ct. 367 (U.S. 1993); Meritor Savings Bank v. Vinson, 106 S. Ct. 2399 (U.S. 1986).

That fourth prong, that supervisory employees knew or should have known of the conduct but failed to take corrective action is important, but also obviously a stumbling block to many victims of sexual harassment. Nevertheless, you must report the unlawful conduct and give management an opportunity to take corrective action. Additionally, you must prove that the conduct was subjectively perceived by the victim as hostile or abusive and must be severe or pervasive enough to create an environment that a reasonable person would find hostile or abusive. Harris v. Forklift Systems, Inc.,114 S. Ct. 367 (1993). “[S]imple teasing, offhand comments, or isolated incidents that are not ‘extremely serious’ will not rise to the level of unlawful harassment. (EEOC Enforcement Guidance on Vicarious Employer Liability for Unlawful Harassment by Supervisors).

If you have experienced a single, severe incidence of unlawful workplace sexual harassment, such as sexual assault, rape, or other sex-based physical violence, you must do what has been largely ignored in the media, and make a timely complaint to your agency’s EEO office (i.e., initiate EEO counseling). Even if you report the incident to a facility, agency, or local law enforcement authority, if you wish to seek personal relief at work, you must also report that incident to the agency’s EEO office within 45-calendar days of when the sex-based incident occurred. 45-calendar days. Not months or years.

Of course, not all harassment may be based upon a single incident, and may instead be based upon a series of acts of harassment,
such as less severe, but pervasive touching or comments. In that case, alleged acts of harassment that occur outside the 45-day time limit for seeking EEO counseling can be raised if they are related to acts of harassment raised in a timely manner. *National R.R. Passenger Corp. v. Morgan*, 536 U.S. 101 (2002). However, you must still seek EEO counseling within 45 days of the alleged act of harassment to create a timely complaint encompassing a series of alleged acts of sexual harassment. *Scott v. Department of the Army*, EEOC No. 0120070406 (EEOC OFO 2007).

Finally, if you are outside the timeline to initiate EEO counseling, and provided you understand you may not receive individual, personal relief, you may still want to consider reporting historic workplace harassment to the EEO office, management, or the Office of the Inspector General. Whatever you do, know that you are not alone and we are always available to discuss your options with you.

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.

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**MIND/BODY WELLNESS**

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**LET’S LIVE IN THE MOMENT**

The holidays bring friends and family together, filling our hears and homes with joy. The holidays can also bring stress.

Your mind and your body have more to do with each other than you might think. If one is hurting, the other could hurt, too. Rediscover the links between your mental and physical health and listen to your body for better overall health.
The Benefits of Long Term Care Insurance Are Invaluable

While many enrollees in the Federal Long Term Care Insurance Program (FLTCIP) may question at one time or another whether long term insurance is worth the cost, they may ultimately realize that the emotional and financial reassurance of having this protection may offer value that outweighs the cost of premiums.

If you struggle with the question, “What’s it worth?,” look beyond dollars and cents. Evaluate how an insurance program like the FLTCIP can help ensure your independence, as well as maintain your quality of life and positive relationships with family members and friends should you ever need long term care.

As you assess the FLTCIP’s value, consider these important benefits:
Receive care in your own home, from people you know
After experiencing a long term care event, you should have the freedom to choose where you’ll receive care and from whom. Most long term care is provided at home by unpaid caregivers¹ and the FLTCIP is designed to accommodate that scenario.

If you prefer to receive care at home, the FLTCIP offers you two important advantages. First, the FLTCIP 2.0 plan will pay up to 100% of your chosen daily benefit amount for home-based care; and second, it will pay for informal care services provided by a friend, relative, or private caregiver.²

Remain independent and in control
The FLTCIP can also help ensure your independence and reduce your reliance on loved ones. Some individuals choose to use their insurance benefits to help pay for care from a home care agency rather than depend on their family members or friends to assist with hands-on care of a personal nature. This approach minimizes the need for loved ones to make the financial, emotional, and physical sacrifices associated with caregiving. Important relationships can continue much as they always did, while your hard-earned savings can be preserved as intended—for supporting a loved one, contributing to charity, enjoying your retirement, and more.

Make care decisions with more knowledge and less stress
As an enrollee, you 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 high-quality care providers in your area, arrange for discounted services, monitor the care you are 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. This can be invaluable in helping reduce the stress that may develop if a relative needs long term care.

Use stay-at-home benefits for improved care, comfort, and safety
The FLTCIP 2.0 plan offers enrollees an added benefit that supports care at home, including care-planning visits, home modifications (such as installing wheelchair ramps), emergency medical response systems, durable medical equipment (such as wheelchairs, walkers, or hospital-style beds), caregiver training, and home safety checks. This stay-at-home benefit will provide 30 times your daily benefit amount for you to spend on important equipment and services that can improve your care, comfort, and safety. For example, if your daily benefit amount for care is $100, your stay-at-home benefit will provide you with an additional $3,000.

Protect savings and assets from long term care costs
The financial impact of long term care events are well-documented and widely publicized. Paying for continuing custodial care and assistance with bathing, dressing, eating, and other daily activities can be expensive. The current national average for long term care services for a home health aide is $19 an hour,
while are in a nursing home is $227 a day for a semiprivate room.  

The FLTCIP offers comprehensive protection against the consequences of a possible long term care event. In this respect, long term care insurance is much like homeowners, auto, and even health insurance. The coverage is there, if and when you need it, but you hope you never have a reason to use it.

Many enrollees can attest to the value the FLTCIP has to offer. The FLTCIP has delivered on its financial promises and is currently paying more than $13 million per month in claims. To date, more than $675 million in claims have been paid out since the program began in 2002. The claim approval rate is also excellent, with more than 97% of all claims approved for payment. Additionally, approved claims are generally paid within five days.

Learn more
If you or your qualified relatives would like to learn more about the FLTCIP’s comprehensive benefits and features, register for one of our upcoming webinars or view our existing library of webinar recordings at LTCFEDS.com/elearning.

For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to help with decision-making, request a premium quote, or obtain general information about long term care and the FLTCIP.

About the FLTCIP
Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management, the FLTCIP is designed to meet the specific needs of the Federal family. The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.


2 The FLTCIP will reimburse for informal care services if care is provided by a person who did not live in your home at the time you became eligible for benefits.

Now is a good time to think about items that should be considered before the end of the year.

Establish or Tune up Your Emergency Fund
Everyone needs an emergency fund. If you don’t already have one, now is the time to determine the amount that should be in your emergency fund and where it should be invested. If you have an emergency fund, review the amount that you established as needed to cover your expenses in case you or your spouse’s income is interrupted. Whatever amount you have established, it should be easily accessible and invested in a low risk account at the lowest possible cost.

Review both your TSP (tax-deferred and/or Roth 401(k)) and outside Roth IRA contributions

Roth IRA
First, even if you are fully contributing to the TSP ($18,000 for 2017; $18,500 for 2018), and the $6,000 (2017 and 2018), catch-up if you are age 50 any day of the year; some still qualify to fund a Roth IRA. You are eligible to make a Roth contribution based on your modified adjusted gross income:

<table>
<thead>
<tr>
<th>Filing Status</th>
<th>Contributions are reduced if income is above this amount</th>
<th>Contributions are not available if income exceeds this amount</th>
</tr>
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<tbody>
<tr>
<td>Single</td>
<td>$118,000 (2017)</td>
<td>$133,000 (2017)</td>
</tr>
<tr>
<td></td>
<td>$120,000 (2018)</td>
<td>$135,000 (2018)</td>
</tr>
<tr>
<td>Married filing jointly or qualifying widow or widower</td>
<td>$186,000 (2017)</td>
<td>$196,000 (2017)</td>
</tr>
<tr>
<td></td>
<td>$189,000 (2018)</td>
<td>$199,000 (2018)</td>
</tr>
</tbody>
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If you are married (and lived with your spouse at any point during the year) but file separately, you cannot fund a Roth IRA.

TSP
You should review your TSP contributions to assure that you will be contributing at least 5% of your base pay every pay day to assure that you are receiving the full agency match. Further, you should review the amount you have committed to contribute to the TSP, both in regular contributions and if you are age 50 or over any day in the year the catch-up contribution, to assure that you are contributing either the elective deferral amount or the maximum that your budget
allows.

Finally, remember that the “catch-up” contributions, unlike the regular contributions, must be positively elected each year.

**Rebalance your investments (TSP and Others)**
If you are in the L funds, your TSP or a time horizon fund outside of the TSP, your investments are automatically rebalanced. If you are managing your investments yourself, you should review them once or twice a year to assure that your investments haven’t become too weighted in one asset class because it has outperformed everything else.

**Review your life insurance policies**
Make sure that you are carrying sufficient life insurance to protect your spouse and children if something untimely happens to you.

Understand the type of insurance that you have – decreasing term, fixed term, renewable term, whole life, universal or convertible, to assure that it will meet your current and future needs. Finally, review your designation of beneficiary forms to assure that your assets would be distributed as promptly as possible to the proper person.

- TSP-3 for the Thrift Savings Plan
- SF-2823 for FEGLI
- SF-1152 for any money the agency would owe you
- SF-3102 for a refund of your FERS contributions if not recovered and no eligible survivor

There are also Designation of Beneficiary forms for any life insurance you may have outside of the Federal government and outside investments.

**Review your FSA**
If you have a Health Care FSA or a Limited Expense Health Care FSA assure that you aren’t going to forfeit any money. You can now carry over up to $500 of unused funds into the next plan year. However, you must enroll to participate in the new plan year in order to use the carry over amount.
Women Rule Investigation

**Federal law enforcement has a woman problem**
Police agencies are the most male-dominated part of the federal government — and that undermines their mission. By Amanda Ripley  11/14/2017 05:04 AM EST

Despite expanding rapidly over the past two decades, federal law enforcement agencies remain almost as male-dominated as they were during the Clinton administration, according to a new POLITICO survey — the first to assess the gender gap in federal law enforcement in nearly a decade. In 1996, women held about 14 percent of the country’s federal law enforcement jobs; today, women represent just 15 percent. At this rate, it will be 700 years before women hold half of these jobs.

*Reena Flores and Derek Robertson contributed to this report. Graphics by Sarah Frostenson and Jeremy CF Lin.*

READ FULL ARTICLE AT


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**OPM adds 4 schools to feds’ discount tuition list by Armin Haracic Federal Times**

Federal employees seeking bachelor and master’s degrees will receive tuition discounts on four new schools, the Office of Personnel Management announced. Catholic University of America Metropolitan School of Professional Studies, Pace University iPace Program, Park University, and Utica College are the schools newly integrated into the Federal Academic Alliance, bringing the total number to 15.

The aforementioned alliance grants 5 to 70 percent tuition reductions and/or scholarships to federal employees and sometimes their spouses and legal dependents. The FAA focuses on getting the involvement of institutions specializing in mission-critical occupational skills including information technology, cybersecurity, human resources, financial auditing and economics.

*The Office of Personnel Management, 1900 E Street NW, Thursday, March 25, 2010, in Washington, D.C. (Sheila Vemmer/staff)*
Me Too

By June Werdlow Rogers, PhD
Retired Drug Enforcement Special Agent in Charge

The #MeToo campaign that encourages victims of sexual abuse to tell their stories is moving at incredible speed. Clearly, the Nation is on a precipice for a culture shift. So in the spirit of constructive change, offered is a direction for women in federal law enforcement. Let’s start with a revelation of what years of experience as a leader has me convinced is essential to effectiveness.

My discovery began with a report that we had captured all of the main targets in a widespread round-up. Yes! A particular debrief stood out. After agents didn’t find the subject where expected, one of them kept digging. Her efforts uncovered enough information that the arrest warrant was executed a few hours later just as the target deplaned in another city. Oh, Yes! I remember this moment well because it was not the first time that this agent’s dogged determination had made a difference. I decided right then my next management conference would focus on coaching attitudes and behaviors that work. But first, we needed to extract what was distinctive about the high performing.

After a process of identifying a few of the most successful personnel in the division, I had them interviewed by the PIO to see what made them tick. It was fascinating. (If you are interested, let me hear from you and I’ll do a series). For our purposes here, suffice it to say that successful employees employ such an attitude of determination that quitting is rarely an option. Perhaps just as interesting was that those interviewed could explain how they came to adopt their persistence, which led me to conclude that such a conscious awareness of attitudes meant learning was involved. Hence, desirable attitudes and behaviors can be instilled.

Let’s be honest, not everyone employs such enthusiasm. I can think of two other categories, such as those who are relatively indifferent tending to react situationally, but not in a good way. (You’ve seen them – if the request comes from a high level official, they are all-in, but if the requester is not seen as having clout, forget it). These types often come across as moody. Then there those who are perpetually pessimistic, that constantly say “it can’t be done.” While a tactic for the indifferent is to get the boss to get them on board, with the pessimistic many avoid them which actually causes them to work less.

So where are you? Are you surviving or thriving? Believing that a workday is 8-10 hours of survival can result in concentrating more on what is coming at you and almost guarantees an unpleasant experience. Conversely, moving towards specific actions increases a thriving mindset where time spent at work is more rewarding.
There are many more questions to ponder on the road to self-improvement. As you evaluate and seek to develop goal-oriented habits, consider that self-reflection is a necessary step towards self-regulation. Moreover, recognize that your beliefs affect your attitudes which affect your behaviors, including what you say.

Get ready. As with any controversial political or social issue that merges with criminal justice, your opinion will be sought. What do you think about the increased reporting of rape, perceived to be the most under-reported crime in America? Bring that positive, “can do” women in federal law enforcement attitude and voice to the conversation and you will likely respond just the right way. If you have a winning comeback you’d like to share, tell us about it through my webpage at urnotcrazy.com.

Hurting people hurt people.

You see it every day - and may not even know that's what you're seeing. Hurting people creating difficult - maybe even hostile - work environments. It's the hurting person who takes the last cup of coffee and chooses not to make a fresh pot. It's the hurting person who starts rumors, spreads gossip and tattletales to the boss. Behaviors like these are passive-aggressive actions of a hurting person who just wants to feel better.

The passive-aggressive person causes "death-by-a-thousand-cuts". Whether consciously or unconsciously, they cause disruption and disturbance by making tiny (nearly unnoticeable) cuts to the esteem of an individual - or the cohesion of a group. It doesn't take long for team members to become "emotionally anemic" - lacking energy to innovate, problem solve and produce like before.

Hurting people also hurt in aggressive-aggressive ways. Because these behaviors are more overt and (often) offensive, these actions are more easily identifiable. This type of behavior is often attributed to the "office bully". They dominate and intimidate by taking charge, controlling discussions, interrupting others, putting down / belittling and so on. Many times, they believe they know more and always know better. They can be quick to anger - which can startle / frighten and generate conflict. Because no one enjoys feeling criticized or controlled, team members may begin to shut down and shut off by closing office doors or staying quiet in meetings. If/when feeling "pushed", some team members may even choose to retaliate.

Hurting people hurt organizations.

Hurting people create toxic environments where people do not trust each other or feel safe to be themselves. These toxic environments create an isolating "culture" where personnel become self-serving or self-protective. Toxic environments are ripe with cliques that create alliances that ban together to beat down or beat out in order to get ahead. Toxic environments create a culture of not-caring that minimizes concerns as "complaining" and "whining". Toxic environments see employees as just another cog-in-the-wheel; discounting personal needs and dismissing one's holistic wellbeing.
Hurting people hurt themselves.

In March 2016, Forbes ran an article stating, "If you hate your job, chances are you hate your life." Around the same time, NY Daily News quoted a new Mayo Clinic survey showing "Americans blame work more than anything else for keeping them from better health."

In response, unfulfilled, dissatisfied personnel may choose to self-medicate (numb), pick fights, make reckless decisions and more. They may even withdraw and isolate from previous connections. In his lecture Why People Die By Suicide, Dr. Thomas E. Joiner explains this combination of "thwarted belongingness" (no one cares) and "perceived burdensomeness" (I don't matter) as two key elements of suicidal intention.

The Power and Importance of Care

No matter how toxic your work/life environment may feel, introducing compassion and care is like adding iodine to purify contaminated water. Every drop counts.

In 2014, Harvard Business Review (HBR) published an article stating: “Employees who felt they worked in a loving, caring culture reported higher levels of satisfaction and teamwork [and] showed up to work more often...People who worked in a culture where they felt free to express affection, tenderness, caring, and compasson for one another- were more satisfied with their jobs, committed to the organization, and accountable for their performance.”

The American Psychological Association (APA) released a study in 2012 stating: "Employees who feel valued are more likely to report better physical and mental health, as well as higher levels of engagement, satisfaction and motivation, compared to those who do not feel valued by their employers."

In an interview with Annuals Review, Professor of Business Administration and Psychology, Dr. Jane Dutton, discovered compassion at work lowers rates of absenteeism and turnover, decreases healthcare costs and increases levels of engagement. Dr. Dutton also found compassion to "increase positive feelings for all" by fostering resiliency, building commitments, strengthening loyalty and attachments.

In 2015, Virgin Pulse CEO, Chris Boyce, wrote an article urging executives to care for employees by stating, “Taking care of your people is at the heart of creating a great place to work, where people are appreciated, engaged, productive and thriving.” Boyce continued, "Once employees feel great and have the support they need, they're better able to engage, be more productive, and thrive – on and off the job. By taking care of their people, companies create a workforce with the physical energy, mental focus, and emotional drive necessary to power their businesses and impact those critical metrics.”

The results are in! Infusing compassion and care into the workplace creates a substantial, positive difference in satisfaction, engagement, motivation, commitment, productivity and more. Who wouldn't want results like these?

Create Culture through Peer Support

Peer Support is an organized, informal program that allows compassionate "peers" to effectively help another colleague in need. With training, vetted peers are able to listen, assess and address immediate concerns. Peers are also able to carefully and credibly refer colleagues to professionals for additional assistance.

Utilizing peers in a highly stressful work environment is incredibly effective for prevention. Through training, peers learn to read the “signs”, notice subtle (or not so subtle) changes in behaviors and recognize life-changes that create distress. Because it’s not
enough just to recognize signs and symptoms, peers are also trained compassionately to move toward those experiencing distress. In many cases, peers are able to identify and diffuse concerns before they reach crisis levels.

While other programs, such as wellness programs, focus on physical health, a peer support program focuses on the whole person. Peers are trained to address a myriad of concerns - such as work stress, relationship stress, grief/loss and more. Whether a colleague is in crisis or just having a difficult day, peers are trained to lean in, listen up and provide a compassionate presence that communicates value and worth to all involved.

Implementing a peer support program can be an organized, and easy, first step towards cultivating a culture of care. Just as there are hurting people within your organization there are also helping people. There are people all around you that are wired to care and eager to help. Through policy and training, peer support programs can empower such people to provide care and offer hope.

Peer support programs help hurting people and move a toxic work environment towards a thriving culture of care. For more on implementing (or growing) a peer support program in your organization, email dorie@crisissupportsolutions.com.

VIRTUAL BENEFITS FAIR 2017

Register to attend the 2017 Virtual Benefits Fair to chat with carriers, review 2018 plan details, and get the information you need to help make the right decisions, in one convenient online location. Visit LTCFEDS.com/elearning to sign up today.

Review 2018 plan details
Log in anytime during the Federal Benefits Open Season, from November 13 to December 11, 2017. Save 2018 plan brochures in your online briefcase, visit individual carrier booths, watch instructional videos, and register for educational webinars.

Get answers to your questions
Representatives from all participating carriers will be available to take your questions during our live carrier chat day Tuesday, December 5, 2017, 10:00a.m.–5:00p.m. ET

Explore your benefits in one convenient location
Learn valuable information, get answers from the experts, and visit carrier booths to compete in our nationwide virtual scavenger hunt.

Technical assistance
If you need technical assistance, please contact us at VBFHelp@ltcpartners.com.