



The impact of a catastrophic injury is not only immediately felt physically but financially as well. The loss of income is due to the wounded officer's inability to earn much needed funds through overtime and/or off duty employment. The financial crisis continues to grow upon the wounded officer's

separation from their agency. Wounded officers who are forced to retire as a result of their injuries are commonly given less than 50% percent of their salaries with no additional medical coverage.

Being wounded and left in financial crisis are the key reasons why officers fear being catastrophically injured even more than they fear being killed in the line of duty. Officers feel the lack of benefits associated with their survival with a catastrophic injury, are even far more financially burdensome to their family than their death. What are commonly seen to help combat the financial loss, the lack of medical coverage, and fulfill the new needs of wounded officers, are the various organizations that raise funds in an attempt to help. Although the intentions are great, the results are only temporary.

The WOI Advocacy Program is designed to achieve the long term financial needs of wounded officers rather than temporary quick fixes. Advocacy is accomplished through the creation of a national legislative bill, partnerships with financial institutions, credit counseling services, and law firms specializing in Law Enforcement Workman's Compensation cases.

The Law Enforcement Officers Medical Retirement Bill will seek to be part of the Federal Fair Labor Standards Act so the passing of a single bill could filter down throughout the states, counties, and municipal governments. The bill will outline a standard medical retirement package for catastrophically injured law enforcement officers. The bill will set the bar for minimum salary percentages paid to catastrophically injured law enforcement officers forced to retire as a result of their line-of-duty injury. The bill will require the catastrophically injured law enforcement officers be provided health coverage by their separating agency. The bill will also outline the options agencies have to fund medical retirement plans, whether through their own pension plans or private insurance providers.

The WOI will seek legislative assistance from other law enforcement advocacy groups like the Fraternal Order of Police, Police Benevolent Association, (cont)

Teamsters Law Enforcement Union, International Association of Chiefs of Police, Sheriffs Association, and many others.

The single largest expense for the average family is housing. The average mortgage takes up an estimated 18 to 30 percent of a family's income. The WOI hopes to develop an interest forgiveness program with mortgage and revolving credit providers. The program is seeking interest forgiveness from participating financial institutions beginning at the time that a wounded officer's employment is severed. The wounded officer will continue to repay the principal loan.

The WOI is committed to assisting catastrophically injured law enforcement officers and their families who have sacrificed so much and are too often forgotten.

Information source regarding pensions:

https://www.myfrs.com/FRSPro_ComparePlan_Disability.htm

<http://www.cityoforlando.net/pension/wp-content/uploads/sites/14/2014/08/Police-Summary-Description-2-6-09.pdf>

http://www.nyc.gov/html/nycppf/html/tier_3/tier_3_disability_retirement.shtml

Information source regarding housing:

<http://budgeting.thenest.com/percentage-mortgage-payments-typically-interest-29082.html>