

May 22, 2018

Senate Finance Committee:

I am writing this letter in support of Senate Bill 296 which would provide health insurance benefits and increased pension benefits for the surviving spouses/children of public safety officers who are killed in the line of duty.

I am one of those spouses.

My husband, Lt. John Gisclon, of the Ashland County Sheriff's Office, was ambushed, shot and killed in the line of duty on January 14, 1995 by a man with a history of mental illness. I was 30 years old at the time, with 4-year-old and 17-month-old daughters. John was a veteran of the Sheriff's Department with 21.83 years of service and had served his country faithfully in Vietnam. He was respected in our community and dedicated to protecting law and order. He didn't stand a chance that night because his killer, Bobby Staton, had set out to kill a cop.

I pray that none of you senators have ever lost a loved one in such a senseless, horrific manner and had to endure the publicity surrounding it. I pray you have not listened to your child's cries of "da, da, da, da, da" from her crib or endured father-daughter dances, first dates and graduations without your child's father. Twenty-three years later, Megan, Lisa and I are still paying the price for John's untimely death. The fact that I am writing this letter today is proof of my last statement.

Initially, after John was killed, our health insurance benefits were covered through OPERS, with a small premium contribution from us for John's two "orphans". (Yes, this is how OPERS termed them.) However, in 2015, due to changes in the OPERS system, I faced increased medical insurance premiums that eventually forced me to find my own independent insurance coverage...at a ridiculously high rate each month for catastrophic-only coverage.

Just to give you an example, my personal insurance cost through OPERS jumped 722% from \$48.59 in 2015 to \$357.32 in 2016. At that point, for combined insurance for myself and my two young adult daughters, my out-of-pocket cost was \$692.58 a month for medical coverage only. The next year, in 2017, I was offered OPERS medical coverage for *myself only* at the cost of \$733 per month. (My girls then had their own insurance.) In 2018, the cost of OPERS insurance for *me only* was over \$1200 a month. Needless to say, I dropped the OPERS coverage in 2017 and found less expensive coverage on my own. But...when I say less expensive, let me say that I currently pay \$481 a month and have a \$7,350 deductible. So, unless something catastrophic happens, my insurance is comparable to having zero insurance coverage. It is what I can afford, and I pray that I stay healthy. This is reality for me as the surviving spouse of a man who dedicated his life to protecting his community for 21+ years.

I am equally excited for the passage of Senate Bill 296 because of the provision to increase the pension calculations to 100% of the officer's salary and extend the retirement timeline of 33

years. This is a step that is long overdue. Because my husband had 21+ years of service when he was killed, my pension was reduced by 50% when my children were still very young. This reduction severely strapped me as I was raising my young daughters. The additional time added to this bill would have helped me in raising Megan and Lisa as a newly-single mother. To see my pension only reduced by 25% when John would have been at his maximum retirement age would also have helped our family tremendously.

I was again severely strapped when my girls went to college. Yes, Ohio provides tuition assistance. Yes, my girls both took advantage of that benefit. However, Ohio provides no compensation for room and board, books, or lab fees, and the tuition assistance is minuscule if applied to a private university (which my Megan did). The difference between 50% of John's pension and 75% would have been substantial then, and it will make a substantial difference in my budget going forward. It is totally unjust that the surviving family of an officer who is killed in the line of duty receives only 50% of the officer's pension when they reach the minimum age of retirement while a disabled officer oftentimes receives 75% of his or her pension.

You are never more disabled than being deceased. Don't get me wrong: I most certainly feel that the benefits for catastrophically-injured officers are deserving. However, taking care of the families of officers who have given their lives in service to their communities is equally deserving. Being killed in the line of duty is the ultimate sacrifice. Providing for those families who are left behind is the right thing to do.

Another thing that is often overlooked when considering a line-of-duty death is that if my husband had lived, John would most likely have been promoted during his career. He was 46 years old and healthy when he died, and he had ambitions to run for sheriff. Our family lost the opportunity for increased income when he died as well as any overtime income and special pay income he may have received. When he died, my pension was figured on an ending salary of \$31,805.74. This salary amount certainly does not reflect where his career path may have taken him. Then, at his absolute earliest retirement date, that \$31,805.74 was cut to 50%.

Another thing I would like to address is the perception that surviving spouses of officers killed in the line of duty are "rich widows." This is not the case. When John was killed in 1995, I received a lump sum benefit from the Department of Justice of \$65,208. My girls each received \$32,604. No amount of money replaces the loss of your husband or father, but this sum, which we are incredibly grateful for, is a very small amount when you take into consideration that I became a single mom and my girls, ages 4 and 1, lost their father forever.

I was ecstatic when Senate Bill 296 was introduced. It is long overdue. The Ohio Death Benefit has been in existence for 42 years, and the milestone markers have never changed.

I ask you to back Senate Bill 296 not only for me and those families who have already lost an officer in the line of duty but for the future of law enforcement. Imagine being a young officer signing up for this profession and knowing that if the unthinkable were to happen to him or her

while on the job, his family would not be able to afford health insurance, college and perhaps day-to-day life expenses.

I truly believe the provisions of Senate Bill 296 are well deserved for those of us who live each day without the emotional or financial support of our spouses...spouses who died promoting justice within the State of Ohio. I urge you to get behind this bill, promote it to fellow senate members, and work tirelessly to ensure its timely passage.

Thank you,

Renee Gisclon Rogers