Good Morning, honorable committee members. My name is Rebecca Muncy Brooks. I am here to tell you why HB 621 is probably one of the most important pieces of legislation you will have the opportunity to pass this session and perhaps in your career. I am sure everyone who comes before you say their legislation is the most important. However, with this legislation you have the opportunity to help the men and women who have given their lives for you, your family and your community. You have the opportunity to fulfill promises made to their families the day they died; and that was that their families would be taken care of for life.

On April 5, 1995, my husband. Marc Muncy was working in a marked cruiser on the westside of Columbus when he answered a call for backup from another officer. While in route to help his fellow officer, Marc was involved in a car accident that ultimately took his life. In that instant I became a 31-year-old widow with two small children to raise alone. My daughter, Eryne had just turned 4 years old, and my son, Zachary was one.

Marc was the consummate family man who adored his children. He worked hard to provide the best possible life for his family. Marc's dream was to raise our children in the country, with land, a pond and lots of trees. We had just started the process of making that dream a reality. He had just started putting his dreams into action the weekend before he died. He spent that entire weekend planting 400 white pine trees with the hope of having years to watch the trees grow and develop as his kids grew and developed too. Unfortunately, he died without seeing those trees grow. He died without seeing his children grow. He died without being able to teach his son to be a man. He died without being able to walk his little girl down the aisle on her wedding day. He also, died believing his family would be taken care of in the same manner they would have had he not died. I tell you this because I think it is important for you to have a little insight as to what family meant to all of our officers...family was everything to each and every one of them.

Marc was just beginning to advance in his career. He was the next officer in line to be promoted to Sergeant and was simply waiting for the ceremony and official paperwork to go through...unfortunately, he died

before seeing that dream fulfilled. Little did he know when he went to work that afternoon, that his family's health insurance would be on the line, to the point where it would no longer be affordable. Little did he know that his pension would eventually be cut in half at the absolute earliest date that he would have been eligible to retire, a full eight years before that of his classmates who have opted to be a part of the Deferred Retirement Option Program or DROP. Little do any of these officers know that at a time when many of their children are still in high school and/or beginning college that their family's total income would be cut in half. At a time when these families need extra income to help offset these costs, their deceased officer's pension is being slashed by 50% and the surviving spouses are left to figure out how to put the pieces together and make ends meet.

Abbie Dulle, the widow of Sgt. Brian Dulle, from the Warren County Sheriff's Office would have loved to be here today, but as a single mom, she had to make the decision to go back to work to provide health care for her children after OPERS made the decision to cancel health care for all survivors. She needed to make sure she was able to

maintain coverage for her children as her daughter is a cancer survivor and health care is critical for her to remain in remission. Brian had no idea that his family, upon his death, would eventually be left with no health insurance. You may think that many moms are raising their children on their own and you can't understand why this is different. It is different because her husband gave up his life for his community. It was the oath he took. And the monster who murdered him receives free health care in prison. Why is it the murderer's needs are met, but those left behind have to fight just to get health care?

Officers are told daily that if anything happens to them, they will never need to worry about their family...they will be taken care of for life. Sadly, that is not true. With the passage of HB 621, Sgt. Dulle's family, along with all the other families, will continue to be cared for in the manner their loved ones expected and were promised.

My situation took a different turn as it relates to health insurance.

My benefits came through the Ohio Police and Fire Pension. Health insurance premiums became so expensive that close to half my pension income would have gone to pay my portion of the premium for health,

prescription, vision and dental coverage. With 2 children, I needed that income to put a roof over their head and food on the table. I found a job where I could obtain affordable health insurance and still be able to provide my children. Only difference is, I went to work and had to leave my children to be cared for by others just so I could provide for them. The years went by quickly as I was raising my children on my own. I still had one child in high school, while the other had started college when I received a letter from the Ohio Police and Fire Pension. That letter informed me that Marc would be eligible for the earliest date possible for retirement within the next two months. It was in this letter that I found out that Marc's benefit would be slashed to just 50% of his base pay. At that same time my husband's academy class mates were entering the DROP program, still receiving their full pay and saving for the future for their family. A future our family lost the night my husband died trying to help his fellow officers protect our city.

Passage of this legislation would provide my family with similar income advantages we would have received had he not died in the line of duty. I say similar because Marc's ability to fulfill his goal of moving

his way up through the ranks and providing more for his family ended the night he died. No more promotions or any other means to make extra money died with him. He did die however, believing his family would be taken care of if the unthinkable happened. That is what they are told and promised. Passage of this legislation will demonstrate to all officers that their families will indeed be taken care of should they give the ultimate sacrifice for their communities.