

From: [Tammaron Baxter](#)
To: [Rep. Chuck Kopp](#)
Subject: HB 79
Date: Monday, May 6, 2019 6:04:55 PM

Good Afternoon Representative Kopp,

I'm writing to you today in support of the idea HB 79 represents. I too agree first responders should have a secure financial future after all the hard work and dedication they give the communities they serve.

I've been reading the documents attached to the bill and I have some concerns. Since a new Tier is being created, instead of being absorbed into 3, there will be a small pool of contributors. I'm assuming this is why there is a range of 8-10% contribution and no COLA.

My biggest two concerns is regarding the buy in formula and medical coverage. I know the ARM board will determine the formula, but the example of \$20,000 per year of service will mean a 10 year veteran will need \$200,000 in their 401K, this is unlikely. I think a formula that would possibly take away years of service is asking to great a sacrifice. Tier 3 has already been paying 8%, more than lower Tiers, and now might be asked to work much longer than their lower Tier counterparts.

It makes more sense to me to acknowledge the years of service, if the officer will hand over 100% of their 401K, and than adjust the payroll contribution accordingly.

The other is medical coverage, anything other than coverage equal to Tier 3 doesn't make sense. The two biggest concerns for an employee is their income and medical coverage. As you know, 1st responders take a higher physical, mental and emotional beating than your average citizen. Shouldn't they receive the best possible medical package available? It seems unequal to offer a gold package to a secretary who happened to start earlier than a 1st responder, and expect them to take silver or bronze.

I really appreciate the efforts you are making to try and secure a better future for 1st responders, but the difference between Tier 3 and 4 is insulting and HB 79 is a start, but can't be the final offer. Thank you for your time.

-Tammaron Baxter
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Sent from my iPhone