

Dear Local Lodge President:

For over 30 years, ICMA-RC's mission has been to build retirement security for those who protect and serve. ICMA-RC has been committed to providing the best services and products to all public safety personnel: one reason the Fraternal Order of Police has chosen to partner with our organization. The FOP has partnered with ICMA-RC to develop and roll out the NFOP VantageCare Retirement Health Savings (RHS) Plan.

When implemented, this plan does not require mandatory participation by all members of your lodge. Each member can choose whether or not to participate in the plan, and how much they want to contribute. However, for even one member to contribute, the Employer must allow access to a payroll deduction. If your Employer has questions regarding implementing a payroll deduction, I am available to send a letter, coordinate a conference call, or meet with the Employer to encourage implementation of the Plan.

Remember, this RHS Plan:

- Allows your members to put away money on a completely tax-free basis for medical expenses in retirement.
- Offers reimbursement of medical expenses for the member, their spouse and their dependents.
- Is available to the member when they reach age 45 (whether they are still working or not), when they retire, or 30 days after terminating FOP membership.

If you have any questions regarding the Plan or completing the simple adoption paperwork, I can be reached toll free at _____ or by email at _____. I am hopeful you will offer the benefits of this Plan to your membership and I am willing to assist in any way I can. Thank you for your time.

Sincerely,

Retirement Plans Specialist