

To Whom it may concern,

I am writing you concerning legislation Bill HF1234/SF1959 and asking you to Vote No to the proposed legislation bill, as it strongly affects me and my family. It also affects many duty disabled first responders and even the active first responders that are 1 call or 1 serious traumatic event from being disabled.

As a disabled police officer who served for 20 years, I suffer with PTSD daily. I have been involved in many major incidents and calls for service over my 20-year career. I responded to calls that dealt with the death of infants the same age as the infant I had at home at the time, to the deaths of sons, daughters, grandparents, fathers and mothers with an infant draped over her. I have seen people at their worst points in life. I had to put aside any feelings and assist these citizens. These are things that I struggle with daily wondering if I did enough or if I could have prevented the outcome. The thoughts as well as the flashbacks and memories are uncontrollable and I feel very hopeless, detached from my wife, daughters and family. I try to avoid places or the city that I served as a police officer, because it reminds me of these traumatic events. I have constant nightmares as well as anxiety when in the public. These are some of the things I deal with on a daily basis. PTSD's will never go away. Many different things trigger the PTSD responses and reactions for me.

The proposed legislation would not only continue to remind me that I suffer from PTSD daily, but the proposed bill would also discriminate against me for having a diagnosed disability. PTSD is a very scary thing that I deal with daily. My wife as well as my 2 young daughters see and feel the effects of my PTSD daily. I may come off as having a good day and then I snap or have a sudden outburst, my tone will change, and I become irritable and/or very distant from them trying to hide what I am dealing with inside. The fact that the bill questions my diagnosis also furthers the PTSD into feeling that the profession and citizens I so loved, protected and poured my heart and soul into is turning its back on me because I have a disability, which furthers those PTSD symptoms. This bill also questions and disciplines me as a human for suffering from PTSD, by threatening to take away my income that makes me whole with the time I put in as a police officer.

This proposed bill would also cause me to relive the traumatic events over and over, which in turn would not allow me to live a normal life. Learning to manage PTSD's is a constant daily process. The traumatic events went untreated for years and I was not given any direction or coping skills as a police officer. The fact that many things trigger the PTSD's daily from loud noises, locations and even sounds and smells. I see a psychologist every month and continue to struggle with learning how to manage and function daily with PTSD's. The effects proposed in the bill would cause a major financial burden on my family and add to the stress and cause more harm to my health and have continued triggering of the PTSD.

To lay the foundation of how my financial situation has changed since needing to enter duty disability I will provide a brief framework of what guarantees PERA made to my family when I started my career.

First, I was a contributing member to PERA's fund; contributing to my retirement or the event I should become disabled. When PERA accepted me into the duty disability program they reduced my gross income by 40% drastically reducing my base earnings, I now earn roughly 60% of what I was making when I was forced to leave my career due to the injury I sustained.

Second, PERA reduced my future re-employment earnings by one dollar for every three dollars I earned that exceeded 125% of my earnings at my date of injury; these re-employment earnings include my disability benefit. These financial parameters were going to be challenging but I did not have a choice. No one chooses to be injured.

If the proposed legislation for HF1234 & SF1959 were to pass it would be financially crippling for my family. The new rules that would be implemented would reduce my re-employment earnings immediately due to Offset 1 and further reduce re-employment earnings by way of Offset 2. I have worked very hard in my recovery and am attempting to reintegrate by being a contributing member to our State. If this bill passes the following hardships will affect my family:

- It will be very hard to pay basic bills in my house hold (Mortgage, Groceries, Utilities etc.)
- I will be unable to save for house hold or vehicle emergencies
- I will be unable to save for my family's future.
- I will be unable to continue with my regular doctor visits for my injury. It will be unaffordable.

When PERA provided their list of expectations to me they also provided their financial commitment and agreed to the current disability amounts that are determined by State law. With PERA's commitment I was able to start planning for my family's future; that will be gone and I am now forced to worry about losing out on over 25% of what I was allowed, by law, to make and contribute some of that back into PERA.

It was stated at the joint house and senate legislative meeting on March 20th, 2023 that this legislation was developed with equity in mind for active and medically retired members. I don't understand how reducing/eliminating benefits for medically retired First Responders that have already had their wages reduced and are now dealing with a disabling condition is equitable. Those who have lost their careers to disability have started an organization called Minnesota Duty Disabled Association. I encourage you to engage with them regarding any questions you have and to receive more information about this issue.

MN PERA has also stated on their website that there approximately 2000 police and firefighters' duty disability beneficiaries at the end of the fiscal year 2022, when in fact after learning the actual number is 888 people receiving duty disability, and of those, over 90% were duty disability beneficiaries. These numbers don't add up and the fact that they are going after the disabled members is very unethical and wrong. Being disabled we only earn 60% of our base salary when we were working, and we were disabled in the line of duty. This does not seem fair or ethical in my mind, especially to propose a bill to reduce this even more and add to the daily stress me and my family already deal with.

In the history of PERA and my contributions to PERA, they have never retroactively asked for money back from retirees and or duty disabled members. The fact that this is the plan for PERA, it seems to discriminate against only the disabled and also be morally and ethically wrong.

I think the portion of the legislation that seeks to allocate funding to help future First Responders is important, but it would add great value to the legislation to incorporate stakeholders from the medical community and medically retired first responders. We have first-hand experience that would add to the success of this legislation.

Thank you for your time, If you have any questions please reach out to me or my wife anytime. Travis, Shari, Isabella and Olivia Serafin
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