

BPSA Retiree Group

Retiree Membership & PORAC LDF Plan V Coverage Information

Key point

Membership in the **BPSA Retiree Group** is **\$20.00 per month**. Limited retiree legal defense coverage through the PORAC Legal Defense Fund **Benefit Plan V** is included with BPSA Retiree Group membership. The monthly amount is the BPSA Retiree Group membership amount, not a separate standalone insurance premium.

Before you apply

Apply through the BPSA Retiree Group page at **BPSUPS.org**. Payment is completed online through the application and is accepted by **ACH through Stripe only**. Have your bank routing number and checking account number available, or have a personal check available so you can copy the routing and account information.

This document is a general summary for retired members and applicants. It does not replace or modify the PORAC LDF Plan Document. Coverage decisions are made under the PORAC LDF Plan terms.

Prepared for use with the BPSUPS.org retiree application page

1. Purpose of the BPSA Retiree Group

The BPSA Retiree Group gives eligible retired law enforcement personnel a way to remain connected to the Border Patrol Supervisors Association while also receiving access to limited retiree legal defense coverage through PORAC LDF Benefit Plan V.

Membership includes:

- BPSA Retiree Group membership, which is BPSA membership for retired members.
- Limited retiree legal defense coverage through PORAC LDF Benefit Plan V, subject to the Plan Document.
- BPSA communications and retiree-related updates.
- Invitations to select BPSA meetings, gatherings, and events, as determined by BPSA.
- Access to retiree-related information and resources provided by BPSA.

Important distinction

This is not full active-duty BPSA legal coverage. PORAC LDF Benefit Plan V is a limited retiree coverage benefit. It is designed for certain covered post-retirement firearm-defense and concealed-carry related matters, subject to Plan V eligibility, exclusions, and limitations.

The PORAC LDF Plan Document controls all coverage questions. BPSA can provide general membership information, but BPSA does not make final PORAC LDF coverage determinations.

2. What PORAC LDF Benefit Plan V Is Intended to Cover

Subject to the PORAC LDF Plan Document, Benefit Plan V may provide legal representation to an eligible retired participant in the following types of matters:

- A civil or criminal action arising from use of a firearm in defense of self or others where an imminent threat of serious bodily harm to the retired participant or another person is present.
- A criminal action arising from possession of a concealed firearm, provided the possession is not precluded under applicable local law.
- Customary, necessary, and reasonable services related to those matters, including where it appears reasonably probable that such an action will be commenced.

In plain terms, Plan V is meant to provide an organized legal-defense benefit for qualifying retired law enforcement officers when a covered incident occurs. It is not a guarantee that every firearm-related incident, possession issue, or civil claim will be covered.

Potentially within Plan V	Not automatic coverage
A qualifying defensive firearm incident involving an imminent threat of serious bodily harm.	A firearm incident that does not meet the Plan's defensive-use requirement.
A criminal concealed-carry possession matter where possession was not barred under local law.	A carry situation where local, state, or federal law prohibited possession or carry.
Civil or criminal defense services related to a covered matter.	Payment of damages, opposing-party attorney fees, bail bonds, or appeal bonds.

Do not assume coverage

The Plan has requirements, exclusions, and limitations. The PORAC LDF Legal Administrator decides whether a claim is accepted under the Plan.

3. Basic Plan V Eligibility Concepts

The Plan uses specific defined terms and requirements. This section is a simplified summary only. An eligible retired participant generally must satisfy Plan V requirements, including requirements related to retirement status, law enforcement authority, identification, lawful firearm possession, and firearms qualification.

Common eligibility concepts include:

- Retirement from a public agency after qualifying law enforcement service, or retirement because of a qualifying service-connected disability.
- Receipt of retirement or pension benefit payments.
- Possession of peace officer or law enforcement authority immediately before retirement, including statutory arrest or apprehension authority.
- A photographic identification card issued by the agency from which the member retired, showing prior employment as a police officer or law enforcement officer.
- No state or federal prohibition on carrying or possessing a firearm.
- No disqualifying mental-health finding or agreement, as described in the Plan.
- No alcohol or intoxicating/hallucinatory drug or substance issue at the time of the incident, as described in the Plan.
- Completion of the required firearms qualification during the 12-month period before the incident giving rise to the claim.

Keep your own records

BPSA does not monitor or certify annual firearms qualifications for retired members. However, if a claim occurs, the Plan may require proof that the member satisfied the qualification and eligibility requirements. Retired members should keep copies of their retired credentials, firearms qualification records, carry-authority documents, and payment/enrollment confirmations.

4. Carry Authority and Annual Qualification

BPSA Retiree Group membership does not authorize anyone to carry a firearm. Each member is responsible for knowing and following the law in every place where the member carries.

Depending on the member and the jurisdiction, lawful carry authority may involve LEOSA, a state CCW or handgun permit, a retired law enforcement credential or permit, or state law that allows carry without a permit. Carry authority and PORAC LDF coverage eligibility are related but not identical. A person may be lawfully carrying and still need to satisfy the Plan's separate coverage requirements.

Annual qualification

As a practical rule, retired members should qualify at least once every year and keep written proof. Plan V requires that, during the 12-month period before the incident giving rise to a claim, the retired participant met firearms qualification standards for active law enforcement officers as determined under the Plan.

Those standards may come from the retired member's former agency, the state of residence, or, where the state has not established standards, a law enforcement agency or qualified certified firearms instructor within that state.

Simple member rule

Qualify every 12 months, keep proof, and keep it somewhere you or your family can access. BPSA does not need to be involved in your annual qualification unless BPSA specifically asks for documentation as part of an application or administrative process.

5. Why This Coverage Matters

A justified defensive shooting can still create legal expenses. Even when the facts favor the retired officer, the aftermath may involve interviews, investigation, criminal review, evidence issues, civil demands, lawsuit defense, court appearances, attorney time, investigators, experts, and transcripts.

The following is a hypothetical example only. Actual rates and costs vary by attorney, location, case complexity, and the amount of work required.

Hypothetical attorney time	At \$300/hour	What that could mean
10 hours	\$3,000	Initial consultation, review, calls, and early case response.
25 hours	\$7,500	More extensive review, meetings, records, and early negotiations.
50 hours	\$15,000	A more involved matter before trial-level litigation costs fully develop.

These examples do not include potential investigator fees, experts, travel, court costs, transcripts, or extended civil litigation. The point of the BPSA Retiree Group is to have a membership benefit and legal-defense resource in place before an incident occurs, instead of trying to locate and fund qualified representation after the fact.

Coverage is defense-oriented

PORAC LDF coverage is legal-defense coverage under the Plan. It is not a promise of outcome and does not pay every possible cost that can arise from an incident.

6. Examples of Exclusions and Limitations

Benefit Plan V excludes certain incidents. Examples include incidents arising from:

- Domestic violence.
- Military service.
- Use of weapons in sport or hunting.
- Incidents occurring outside the United States.
- Employment as a private investigator, private security, or other employment.
- Incidents among family members.
- Incidents occurring before the effective date of coverage or after the effective date of termination of coverage.

Other Plan limitations may also matter. For example, the Plan does not provide benefits to pay monetary awards for damages, opposing-party attorney fees or costs awarded against a participant, bail bonds, or appeal bonds. Coverage can also be affected by non-cooperation, misrepresentation, other available group legal services coverage, or other Plan limitations.

Examples of shootings that may not be covered

A shooting or firearm incident may fall outside Plan V if it is not a qualifying defensive-use matter, if it involves a family-member incident or domestic violence, if it occurs during private security or other employment, if it occurs outside the United States, if the member was prohibited from carrying, or if the member did not satisfy the Plan's eligibility and qualification requirements.

This list is not complete. The Plan Document controls.

7. If an Incident Happens

For a PORAC LDF claim, the member must notify the PORAC LDF Legal Administrator. Notice to BPSA, local association personnel, PORAC headquarters personnel, a trustee, a panel attorney, a field representative, or anyone other than the Legal Administrator may not be effective to obtain benefits under the Plan.

Claim contact

PORAC LDF 24-hour emergency number: (888) 556-5631

Administrative Office: Legal Defense Administrators, Inc., P.O. Box 4859, Santa Rosa, CA 95402

The Legal Administrator considers claims and determines whether coverage is granted or denied under the Plan. If coverage is granted, the Legal Administrator refers the matter to a panel attorney or field representative as appropriate under the Plan. If a claim is denied, the Plan contains an appeal procedure with deadlines.

Suggested records to keep accessible

Record	Why it matters
BPSA Retiree Group membership and payment confirmation	Shows current enrollment and membership status.
Retired law enforcement photo identification	Plan V includes an identification requirement.
Annual firearms qualification proof	May be needed to show qualification during the 12 months before the incident.
Carry authority documents	Useful if lawful carry status becomes an issue.

8. How to Apply

To apply for the BPSA Retiree Group, go to the BPSA Retiree Group page at **BPSUPS.org** and click the application link on the right side of the page.

The application will direct you to the online payment process.

Membership amount and payment method

BPSA Retiree Group membership is **\$20.00 per month**. PORAC LDF Benefit Plan V retiree coverage is included with membership, subject to the Plan Document. Payment is accepted by **ACH through Stripe only**. Credit cards, debit cards, paper checks, and cash are not accepted for this application.

Before starting the application, have one of the following available:

- Your bank routing number and checking account number; or
- A personal check that you can use to copy the routing and account information.

Membership and coverage should not be assumed until the application is complete, the ACH payment has been submitted, and the enrollment is accepted and effective under the applicable BPSA and PORAC LDF process.

Application checklist

Before applying	Have ready
Payment setup	Bank routing number and checking account number, or a personal check to copy from.
Contact information	Current email, phone number, mailing address, and emergency contact if requested.
Retirement information	Retired agency and retired law enforcement identification information if requested.
Personal records	Keep your annual qualification proof and lawful carry documentation for your own records.

9. Important Disclaimer and Source Note

This document is for general information only. It is not legal advice, does not create coverage, and does not modify the PORAC Legal Defense Fund Plan Document.

Coverage is controlled by the PORAC LDF Plan Document, including all definitions, eligibility requirements, exclusions, limitations, claim procedures, appeal procedures, amendments, and determinations made by the Legal Administrator or Board of Trustees under the Plan.

Only the PORAC LDF Legal Administrator represents the Board of Trustees in administering the Plan and providing binding information about benefits, eligibility, and Plan provisions. Statements by BPSA personnel, local association personnel, PORAC headquarters personnel, or other persons are not binding on PORAC LDF.

BPSA Retiree Group membership information, including the \$20.00 monthly membership amount, application process, and ACH-through-Stripe payment process, is provided by BPSA and may be updated by BPSA.

Source note

This summary was prepared from the PORAC Legal Defense Fund Plan Document, restated September 30, 2022, including Article III, Section 5, Benefit Plan V - Retiree Coverage; Article IV, Exclusions and Limitations; Article V, Claims Procedures; and the Plan administration information in the Summary Plan Description.

Need to report a claim?

Call PORAC LDF immediately at **(888) 556-5631**. For membership and application questions, use the BPSA Retiree Group information at **BPSUPS.org**.