My name is John Mott. I am currently receiving a disability benefit through MN PERA, specifically for PTSD relating to my work as a Police Officer in the State of Minnesota. I have been receiving this benefit since December of 2021. I don't want to drone on about my specific story no matter how tragic, I want to get to the point.

When I was first made aware of this Bill (less than a week ago) I wasn't exactly sure how it would affect me. However, after learning and educating myself more about the Bill I could not believe what PERA and the authors of this Bill are trying to make happen.

At face value I believe the Bill as it is written has some good aspects to it, specifically regarding paid time for employees to get the help they need to return back to work. I think most of this portion of the Bill has good intentions. However, this Bill has drastically bad implications to it as well regarding PERA and how specific benefits will be expected. Specifically two things, 1) the "reapplication process" and 2) the "offset" as proposed in this bill.

As it stands now I, as a PERA member, am required to submit a "application for CONTINUATION OF DISABILITY BENEFITS." I have just completed this process and this, for me, has been approved for another year. However, when I read this Bill the language is clear that PERA members receiving a disability benefit will have to complete a "reapplication process." To me, these are very different words for a very different reason. When I left I was told that I would be receiving specific benefits. When I "apply for continuation" of my disability benefit I assume that means that I would be receiving the same benefit that I was told at my time of separation when my benefit was approved. With a "reapplication", I was told by Doug Anderson today (3/17/2023), that I would be applying for A NEW BENEFIT. I find this deeply disturbing as when I left my employer I was told a specific road ahead. That road now seems to be completely changing without a care of how it will affect me and many other like me.

Second, is the offset that is proposed. It is important to know that I am currently working approximately 2-3 hours a day as that is all I can take. I am working at a facility where they understand what I am going through and are very understanding. I have found a purpose with my place of employment. This place of employment has saved me in many ways. However, it is also important that based on my hourly wage and limited hours worked, I am making a fraction of the income that I once was while working.

Now, when I spoke with Doug Anderson (3/17/2023 at 2:13pm) I spoke to him regarding my concerns with the new proposed offset. When I spoke with Doug I informed him of a couple key points. First I explained to him of the insane struggle that comes with leaving law enforcement due to PTSD. I also told him that most other with PTSD also struggle, and yearn for a purpose. I explained that after a long struggle I have finally found a small business where I have a sense of purpose. But, when I read the PERA handout it explained that my benefit will now be deducted "equal to one dollar for each dollar" that I make at my current place of employment, not to exceed 11.8% of my current salary.

Doug attempted to tell me that active members, who are currently still in their jobs with their full benefits and paying their contribution are currently paying 11.8%. Doug also tried to tell me that this new 11.8% penalty toward those currently receiving a duty disability benefit, was not in fact a "penalty" but that was actually disability beneficiaries paying their contribution. Doug also told me that retirees earning 100% of their pension have been paying into PERA for a longer period of time in most cases. I agreed with Doug and again informed him that current disability beneficiaries are getting paid 60% of their pension for that specific reason and he agreed. However, I asked Doug what would happen of someone with a 100% pension earned

a salary at a new place of employment. Specifically, I asked him "Doug, if someone retires with their full pension and they now earn a \$200,000 salary at their new place of employment, are they also penalized and forced to pay 11.8%?" Doug's response was "no."

I asked Doug to make sense of this to me. How PERA was going to be penalizing those who are similar to me who can hardly work at all, even after they were told they would be receiving a specific set of benefits until they were 55. Doug, after a long sigh, then responded "what can I do to rectify this?" I was not expecting him to say that however, simply asked to "stand up for his current members. Those, like me, who have suffered and are currently suffering." I understand that Doug reports to the PERA Board and her said he couldn't make any guarantees to speak about this.

This Bill as written will have many negative affects on those who are currently suffering from PTSD and are PERA disability. Among all the negative affects, this Bill will deter those members from gaining reemployment as it specifically targets them with an 11.8% penalty. Most of us are struggling to work as it is and are struggling for a purpose. Please don't make it even harder for us.

If Doug cannot stand up for us, we need people who can. We have served our communities honorably and often sacrificed far too much, we need people who can stand up for us. Please vote "no" to Bill HF1234/SF1939.

Thank you,

John Mott