



Police & Fire Retirees of Ohio, Inc.
P.O. Box 627
Reynoldsburg, OH 43068

Toll Free 1-888-309-7041
(614) 866-1352 Local
Email: pfrostateoffice@gmail.com
website: pfro.com



Organized April 1948
Benefiting over 20,000 Retirees

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HEALTHY BY ASSOCIATION

YOUR ASSOCIATION CAN CONNECT YOU WITH A KNOWLEDGEABLE BENEFITS ADVISOR TO GUIDE YOU THROUGH YOUR MEDICARE QUESTIONS.

DID YOU KNOW?

1. Medicare only covers 80% of eligible medical expenses.
2. All Medicare Supplement plans are standardized with the same coverage — costs vary from company to company. It's important to compare.
3. Medicare is **NOT** all-encompassing. Medicare doesn't cover all healthcare-related costs.
4. Medicare has different parts to help cover specific services.
5. PFRD retirees get a stipend if they get EITHER a Medicare Advantage plan OR a Medicare Supplement **OR** a Part D Drug Plan through Alight (previously called AON).

Our partner, Association Member Benefits Advisors (AMBA), will lay out all of your options. They know what's covered — and what's not. They also understand our State Retirement System offerings. There's no obligation, so why not explore all your options?

**To schedule your free consultation
call Bonnie Norris at 937-533-1446 or Jim Cain at 614-946-4868**



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President's Message

Hello Members,

As we enter Autumn, we are still at our temporary location. **Please continue to mail any future correspondence to P.O. Box 627, Reynoldsburg, OH 43068.**

At our July meeting the board voted to start sending out our newsletters by email beginning in 2023. If you would like your newsletter by email, please email our state office at pfrostateoffice@gmail.com.

We are asking for your support. If you know of a charity that is in need, kindly email us the information and it will be presented to the board for approval. Please keep in mind we may not be able to donate to all of them this year.

AMBA

This year we have been working with Bonnie Norris and Jim Cain to present webinars to inform our members. Some of the subjects these webinars cover: Medicare 101, Medical Transportation (MASA), and Protecting your Assets. If you would like to receive more information, you can contact Bonnie Norris, (937) 533-1446. If you need help navigating your Medicare choices, Bonnie would be happy to help you.

OP&F Pension News

By the time you receive this newsletter, open enrollment for Medicare-eligible retirees has already started. Open enrollment is from October 15 through December 7. For retirees not yet age 65, open enrollment is November 1 through December 15. If you need to contact Alight (formerly Aon), at **1-844-290-3674** or website is www.myexchangeconnection.com.

There is a new app that will help our retirees manage their Health Reimbursement Arrangement. To see more information go to the OP&F website at <https://www.op-f.org/information/opfnews/new-app-will-help-opf-retirees-manage-health-reimbursement-arrangement/8701>.

PFRD Corporation News

At our July 2022 Quarterly meeting we selected the following scholarship winners, **Matthew Cieslak, Jacob Fafrak, Abigail Grundei, Joshua Kernc, Ardin Mitchell, Kevin Wilker and Matthew Wilker. Congratulations** to all of our scholarship winners. These seven scholarship awards were made possible because of all of you and your generous donations.

Our next scholarship mailing will be coming out **January 2023.**

Playball News

On July 16th we held our Playball event at the Huntington Park with the Columbus Clippers vs the Indianapolis Indians. The Clippers played an exciting game to watch. The Clippers won 4-2.

We look forward to next year's Playball event. We will keep you posted in January 2023.

Membership News

It's time to pay your **2023** membership dues. We have attached a dues/merchandise slip for your convenience. If you would like to pay your dues online in the future, go to our website at pfro.com and click on our "**Membership tab.**" There you can click on "**Join Online,**" then fill out "**Annual Membership**" or a "**Recurring Annual Membership.**" You also have an option to renew or sign up for your spouse at the same time. If you need additional help, please give our state office a call. *Please keep in mind if you do a recurring annual membership, the renewal date is the date you sign up.* If you need help with your membership online, give the State Office a call. Since this is still new to our organization, please be patient with us if you receive a newsletter that states you haven't paid your dues. We are working on a system to correct this. Also, please allow at least **2 weeks** for us to process your checks to the bank and **4 to 6 weeks** for your merchandise. We will be sending dues cards out by bulk mail through the USPS. This might cause a delay when you receive your card.

With your continued membership, you can sign up for the AMBA (Associated Members Benefits Advisors) Dental and Vision plans. You can go to, <https://www.myambabenefits.info/association/pfro>, to check out the other benefits to joining. As a member, you will receive our PFRD Quarterly Newsletter, a membership card, be represented at the Statehouse by our chosen lobbying group to protect and improve your benefits, and support from our PFRD State Office.

Legislative News

Thank you to all of our members who donated to our Political Action Fund. Your support will help us to continue to protect your benefits and give us a voice at the state legislature.

Once again, Thank you to all members for your continued support.

Gary L. Monto, President



Mark Warren, Vice President, Columbus Clippers and Gary Monto, President. Night out at the Columbus Clippers.



Please allow **6-8 weeks** for your dues & merchandise. You can combine merchandise and any other items in one check or credit card order.

Please mail and make checks payable to: **Police & Fire Retirees of Ohio, Inc., PO Box 627, Reynoldsburg, OH 43068**

OR you can pay your dues through our website at: pfro.com "MEMBERSHIP"

TOTAL _____	Check # _____
\$ _____ Dues - \$25.00 Member	Last time you paid your dues
\$ _____ Dues - \$25.00 Spouse	
\$ _____ PFRD Donation	
\$ _____ PAC Fund	
\$ _____ Decals \$1.00 (No Shipping fee)	
\$ _____ Angel pins Police ___ or Fire ___ \$5.95 each	
\$ _____ Blue Crystal Police Angels \$5.95 each	
\$ _____ Blue Crystal Fire Angels \$5.95 each	
\$ _____ Charm bracelets Police ___ or Fire ___ \$14.95 each	
\$ _____ Shipping \$4.50 for total Pin order	

Credit Card #: _____
Exp. Date: _____ V-code _____ \$1.00 fee for all credit card orders
___ Visa ___ Mastercard ___ Discover ___ American Express

Name: _____ Date of Birth: _____ Member Id: _____ 2023 Merchandise Slip

Spouse: _____ Date of Birth: _____ Member Id: _____

Address: _____ City: _____ State: _____ Zip: _____

Email: _____ **Newsletter: Printed ___ OR Emailed ___**

Retired From _____ Telephone: _____ Police ___ Fire ___ Date of retirement: _____

- \$ _____ Polo w/logo **\$23.00** M L XL / **\$26.00** XXL
 - \$ _____ Polo w/PFRD **\$23.00** M L XL / **\$26.00** XXL
 - \$ _____ T-shirt short sleeve **\$18.00** M L XL / **\$22.00** XXL
 - Red Shirt Navy Shirt
 - \$ _____ T-shirt long sleeve **\$22.00** M L XL / **\$26.00** XXL Navy only
 - \$ _____ Wind-jacket **\$40.00** M L XL / **\$45.00** XXL
 - Pullover Zip-up w/hood (Navy only)
 - \$ _____ Fall/Spring Jacket **\$40.00** L XL / **\$45.00** XXL
 - \$ _____ Sweatshirt **\$25.00** M L XL / **\$30.00** XXL
 - Crew Hooded (Navy only)
 - \$ _____ License plate frames # _____ **\$18.00 each**
 - \$ _____ Hat **\$18.00**
 - \$ _____ Black Stainless Steel Mugs (20 oz) **\$16.00 each**
 - \$ _____ **Shipping \$9.00 for Merchandise**
- (hats, mugs, wind-shirts, sweatshirts, shirts, license plate frames)

PFRO Corporation

2022 Scholarship winners



Matthew Wilker
Brian Wilker (Father)
Avon, Ohio



Kevin Wilker
Brian Wilker (Father)
Avon, Ohio



Joshua Kernc
Gregory Kernc (Father)
Chardon, Ohio



Matthew Cieslak
Joyce Cieslak (Mother)
Aurora, Ohio



Jacob Fafrak
Paul Fafrak (Father)
Ravenna, Ohio



Abigail Grundeil
Dewey Stokes (Grandfather)
Columbus, Ohio



Ardin Mitchell
Joel Mitchell (Father)
Miamisburg, Ohio

Gary Monto, Managing Director
Bill Biasella, Assistant Director

The Scholarship raffle winners/sellers for 2022

<p>January winner/seller: Margaret McCord</p> <p>February winner/seller: Dale Weiss</p> <p>March winner/seller: Mike & Sherry McMahon</p> <p>April winner/seller: Ann Antoinius</p> <p>May winner/seller: Thomas Brandt</p> <p>June winner/seller: Eleanor Lee</p>	<p>July winner/seller: Ruby Barck</p> <p>August winner/seller: Gordon Metcalfe</p> <p>September winner/seller: Holly Toregas/ John Canterbury</p> <p>October winner/seller: Gretchen Roberts/James Roberts</p> <p>November winner/seller: Carla Brick/Kathryn Brick</p> <p>December winner/seller: Dick Hill</p>
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Legislative News



At the time of this writing, we are just under one month until election day. Ohioans will head to the ballot and see numerous high-profile races including all statewide elected officeholders, three Ohio Supreme Court races, and a U.S. Senate seat to name a few.

There is no shortage of issues for PFRD members to be mindful of as we quickly transition to the legislative lame duck session from November through December and the start of the 135th Ohio General Assembly in January.

Lame Duck Activity & 135th General Assembly

The Ohio Legislature will return to session following the November general election to finalize any remaining policy priorities before the end of the year, also known as lame duck, will be full of legislative movement and activity.

For example, discussions continue around Ohio House Bill 512 before the Ohio Retirement Study Council (ORSC). HB 512 would increase employer contribution rates for the Ohio Police & Fire Pension Fund. The Council's purpose is to "provide legislative oversight as well as advise and inform the state legislature on all matters relating to the benefits, funding, investment, and administration of the five state retirement systems in Ohio."

A recent poll of 500 Ohioans by the Ohio Association of Professional Firefighters and the Fraternal Order of Police of Ohio showed 92% of poll respondents find it important for Ohio legislators and municipalities to adequately fund police and fire pensions. However, a fiscal note showed that once the legislation is fully phased-in, employers would be required to pay an additional \$117 million per year. Meanwhile, the employer community expressed concern with the cost of the proposal, especially given the financial stability challenges experienced by local governments across the state.

Following an ORSC staff recommendation against the passage of HB 512, ORSC Chairman Phil Plummer requested further review of the legislation and plans to discuss the proposal at the November Council meeting.

Model State Legislation on Government Investment Strategies

Another notable development we will be closely monitoring on behalf of PFRD is recently released "model state policy" developed by national conservative think-tank, the American Legislative Exchange Council (ALEC). The policy is being portrayed as a protective measure of public investments for state government employee retirement by prohibiting "politically motivated investment strategies" related to social and environmental goals. Model policies are often introduced in states across the nation. While the proposal appears well-intended, the practical application of the legislation potentially reduces choice in investment strategies for fiduciaries of public pensions and other financial services provided to states.

Similar legislative efforts have been pursued in Texas, Kentucky, Oklahoma, and Indiana, igniting opposition from groups including state bankers' associations. Should the legislation be introduced in Ohio, we expect a broad coalition of opposition will develop to prevent any unintended consequences of the proposal.

Legislative Agents:
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 Columbus, OH 43215
 (614) 753-5934 - Greg Bennett
info@byersminton.com



Federal Update: Windfall Elimination Provision & Government Pension Offset

In late September, a significant step was taken on H.R. 82, the Social Security Fairness Act of 2021 with the U.S. House Ways & Means Committee moving to "report without recommendation" the legislation to the full House of Representatives.

While this action signifies the first vote on WEP and GPO reform in decades and further highlights the unresolved issues for those affected by these policies, House Ways & Means Committee Chairman Richard Neal (D-MA) and Representative Kevin Brady (R-TX) voiced concern over the full repeal of the WEP and GPO saying H.R. 82 exceeds equal treatment for those affected by the WEP creating unintended consequences for the broader Social Security system. A Congressional analysis shows that if H.R. 82 were to become law, the projected \$182 billion price tag would expedite the Social Security system's insolvency by one year, if not more. The current system's projected insolvency date of 2034 highlights the immediate need for Congress to reform the broader system.

Chairman Neal and Congressman Brady stated their commitment to finding a workable solution to the WEP and GPO, with both members having introduced their own reform bills. It is now expected that Neal and Brady, along with supporters of H.R. 82 will work to find compromise between the various proposals with the primary goal being a solution that does not negatively impact the solvency of the entire system.

Our advocacy efforts will now focus on our Ohio Congressional delegation's influence on the negotiation process with the Ways & Means Committee, and we ask you to reach out to your member of Congress to request an agreement be made before the end of the year. **Thank you for all your efforts to date which have led to over 300 bipartisan co-sponsors of H.R. 82, including 10 of Ohio's 16 Congressional members.** This has sent a clear signal to Congressional leaders that a solution for the WEP and GPO must be identified and passed into law as soon as possible.

Federal Inflation Reduction Act (IRA)

On August 16, 2022, President Biden signed into law a \$740 billion climate and health care bill known as the Inflation Reduction Act. While the bill extends across myriad policy areas, it includes several provisions of interest to retirees. These provisions include caps on the Medicare monthly cost for Insulin at \$35 per month beginning in 2023, eliminating cost sharing for adult vaccines covered under Medicare Part D in 2024, and capping out of pocket costs for seniors at a maximum of \$2,000 per year while providing Medicare clearer authority to negotiate prices with drug makers in an effort to lower prescription drug costs.

Final Thought

As you can see, PFRD has been involved in a number of legislative and regulatory issues affecting you as PFRD members. We will continue to remain vigilant in our mission to protect your pension and benefits and look forward to working with our legislators through the end of the year and into the new, 135th Ohio General Assembly in January.

Please do not hesitate to reach out with any questions, and thank you for remaining engaged as an integral part of our advocacy work.

Greg Bennett, Partner 614.753.5934

Read Weekly Byers, Minton & Associates Newsletter below:
<http://www.byersminton.com/this-week-at-the-statehouse/>

Please make sure we have your most current email address to allow us to communicate with you with any important news.