



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

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



OP&F's Website : <https://www.op-f.org/Information/OPFNews/8366>

OP&F's continued efforts for members on HELPS Act exclusion

Section 402(1) of the Internal Revenue Service code, commonly known as HELPS - the Healthcare Enhancement for Local Public Servants Act - allows retired public safety officers to exclude from their gross income, each year, up to \$3,000 of their state or local retirement benefit, if the amounts are used to pay premiums for health care or long-term care insurance and if the premiums are paid directly by the retirement system to the insurance provider. This provision was first enacted in 2006 as part of the Pension Protection Act. When OP&F sponsored a self-insured group health care plan for retirees, this exclusion could be used by retirees. Since 2019, when the group plan ended and OP&F implemented a stipend-based model to assist retirees in purchasing health care, OP&F has recommended members contact their tax advisors on utilization of the exclusion. There is an argument to be made that our Health Reimbursement Arrangement qualifies for this provision. However, it is unclear if that is allowed.

Due to this uncertainty, OP&F and others have pursued federal legislation to make clear which expenses are covered. OP&F has worked closely with Ohio Senator Sherrod Brown on three changes to the HELPS act:

1. Increase the amount of the annual exclusion, possibly doubling the current \$3,000 amount.
2. Index the new exclusion amount for inflation in subsequent years.
3. Repeal the direct payment requirement.

The exclusion amount was set at the modest annual amount of \$3,000 in 2006 and has never been increased to account for rising health care and long-term care insurance costs. OP&F believes increasing the amount now, 15 years later, is reasonable. Indexing the annual exclusion amount for inflation in subsequent years will protect the retirees going forward.

All three of these changes are supported by the International Association of Fire Fighters, the Fraternal Order of Police, and the National Association of Police Organizations. OP&F will update members if the changes we propose are enacted.

Please remember, OP&F cannot advise members on HELPS, as each member has different circumstances to evaluate.

False e-mail: a potential threat to your identity

OP&F has been made aware that some OP&F members may have received an email purporting to be from OP&F. The e-mail is asking for members to update "interest categories and personal profile information." The subject of the fraudulent email was: "Update your profile."

THIS WAS NOT SENT BY OP&F!

If you received this email, please do not click on any links and immediately delete the message. OP&F will never ask you to submit personal information in this manner. The personal data and privacy of our members is our highest priority. We continue to investigate this email to identify the source. We have no indication that member data has been compromised. Please be careful in examining such communications. **If in doubt, you can always confirm with OP&F Customer Service at 1-888-864-8363, or at questions@op-f.org.**

Posted 10/12/2021 OP&F's website

President

Gary L. Monto
Toledo

1st Vice President

Bill Biasella
Akron

2nd Vice President

Chester Ashton
Cleveland

Secretary

Anna Romito
Akron

Financial Secretary

Richard Anthony
Canton

Sgt. At Arms

Pam Robinson
Columbus

Trustees

Ralph Casto
Columbus

G.A. Edwards
Columbus

Wayne Graff
Cincinnati

Paul Hillenbrand
Columbus

John Lassiter
Akron

District Vice Presidents

1st District
Earl Muster
Akron

2nd District
James Flynn
Youngstown

3rd District
Tiffin

4th District
Columbus

5th District
Dayton

6th District
Larry Winegardner
Lima

7th District
Cleveland

8th District
Terry Baker
Cincinnati

Legislative Agent
Byers Minton & Associates

OP&F Trustees
Mark Drum
Marco Miller

President's Message

Hello Members,

I am hoping this newsletter finds everyone healthy this year. We are still at our temporary location. **Please continue to mail any future correspondence to P.O. Box 627, Reynoldsburg, OH 43068.**

OP&F Pension News

It's that time again to look at your health care and prescription coverage. Open enrollment for Medicare is October 15 - December 7. For more information go the OP&F's website at <https://www.op-f.org/retiredmembers/healthcare>. Pre-Medicare's open enrollment starts November 1 thru December 15. An important reminder, you must take either your medical coverage or your prescription through Aon (Aight) in order to continue to receive your stipend. Your stipend amounts are still at the current amounts.

PFR Corporation News

At our July 2021 Quarterly meeting we drew the following members, **Noelle Albright, Sherri Artis, Josephine Durbec, Madalyn Kerr and Sierra Minotti. Congratulations** to all of our scholarship winners. These scholarships were made possible because of all of you and your generous donations.

We would also like to send out a special "Thank you" to **Cop, Kids & K-9's** for their donation to our scholarship fund. This donation allowed us to give an additional scholarship this year to **Sherri Artis**. Our next scholarship mailing will be coming out **January 2022**.

Playball News

Unfortunately, we did not have our Playball outing again this year. Hopefully, next year we will be able to have our Playball event. We will keep you posted in January 2022.

Membership News

It's time to pay your **2022** 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. Since this is 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.

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 PFR 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 PFR 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

AMBA Is Here for Your Benefit

How Might You Benefit from A Benefits Review?

Our partner, Association Member Benefits Advisors (AMBA), can provide you with a thorough review/explanation of your current supplemental policies and educate you on any additional coverage or savings that might be to your advantage. To get your stipend from OP-F, you only need a Medicare advantage plan OR EITHER a Medicare Supplement OR Prescription plan from AON. Many of our PFR members are meeting with AMBA representatives and finding the same or more inclusive Medicare Supplements at far less of an expense than their current coverage. More importantly, members get a better understanding of how their benefits work and become aware of where their coverages begin and end. Some examples of the programs that AMBA offers and can review are Medicare supplements, hearing, home health care, cancer, heart, stroke, short-term care, long-term care, and medical transportation. If you have had trouble getting supplemental insurance at a reasonable rate to stretch the stipend dollars, here's your chance!

There's no obligation, so why not explore all your options and gain the best knowledge? To schedule your free review, call AMBA District Manager Bonnie Norris at 937-533-1446.

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 your dues were paid
\$ _____ Dues - \$25.00 Spouse	
\$ _____ PFRO 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: _____	
Spouse: _____ Date of Birth _____ Telephone: _____	
Address: _____ City: _____ State: _____ Zip: _____	
Email: _____ Retired From _____ Police _____	
Fire _____ Date of retirement: _____ 2022 Dues Slip	

- \$ _____ Polo w/logo \$23.00 M L XL / \$26.00 XXL
 - \$ _____ Polo w/PFRO \$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 \$15.00
 - \$ _____ Black Stainless Steel Mugs (20 oz) \$15.00 each
 - \$ _____ Shipping \$9.00 for Merchandise
- (hats, mugs, wind-shirts, sweatshirts, shirts, license plate frames)

PFRO Corporation

2021 Scholarship winners

*Gary Monto, Managing Director
Bill Biasella, Assistant Director*



Josephine Durbec
David Grimm
(Grandfather) West
Harrison, In



Noelle Albright
Lawrence Albright
(Father)
Grand Rapids, Ohio



Sherri Artis
Stephen Skeldon
(Father)
Marysville, Ohio



Sierra Minotti
Dennis Minotti
(Grandfather)
Southlake, Tx



Madalyn Kerr
Amy Kerr (Mother)
Medina, Ohio

The Scholarship raffle winners/sellers for 2021

- January** winner/seller: John Brady
- February** winner/seller: Roger Matz
- March** winner/seller: Kathleen McCabe
- April** winner/seller: Tim Brown
- May** winner/seller: Michael Toth
- June** winner/seller: Joyce Greer-Britton

- July** winner/seller: Martha Kreger
- August** winner/seller: Thomas Fitzgerald
- September** winner/seller: Rita Cargill
- October** winner/seller: Pamela Grubel
- November** winner/seller: Dawn Yoder
- December** winner/seller: Mark Cooley

Legislative News



The 134th Ohio General Assembly is back in session following the July 1st passage of the Fiscal Years 2022-2023, \$161.9 Billion Ohio Main Operating Budget (HB 110) and a brief summer break.

As we near the second year of the 2-year legislative cycle, we are continuing to keep an eye out for introduced legislation impacting PFRO membership. This includes working with elected officials and staff on analyzing and developing policies that will assist the organization and members, monitoring the Ohio Police & Fire Pension Fund proceedings, the Ohio Retirement Study Council, and other regulatory actions taken by Ohio executive and legislative bodies.

A few of the issues Byers Minton is monitoring and addressing on behalf of PFRO are outlined below.

Notable Legislation

HB 184, sponsored by Ohio Retirement Study Council Chairman and Ohio Representative Rick Carfagana, revises Ohio Police and Fire Pension Fund disability determination procedures. This legislation seeks to accomplish the following:

- Authorizes the Ohio Police and Fire Pension Fund (OP&F) Board of Trustees to assign other health care professionals, in addition to physicians and vocational evaluators, to conduct examinations of OP&F members applying for disability benefits.
- Permits the Board to (1) grant disability benefits based solely on a member's application and supporting medical documentation or (2) require, before granting benefits, the member to undergo a medical examination, vocational evaluation, or both, conducted by a physician, other health care professional, or vocational evaluator.
- Requires, for a member's disabling condition to be considered permanent, that the condition be expected to last for at least a continuous 12-month period after a disability benefit application is filed.
- Removes the requirement that the pre-employment examination of a prospective member be conducted by a physician.

HB 184 unanimously passed the Ohio House in June of this year and is now being considered in the Ohio Senate Insurance Committee. If you have any questions or comments regarding this legislation, please do not hesitate to reach out.

Legislative Agents:

Byers Minton & Associates
107 South High St, Suite 450
Columbus, OH 43215
(614) 824-4508 info@byersminton.com

Read Weekly Byers, Minton & Associates Newsletter below:

<http://www.byersminton.com/this-week-at-the-statehouse/>



Ohio Retirement Study Council

On October 14, 2021, the Ohio Retirement Study Council convened to hear from RVK consultant Jim Voytko on the overall status of Ohio's pension funds. Mr. Voytko noted the large investment returns over the last year, pointing to federal stimulus investments among one of the factors, but cautioned investment asset allocation strategies and the outlier of these positive, atypical fund returns. Because this information is used to determine an acceptable level of risk compared to the actual rate of return, Mr. Voytko emphasized the need to keep a close eye on long-term stabilization and encouraged all funds to set up regular check-ins with their actuaries.

Ohio Politics and Elections

Ohio will see significant political action over the course of the next year and a half. On November 8, 2022, Ohio will hold elections for a U.S. Senate seat, all statewide elected offices, the Ohio House of Representatives, and half of the Ohio Senate.

Ohio Redistricting Process

Every ten years, Ohio must adopt new district maps for the purpose of electing members of the U.S. House of Representatives, the Ohio Senate, and the Ohio House of Representatives. The federal government stipulates districts must have nearly equal populations and must not discriminate based on race or ethnicity. Following this year's Census, it has been confirmed that Ohio will lose one congressional seat due to reapportionment, going from 16 seats to 15.

The Ohio Redistricting Commission convened several meetings as the 7-member body prepares to draw. Created via constitutional amendment in 2015, the Commission consists of the Governor, Auditor of State, Secretary of State, an appointee of the Speaker of the House, an appointee of the President of the Senate, and appointees from the Minority Leaders from both chambers.

The process is bifurcated between congressional districts and state legislative districts, with the Redistricting Commission overseeing the initial drawing of state legislative maps and the legislature having initial authority over congressional mapmaking. Within the process, there are myriad steps for final passage of maps, and conversations are ongoing as this process will certainly face legal challenges once finalized.