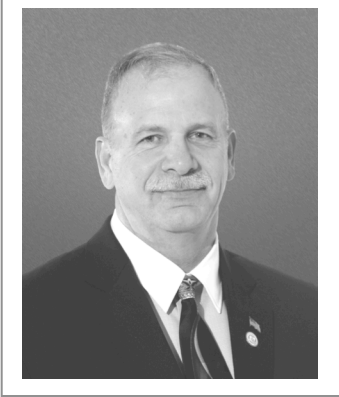


OP&F Pension Trustee
Bill Deighton



The Police & Fire Retirees of Ohio is endorsing
William (Bill) Deighton
for Retired Fire Trustee
on the OP&F Pension Board.
Protecting our benefits.

The ballots will be mailed in early *May*.

OP&F Liaison Committee
Gary Siniff, Chairman Paul Hillenbrand, Trustee

One of the OP&F active police officer board seats remains vacant until the May election due to the recent departure of Scott Huff. Another board seat, occupied by the appointee of the State Treasurer and vacant since January, has now been filled by the appointment of Karin Maloney Stifler from the Cleveland area. She has an extensive investment background and should prove to be a valuable asset to the board of trustees.

The Pension board has experienced a 50% turnover in the last 12 months and this has caused the board to appoint a chairperson out of sequence and has prompted a decision by the trustees to revisit the current governance policy regarding the chairperson requirement. Experience and training matters when you are overseeing an almost 15 Billion Dollar business that affects over 50 thousand lives. We must always have experienced leadership in the chairperson seat and the current members have decided to assure that happens.

Board members have taken a pro-active approach in regards to the future of our health care because of the contribution changes to the Health Care Stabilization Fund. The contribution rate has been reduced from 7.5% to the current 0.5% over the previous few years. Funds were diverted to meet the 30 Year Funding requirement mandated by the legislature. At the March board retreat, board members instructed the director and staff to start investigating all options to maintain health care into the future for our

members so that the board does not have to make last minute decisions.

Today, item for item, our members still have the best health care coverage of the five Ohio Pension Funds. \$524.41 per month was the average cost per member for healthcare in 2014.

Members can continue to do their part to contain the cost of health care, for example, UHC reported at the board retreat that, according to UHC's analyses of ER visits in 2014, 50% of emergency room visits were unnecessary when a visit to an Urgent Care Facility or Family Physician would have been sufficient. \$66 Million was saved by members using "In Network Providers," so we can make a difference.

On the national level two resolutions have been introduced to eliminate the "Windfall Elimination Provision" regarding the reduction of Social Security benefits for Ohio and seven other states' public employees. While similar bills have been previously introduced, HR711 and HR 973 have a lot of new sponsors signing on. The resolutions are assigned to the Ways & Means Committee. Contact your Congress person for support if you are in favor of this change to allow you to receive your full benefit. You may also access the Fund's website at www.op-f.org and visit the OP&F News link to see a sample letter that you can send to your senator or representative to show your support for these bills.

