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Police & Fire Retirees of Ohio, Inc.

President's Message

Volume 25, Issue 1 March 2010

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Dear Members,

We are finally seeing a light at the end of a long cold winter! We have several important items to address in this newsletter. First of all, I have some sad news. In January, we lost our **Financial Secretary, Andy Rakay** (Toledo), to a sudden and very unexpected death. Our prayers go out to his family. We will all greatly miss him.

At our January Executive Board meeting, I nominated **Ralph Casto** from the **Retired Police Officer's of Central Ohio** to fill Andy's position. The Trustees accepted this nomination. Ralph Casto is a retired police officer from Columbus, Ohio since 2000. He has been President of the *Retired Police Officers of Central Ohio* for 4 years. I know Ralph will work as hard as Andy did on our behalf.

I have been told that near the end of March or early April, that you can expect for some type of legislation to be introduced into legislature. As everyone should know by now, our OP&F Pension Fund is one of three systems that are not in compliance with the mandated "30 year" funding as required by law. Our OP&F Board of Trustees have submitted a plan that if fully implemented would bring us very close to meeting this requirement. Many of the suggested changes we agree with as being reasonable and within reach. There are a few items that we as an organization will work to tweak just a bit. We will have to wait and see just what the piece of legislation states. As information becomes available, we will keep you informed. We know that this issue is important to all of us. For more information see "page 3" of our Legislative Report.

In May, an election will be held for an **"Active" Firefighter** representative to the OP&F Board of Trustees. This election for the "Active" Firefighter representative to the Board of Trustees is important to all retirees. We need to get the active firefighters to cast their vote. It is important for our future, as well as those still working, to elect the best representatives to the board.

The Membership voted at the October 2009 meeting to write a letter to the Ohio Attorney General requesting transparency in the negotiation of United Health Care. The membership asked to find out how a single company negotiation was beneficial to the fund and its membership. (*example: money, staff hours*) *The Attorney General's statement in reply was that the process used was acceptable.*

The annual **"Playball"** season will be upon us once again. We are excited to announce our night at the Ball Park on **August 28, 2010**. This year the *Columbus Clippers* will be playing against the *Indianapolis Indians*. Also, our pre-game party will be held from 5:00 p.m.-6:30 p.m. prior to the ballgame. We will also offer pre-paid food and beverage vouchers. Look for more information on purchasing the tickets and special food pricing in our *"Playball" flyer in April*. We look forward to seeing you there.

The last item that I would like to bring up is our **PFRO scholarship program**. We have received twice the amount of application requests than last year. This is great; however, the support from our members has been slow. We have reached an amount to cover our costs of printing and mailing the tickets, but we have very little left over for the scholarship program. So I am asking you to please pitch in and help our children and grandchildren. ***If everyone bought just one ticket, or donated any amount of your choosing, we could help so many of our kids get a good education.*** Please support our scholarship program and take a chance on winning \$1000 and put a smile on a student's face! For tickets call the State Office at 1-888-309-7041.

On behalf of those we serve, please accept my heartfelt thanks for your continued support for our cause. Let us know how you think we are doing or what we can do for you.

Gary L. Monto, President

OP&F Trustee *Bill Deighton*

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

Changes - they are coming and they will not be kind to either actives or retirees. Last year as mandated by law our pension board sent their recommendations to the Ohio Retirement Study Council. The Ohio Police and Fire Pension Fund is not being singled out because of a short fall in the thirty-year funding guideline. All Ohio Public Pension Funds were mandated by law to submit a plan to achieve a thirty-year funding.

The Ohio Legislature shortly will address the pension funds shortfalls and we can expect a pension bill sometime soon. It will be up to our pension fund board of trustees, retired organizations and active unions to have input to the legislators during the legislation process. The PFRO will and should have major input to the legislature. This will not be possible without some considerable amount of lobbying by the PFRO. I would strongly recommend as a member of the PFRO, that we all make a sizeable contribution to the political action fund (PAC Fund) of this organization so our message is carried to the state office.

Recently the PFRO sent a letter to the Ohio Attorney General regarding some healthcare issues. I take exception with some of the statements that were conveyed in that letter and feel compelled to respond....It is very frustrating when the membership mandates our president to send such a letter (dated October 27, 2009). **First** of all, accusations were made that a communication was "Ignored as they did not even acknowledge the receipt of my letter." I have in my possession the letter in question and the response to that letter (dated November 2, 2009). **Second**, a statement was made that "My membership has not been satisfied with services provided by UHC" and they have made this clear to the Trustees and the Executive Director of the OP&F." I, as a member of the PFRO for many years, have never been solicited by the PFRO as to my approval of health providers. In addition, I am not aware of any polling being taken as to the issue. **Thirdly**, and most disturbing, was the statement that the recent healthcare contract was ("conducted behind closed doors"). As a Trustee of the OP&F, I can state that this procedure was conducted with the highest fiduciary responsibly and there were no closed door sessions by the Board of Trustees's. **Finally**, a statement that says "actions taken by the Board of Trustees while ignoring the concerns of its membership." I have served for six and half years on the OP&F Board of Trustees and have always taken to the board the concerns of the PFRO.

We will be facing some uncertain times and many issues. Pension reform, layoffs, hiring freezes and legislation will all impact our pension fund. Keep informed and keep active also that we all will enjoy the pension that we work so hard to maintain.

I invite all members, retired and active that have issues to contact the fund and/or the trustees to have your concerns resolved.

Sincerely and Fraternaly,

Bill Deighton

We are being attacked in the Ohio newspapers, in their Blogs, in letters to the editor and in the State House for the pension benefits that we earned with our sweat, blood and sometimes with the lives of our brothers and sisters. These benefits were created to attract, retain and protect the men and women working in two of the most dangerous occupations in the world. We provided for our retirement and those whom we may leave behind. If we stay united in the fight against those who would take away our benefits, we can prevail in the end.

I know some may think I've gotten a little dramatic or that I am running for office in my opening comments, and maybe I am being dramatic, but if you read the negative Ohio newspaper articles and the comments made by some Ohio politics, you will begin to realize that they want to do just that, reduce our benefits. Our responses to these articles either never get printed or end up at the bottom of page six. We must support our friends with our PAC donations and, most importantly, we must contact our elected representatives. When the voters care about an issue, the elected representatives pay attention.

If the "30-Year Funding" bill is submitted at the end of March as expected, we will know with what we are dealing. While the caveat "all or none" taken by the OP&F Board is great, the legislators will start picking apart the proposals and we could end up with reduced benefits in the final bill. For retirees, we must be aware of the threat to our COLA benefit and health care subsidies.

Some other pension related issues are:

The 2009 year-end Health Care Stabilization Fund report was presented to the OP&F Trustees and the Fund finished with a balance of \$49,367,437 above the budgeted amount. While there will be some variances when all of the final numbers are tabulated, the numbers are a positive for us. The current 30-year funding proposal would reduce the monies being contributed to the Health Care Stabilization Fund from the employer's contribution. This action would decrease the projected stability of the fund.

The OP&F Trustees rescinded three disability pensions in February based on the annual medical evaluations. They were deemed not to be incapacitated any longer. All retirees who are on disability retirement should make sure that you understand the re-employment rules.

OP&F Liaison Committee continued

A frequently asked question is—"What is the process to receive a waiver for the required annual medical evaluation?" Anyone who wants a waiver of mandatory medical evaluations must submit a request to the OP&F Trustees. Contact OP&F for the proper forms. Additionally, the Trustees continue to make changes in the disability process. Most of the changes are affecting the active member's ability to qualify for disability pensions.

Disability applications from those awaiting felony charges and those already convicted of a felony were discussed again and will remain a topic for the future. This is a subject often debated after an award is granted because the member qualified for a disability.

For those members who have internet access, remember to check the "Health Care News" Tab on the *PFFRO Web Site (www.pfro.com)* for monthly updates.

Quarterly Meetings

April 25, 2010

Cincinnati Fire Museum
Cincinnati, Ohio

August 29, 2010

Red Roof Inn Downtown
Columbus, Ohio

October 24, 2010

To Be Announced
Columbus, Ohio

For Sale!



Police and Fire Angel Pins!



The Firefighter Angels are silver with a gold hat and the Police Angels are silver with gold wings.

Each pin is an inch in height.
They are only \$4.50 a piece with \$1.50 for shipping.



Police and Fire Retiree T-shirts and Hats and Mugs are on sale.

T-shirts are navy blue with the PFFRO Logo on the left chest and "Police and Fire Retirees of Ohio, Inc." written on the back. **The Hats** are also navy blue with the PFFRO logo.

Hats: **\$10.00** T-shirts: **\$15.00** (XXL **\$19.00**)
Polo Shirts **\$18.00** (XXL **\$21.00**)
Plus **\$6.50** shipping/handling



Red or Blue Police & Fire Logo Insulated Mugs
They are for hot or cold drinks.
Mugs are **\$5.00** plus **\$6.50** shipping.

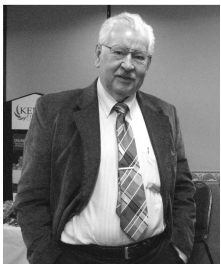


Play Ball August 28, 2010

Mark your calendars!!

1-888-309-7041

614-866-1352



In Memory of Andy Rakay our Financial Secretary.

Long time member and friend passed away *January 14, 2010*. Andy was the President of the Toledo Retired Firefighter Association and our State Financial Secretary. We will greatly miss Andy's presence and sense of humor at our meetings.



SAVE 15% OFF THE STANDARD RATE THE RED ROOF INN PROPERTY IS QUOTING THAT DAY. TO MAKE RESERVATIONS CALL 1-800-RED-ROOF (800-733-7663) OR THE LOCAL NUMBER OF THE INN.

TO RECEIVE THE 15% OFF USE THIS CODE: CP604000.

Dues 2010

Check # _____

\$ _____ Dues - \$20.00 Retiree/Spouse/Widow/er	\$ _____ T-shirt \$15.00 M L XL \$19.00 XXL
\$ _____ Building Fund	\$ _____ Polo \$18.00 M L XL \$21.00 XXL
\$ _____ PAC Fund	\$ _____ Hats \$10.00
\$ _____ Decals \$1.00 (No Shipping fee)	\$ _____ Insulated Mugs (14 oz) \$5.00 Red ___ Blue
\$ _____ Angel pins Police ___ or Fire ___ \$4.50	\$ _____ Shipping \$6.50 total order for shirts, hats and mugs
\$ _____ Shipping \$1.50 total order angel pins	\$ _____ Credit card fee \$1.00
\$ _____ PFRO Corp Scholarship donation (tax deductible)	\$ _____ Grand Total

Card #: _____ Exp. Date: _____ V-code _____
 ___ Visa ___ Mastercard ___ Discover ___ American Express

Name: _____ Date of Birth _____ Member # _____

Spouse: _____ Date of Birth _____ Member # _____

Address: _____ City: _____ State: ___ Zip: _____
(PAC donation requires a street address)

Telephone: _____ Email: _____

Retired From _____ ___ Police ___ Fire March 10

ATTENTION CHAPTER MEMBERS: If you pay your dues through your local chapter, please continue to pay through them.

Important Numbers:

United Health Care	1-888-832-0964
United Health Care Prescription	1-866-873-3903
United Health Care Dental	1-877-816-3596
Spectera Vision	1-800-638-3120
AARP	1-800-392-7537

Please allow 6-8 weeks for your dues card or sticker.

Make checks payable to:
Police & Fire Retirees of Ohio, Inc.
7335 E. Livingston Ave.
Reynoldsburg, Oh 43068



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