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

7510 Slate Ridge Blvd.
Reynoldsburg, OH 43068

(614) 866-1352 Local
Email: pfrostateoffice@gmail.com
website: pfro.com

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. PFRO 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

AMBA

Start Hearing, Inc.

Start Hearing, Inc offers members a complete hearing evaluation, warranty on digital technology aids in any sale, loss and damage protection, and batteries with a complete benefit package.
Fro more information or to schedule an appointment, contact us at 1-888-200-5071 or visit us online at **www.starthearing.com/partners/AMBA**

Connect America Medical Alert Service

Cell phones are good fro keeping connected to family and friends, but they're no substitute for a medical alert service. Connect America officers significant discounts on small, discreet medical alert devices that give you access to emergency response 24/7 with just the press of one help button.
For more information, contact Connect America at 1-800-404-5869 or visit **www.connectamerica.com/amba**

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POLICE & FIRE RETIREES OF OHIO, INC.

Organized April 1948
Benefiting over 20,000 Retirees

Email: pfrostateoffice@gmail.com *website: pfro.com*

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President's Message

Hello Members,

As we enter Autumn, I hope this newsletter finds everyone well. With the rising cost of doing business and with much discussion, at our July 2023 budget quarterly meeting we voted to increase our *Retiree* dues to **$30.00** a year**.** *Spouses and Surviving Spouses* will continue to be **$25.00** per year.

Once again we are asking for your input. 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. Last year we donated to the Cincinnati Children's Home (Christmas gifts), Street Warriors Outdoors, Legacy of Honor and The Matt Haverkamp Foundation (K-9 dogs). Please keep in mind we may not be able to donate to all of them this year.

AMBA

I hope all of our members are finding our PFRO Webinar series informative. We are continuing to work with Bonnie Norris and Jim Cain to present these webinars to inform our members. Some of the subjects on these webinars cover: Medicare 101, Medical Transportation (MASA), Protecting your Assets, True Cost of a Cancer Diagnosis, Long Term Care, and Passport - Discount for our members.**(https://pfro.com/index.php/events/webinar-series)**

If 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

It is time again to review your medical and prescription coverages as the open enrollment approaches. If you are satisfied with your current coverage, nothing needs to be done. If you do make any changes, remember that you need to enroll in one or the other with Alight to qualify for the stipend from the pension fund. Stipend levels will remain the same for next year.

Alight is sponsoring health care webinars in September. As stated in OP-F's Summer 2023 issue, members are asked to choose the date and time most convenient, then register and get instructions on-line at MyExchangeConnection.com/OP-F or call **Alight** at **1-844-290-3674**. Once you register for a webinar, you will be emailed a link, phone number and access code to attend.

September 25
- Medicare - 10 a.m. ET
- Pre-Medicare - 2 p.m. ET

September 28
- Pre-Medicare - 10 a.m. ET
- Medicare - 2 p.m. ET

October 4
- Medicare - 6 p.m. ET

October 5
- Pre-Medicare - 6 p.m. ET

The Medicare-eligible retirees 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.*

The Fund continues to pursue changes to the rates of employer contributions to our pension fund. Some changes were included in the state budget bill, but that language was pulled out before the final passage. The individual rates for police and fire have not changed or seen an increase since 1986. I anticipate that a bill will be resubmitted recommending an increase. Continue to read everything coming your way from the Fund to stay informed of the latest efforts.

PFRO Corporation News

At our July 2023 Quarterly meeting we selected the following scholarship winners, **Roxanna Beers**, **Brooke Bowman, Ariana Ellis, Jacob Fafrak, Connor Kundla, Kaitlin Martin, Lauren Murphy and Michael Stitt. Congratulations** to all of our scholarship winners. Six of the eight scholarship awards were made possible because of all of you and your generous donations. The other two scholarships were made possible from the American Legion, Athens, Ohio. Thank you!

Our next scholarship mailing will be coming out **January 2024.**

Playball News

On July 16th we had our Playball event at the Huntington Park with the Columbus Clippers vs Iowa. The Clippers played an exciting game to watch. The Clippers won 4-0. We look forward to next years Playball event. We will keep you posted in February 2024.

Membership News

It's time to pay your **2024 membership dues**. We have attached a dues/merchandise slip on Page 2 and 3 for your convenience. If you would like to pay your dues online in the future, go to the "**Membership tab**."

Continued on Page 3

*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"***

$_____ Dues - **$30.00** Retiree
$_____ Dues - **$25.00** Widow/er or Spouse
$_____ PFRO Donation
$_____ PAC Fund
$_____ Decals $1.00 (No Shipping fee)

TOTAL_____ Check #_____

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:_____ Member Id:_____
Address: _____ City: _____ State: _____ Zip: _____
Email:_____ Retired From_____
Telephone:_____ Police ____ Fire ____ Date of retirement:_____



Legislative News

Byers Minton & Associates, LLC

Legislative Agents: Byers Minton & Associates
107 South High St, Suite 450, Columbus, OH 43215
(614) 753-5934 - Greg Bennett info@byersminton.com

Navigating the Ohio 2023-2024 Political & Public Policy Landscape and its Impact on Retirees

As we approach the Ohio Legislature's return to session for the second half of the 135th Ohio General Assembly, it is crucial for us to stay informed about the political landscape in Ohio and how it affects you as an active PFRO member. Understanding the state's public policy initiatives and keeping track of federal legislation that directly impacts our retirement benefits is essential. This article will provide an overview of Ohio's political climate, highlight key state public policy issues affecting PFRO, and discuss the current status of H.R. 82 legislation concerning Federal WEP/GPO.

Quick Look - Ohio's Political Landscape

The remainder of 2023 brings with it a dynamic political environment in Ohio. With a November election, contentious ballot issues on reproductive rights and recreational marijuana, in addition to addressing redistricting on the horizon, there is potential for shifts in the overall political culture in Ohio that could impact policies affecting retirees. It is important for us to engage with and educate candidates on both sides of the aisle and establish positive relationships to ensure they understand our concerns as retired police officers and firefighters who have dedicated your lives to serving your communities.

Ohio Public Policy Affecting Retirees

As you know, Ohio's public policy decisions can significantly impact retiree benefits such as healthcare coverage, pension plans, cost-of-living adjustments (COLA), and tax policies. Recently, the House Pensions Committee saw a major shake-up as former Committee Chairman, Representative Bob Young, ran into significant legal trouble, contributing to Speaker Stephens's decision to remove Young as both Chairman and from the committee altogether. Most recently, legislative leaders and Governor DeWine have called for Representative Young to resign from his seat. Representative Adam Mathews, freshmen legislator from the 56th House District consisting of Southwestern and Central Warren County, has subsequently been named Chairman of the Ohio House Pensions Committee.

Additionally, Ohio Retirement Study Council Chairman Kirk Schuring has called for the Council to meet on Thursday, September 14th. Three of the ORSC's subcommittees will also be meeting that day to evaluate staff, review actuarial and consulting services, and investment service evaluation.

As it relates to the legislative schedule for the remainder of the calendar year, the Ohio Senate will return to session the week of September 11 and will remain in session through December. On the other hand, the Ohio House will be meeting for session in mid-November following the election, with two "if-needed" sessions scheduled in October and December.

Regardless, it is crucial for us to stay informed about proposed changes or reforms that may affect these policy areas of concern. By actively participating in advocacy efforts through organizations like ours, we can make sure our voices are heard by policymakers who shape these policies.

Continued on Page 5



Lauren Murphy
Michael Murphy
(GrandFather)
Blacklick, Ohio



Connor Kundla
Patrick Petsche
(Grandfather)
Chagrin Fall, Ohio

PFRO Corporation

2023 Scholarship winners



Kaitlin Martin
Carrie Martin (Mother)
Hamburg, NY



Ariana Ellis
John Ellis
(GrandFather)
Columbus, Ohio



Brooke Bowman
Daniel You (GrandFather)
Dayton, Ohio



Jacob Fafrak
Paul Fafrak(Father)
Ravenna, Ohio



Michael Stitt
William Stitt (Father)
Orville, Ohio



Roxanna Beers
Charmaine Reese
(GrandMother)
Wadsworth, Ohio

The Scholarship raffle winners/sellers for 2023

January winner/seller: Kristin Kelley & Mike Kelley
February winner/seller: Drake Jones & Larry Jones
March winner/seller: John Pierce & Margaret Caprara
April winner/seller:Betsy Petty & Douglas Petty
May winner/seller: Jason Blankenship & Sylvia Campbell
June winner/seller: Cecelia Behren & Doug Behrens
July winner/seller: Roger Hoover
August winner/seller: James Mitsch
September winner/seller: Maureen Kosmerl
October winner/seller: Annabel Herritt
November winner/seller: Renita & Shirley Mikolajczyk
December winner/seller: Karen & Doug Wolter

Continued from Page 2

Federal WEP/GPO H.R. 82 Legislation

One ongoing issue that directly affects many retired police officers and firefighters across Ohio is the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions reduce Social Security benefits for individuals who receive pensions from jobs not covered by Social Security but have also worked in positions where they paid into Social Security.

Currently, H.R. 82 aims to reform or eliminate these provisions altogether at a federal level. While progress has been made in raising awareness about the impact of WEP/GPO on retirees, it is important to note that the bill is still in the legislative process. We encourage PFRO members to stay informed and engage with their elected representatives to express support for this legislation.

In conclusion, as members of Police & Fire Retirees of Ohio, we must remain vigilant and proactive in understanding Ohio's political landscape, monitoring public policy affecting retirees, and advocating for our interests. By staying informed and actively participating in advocacy efforts, we can work towards securing a better future for PFRO and our fellow retirees.

As always, thank you for your continued support of the Police and Fire Retirees of Ohio. We are honored to serve you all at the Ohio Statehouse.

October 22, 2023 Annual Quarterly Meeting

We are trying something different. We are opening up our Annual Quarterly meeting to our membership.
If you would like to attend our Police & Fire Retirees Quarterly Meeting you can attend by a zoom meeting on October 22nd at 11:00 a.m. ET.

Register at: **https://ambabenefits.zoom.us/webinar/register/WN_zCE13Vg0QICxn1VGt3B6AQ**



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