



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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President's Message

President

Gary L. Monto
Toledo

1st Vice President

Bill Biasella
Akron

2nd Vice President

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Cleveland

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Anna Romito
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Financial Secretary

TBA

Sgt. At Arms

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Ralph Casto
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Cincinnati

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Columbus

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Akron

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Tiffin

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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

Hello Members,

Spring is here and Summer is approaching. We hope everyone is enjoying the beautiful weather. Just a reminder, until we find a permanent office space, we are working from a temporary location. **Please mail future correspondence to our P.O. Box 627, Reynoldsburg, OH 43068.**

It's with great sadness to inform you that our Financial Secretary, Dick Anthony (Canton, OH), passed away in April 2022. He has been a part of our Executive board holding the office of Trustee for many years, and the position of Financial Secretary. He will be greatly missed. Some other recent passings, Richard Reese (Wadsworth, OH), a former Trustee, passed away April 30, 2022; John Trippe (Akron, OH) passed in October 2021. Richard and Dick have been a part of our organization for many years and will be greatly missed. Our Quarterly Meeting will be held on July 17th, 2022. We will be discussing our upcoming budget, scholarship winners, and pending legislation.

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PFRO Corporation News

Congratulations to all of our scholarship raffle winners: Margaret McCord, Dale Weiss, Mike & Sherrey McMahon, and Anne Antonius. The week of July 19th, we will be drawing the names for our May, June, July, and August scholarship raffles, as well as contacting our Scholarship Fund winners by phone. Please check our website the week of July 19th for the names of the winners.

Playball News

It's finally here! Come join us Saturday, **July 16th** for a night at the ball field with the Columbus Clippers. Unlike previous years the Columbus Clippers will be handling the ticket orders, distributing the tickets and food vouchers. See page 2 and 3 for more detailed information. We look forward to seeing everyone this year!

OP&F Pension News

OP&F's investment portfolio value: Value as of May 25, 2022 is **\$18.1 billion**.

AON will be re-branded to ALIGHT this spring. You will notice a new logo and color scheme when you are visiting the website and any future mailings that will be sent to you about your health care reimbursement information. To avoid any confusion OP&F's logo will be on any correspondence from ALIGHT.

The WEP legislation has been introduced again. Please contact your Congressional Representatives or U.S. Senator to voice your support.

House Bill 512. Our Lobbyists, Byers, Minton & Associates, are keeping an eye on this bill as it makes its way through the legislative process. (See page 2) If you have questions about this bill, please do not hesitate to reach out to them for any updated information. On another note, OP&F's spring newsletter, page 1, stated that various organizations were in support of House Bill 512. We are not sure what happened, but our name was omitted from this information as a supporter.

Attending the OP&F board meeting May 25th, it was announced that our retired fire representative on the board, Marco Miller, will be the Vice-Chairman elect starting in June 2022. Marco will then go on to be Chairman of the board June 2023. This will be the first

time a retiree has ever held the position of Chairman of the Board. This has been with great perseverance from our organization for many years to have one of our retired members to hold this position.

For more information from the fund read their Spring 2022 Member's report.

For the monthly OP&F report, check our website for the link of the board report. <https://pfro.com/index.php/news/health-care-information> or under our "News" tab click on "Health Care Information."

Membership News

Your 2022 membership dues are due. We have attached a dues/merchandise slip for your convenience. If you would like to pay your dues online in the future, visit 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 that if you select a recurring annual membership, you will be charged on the renewal date, which 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 will have a system put in place to correct this in the future.

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. We also have two representatives that can help you navigate your health care questions or issues. We are working with AMBA to schedule webinars each month, to bring our members informational classes ie: Medicare, Long term health care, and Annuity options. We will be notifying members via email if they would like to attend.

As a member, you will receive our PFRO Quarterly Newsletter, a membership card, you will be represented at the Statehouse by our chosen lobbying group to protect and improve your benefits, and receive support from our PFRO State Office.

Thank you to all of our members for supporting the organization. Without you, we wouldn't be as strong as we are. By supporting the organization it 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

Join Our New Webinar Series!

Association Member Benefits Advisors (AMBA) is proud to announce the upcoming series of educational seminars for Police & Fire retirees. PFRO partnered with AMBA as the endorsed benefits advisors for members. These short webinars provide valuable resources and information about important topics like Long Term Care, Medicare, Medical Transportation and more. The talks are educational and informative: retirees often tell us they are thankful for the overview and knowledge they gain. Gary Monto will also be giving a brief PFRO update. To register, type the link in your browser.

Continued on back page

PFRO Merchandise



T-shirts are **NAVY BLUE/RED** with the PFRO Logo on the left chest and "Police and Fire Retirees of Ohio, Inc." written on the back.

T-shirts short sleeve: M, L, XL \$18.00, XXL \$22.00
T-shirts long sleeve (Navy Only): M, L, XL \$22.00, XXL \$26.00



License Plate Frames are chrome frames with Police in blue ink, Fire in red ink, and Retirees of Ohio in black ink.
\$18.00 per frame



Hats are navy blue with the PFRO logo.
\$18.00 each



Firefighter Charm Bracelet:
Silver plated bangle with Angel in Dress Blues and Fire Symbol charm.
\$14.95



Police Charm Bracelet:
Silver plated bangle with Angel in Dress Blues and handcuffs charm.
\$14.95



20 oz Black Stainless Steel Travel Mugs with white Police & Fire Logo
\$15.00 each

Not pictured: Angel Pins, Polos, and Jackets. Check out our color photos on our website at pfro.com

Prices listed in Item descriptions **DO NOT** include shipping/handling.

Shipping Fees: **\$4.50** for TOTAL pin order;
\$9.00 TOTAL for all other Merchandise.

See our website at pfro.com for colored photos.

the new year.

https://ambabenefits.zoom.us/webinar/register/WN_tNOLBdVqSe-LCFEx7qL_1w

August 16- 11 a.m.

MASA - Medical Transportation can take you for a ride

Ohio residents pay way too much for ground and air ambulance transportation costs in the state. But isn't that covered under our health insurance? Often times, individuals find that their out-of-pocket costs are greater than they ever expected. Now that folks are starting to travel again, what is covered or costly if medical transportation is needed for you, your spouse, pets, grandkids, or vehicle to return home? Join us on this webinar to find out what the current issues are in Ohio, where the Tier 1 Hospitals are and how your Association is stepping up to protect the financial health of their members.

https://ambabenefits.zoom.us/webinar/register/WN_BDBCDgHCSF-CzduR1TnuxA

Bonnie Norris, BS, MBA, District Manager, AMBA
937-533-1446 cell

Mark your calendar for the next 3 months for these webinars!

June 21- 11 a.m.

Basics of Life Insurance 101:

Many times employees and retirees have access to life insurance from their employer as part of their benefits package - but some don't have it when they need it. Ever wonder why? In this informational session, we'll explore what life insurance is, the types of life insurance and how your needs might change at different points in your life, what's the most you can get and what other options may be out there. This is a good opportunity to learn about all types of life insurance that you may have never known about. https://ambabenefits.zoom.us/webinar/register/WN_ZcTZx3EeSHKT6YbrGHbfvA

July 19- 11 a.m.

Medicare 101 - Understanding Changes and Potential Pitfalls

The alphabet soup of Medicare can be confusing, but it doesn't have to be. In this webinar, we'll discuss what Medicare is, help you understand all of the parts, and then identify the major gaps you will have. This webinar is for both those individuals who are not yet Medicare eligible and for those who are already Medicare participants. Additionally, we'll spend time covering the changes for

Please allow **6-8 weeks** for your dues or 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 go to our website: “ Membership” tab and click on “Join Online” to join or renew your membership.

TOTAL_____ Check #_____

2022 Dues Slip

\$_____ Dues - **\$25.00** Member

\$_____ 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: _____

\$_____ 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

\$_____ License plate frames # _____ **\$18.00 each**

\$_____ Hat **\$18.00**

\$_____ Black Stainless Steel Mugs (20 oz) **\$15.00 each**

\$_____ Windjacket **\$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

\$_____ **Shipping \$9.00 for Merchandise**
(hats, mugs, windshirts, sweatshirts, shirts, license plate frames)

Legislative News



As you know, it is a unique time in Ohio politics and public policy as voters await a definitive primary election date for their state legislators. This is following a lengthy back-and-forth between the Ohio Redistricting Commission and Ohio Supreme Court on the validity of Commission-drawn state legislative district maps. While August 2nd looks to be the date for this unprecedented, bifurcated Ohio primary election cycle; local boards of election will face a quick turnaround to prepare for the November general election.

The Ohio 134th General Assembly was back in session through the beginning of June to finalize a host of legislative issues prior to summer recess and the state legislative primary and general election campaign season. Our team at Byers, Minton & Associates is closely monitoring several pieces of legislation and regulatory activities being that will directly and indirectly impact you as a Police or Fire Retiree.

Legislation Watch

On March 30th, Ohio Police & Fire Pension Fund Executive Director Mary Beth Foley testified in support of House Bill 512, sponsored by Republican Representatives Brian Baldridge and Cindy Abrams, and aims to incrementally increase over a 5-year period the employer contribution amounts of full-time firefighters and municipal police officers made to the OP&F Pension Fund. Currently, the contribution rate for employers of firefighters is 24% and for police officers, 19.5%. If passed into law, the employer contribution rate for both professions would increase to 26.5% by 2027.

Director Foley highlighted the importance of this legislation as vital to pension modernization, to avoid a

future funding crisis, and protect the pensions of our first responders. The Director cited the benefit cuts, capped COLAs, increased retirement ages, the pandemic, and rising as some of the factors considered when considering the need for HB 512. Employer contributions have not changed in nearly 40 years, and proponents of HB 512 note the legislation is intended to responsibly practice good government and avoid future crises.

The legislation has received two committee hearings in the House Insurance Committee and will likely be considered further this legislative session.

Ohio Retirement Study Council

The Ohio Retirement Study Council has seen recent member changes following the departure of former Chairman Rick Carfagna, who took a position with the Ohio Chamber of Commerce. Representative Carfagna was replaced by now-Chairman, Representative Phil Plummer (R-Dayton), the former Montgomery County Sheriff.

Additionally, Representative Adam Bird (R-New Richmond) and Representative Mary Lightbody (D-Westerville) have been appointed to serve on the Council, and we look forward to reintroducing Gary, the PFRO Board of Trustees, and the broader membership to these new appointees.

The Council has spent the last several months reviewing the pension systems investment year closing out 2021 and how the funds are navigating the requested divestment from Russian assets, given the ongoing conflict in Ukraine. Divestment is easier said than done, especially with the closing of the Russian stock market, but Pension System representatives continue to work with legislators on strategies around divestment while maintaining their fiduciary responsibility.

Federal Social Security Fairness Act of 2021

In coordination with your PFRO leadership, we are also in the process of reaching out to our Ohio Congressional delegation in support of the bipartisan H.R. 82, The “Social Security Fairness Act of 2021.” The legislation would repeal both the



Police and Fire Retirees of Ohio Night with the Columbus Clippers

Saturday, July 16, 2022 - Game time 7:05 p.m.

Indianapolis Indians vs. Columbus Clippers

Join us for a Pre-game Party from **5:30 p.m to 6:30 p.m.** at the **Hall of Fame Bar & Grill**. Enter the stadium via the **left field gate**. The gates will be open at **5:30 p.m.** This year the Columbus Clippers will be handling the sell of the tickets and food vouchers.

Admission Tickets: Adult Reserved Tickets \$8.00 each; Senior/Youth Reserved Tickets \$6.00 each.

Seats will be in Sections 23 & 24.

You can purchase prepaid food and beverage vouchers for **\$6.00/voucher**, which includes: *Two Hot Dogs, Water or Soft drink and one bag of Potato Chips.*

When ordering, contact **Spencer Harrison** at **(614) 462-5250** or email: sharrison@clippersbaseball.com.

🗨️ **If you want a Paper Ticket and a Food Voucher**, please call us at **614-462-5250** and ask for **Spencer Harrison** or simply say that you want to place a **TICKET AND FOOD VOUCHER** order for Police and Fire Retirees Night on July 16.

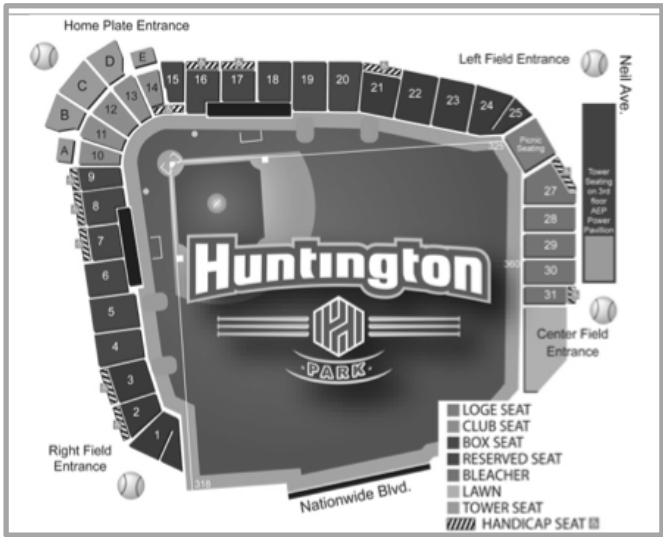
🗨️ You should place your order **by July 7** so the Clippers can mail your tickets, vouchers and **wristbands**.

🗨️ Pick up tickets, vouchers and wristbands at **WILL CALL?**

Answer: Yes

🗨️ Do we need **Wristbands?** **Answer: Yes**, while attending the Pre-Game Party will need to wear wristbands, so we know you are with PFRO.

🗨️ To order **DIGITAL TICKETS**, please call the same number at **614-462-5250** and ask for **Spencer Harrison** or simply say that you would to place a **TICKET AND FOOD VOUCHER** order digitally for Police and Fire Retirees Night on July 16. Unfortunately, Food & Beverage Voucher cannot be sent to you digitally.



Legislative continued from page 2

Windfall Elimination Provisions (WEP) and the Government Pension Offset (GPO) under current Social Security Law. The WEP creates a system which does not recognized the rightfully earned Social Security Benefit and public pension benefit and remain severely flawed in practical application. H.R. 82 has over 250 co-sponsors including half of our Ohio Congressional delegation (8 members), and we are encouraging others to support the proposal as well.

Byers, Minton & Associates appreciates your membership in the PFRO, your years of selfless service to our state, and your continued advocacy on issues important to the mission of the PFRO. Should you have any questions or comments, please do not hesitate to reach out to me at Greg@ByersMinton.com. Check our website at: <https://www.byersminton.com>.

Legislative Agents:

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