



Police & Fire Retirees of Ohio, Inc.
7516 Slate Ridge Blvd.
Reynoldsburg, OH 43068

Toll Free 1-888-309-7041
(614) 866-1352 Local
Email: pfrostateoffice@gmail.com
www.pfro.com



Organized April 1948
Benefiting over 20,000 Retirees

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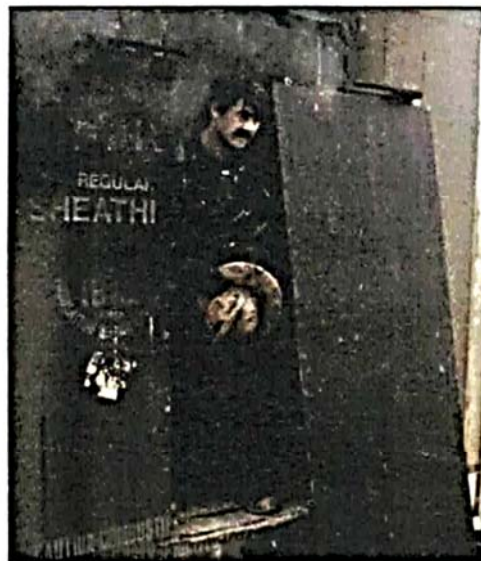
2019 Playball



Gravin Dye #9
Ethari Hall #23
Lucas #12
Cody 27 #1
Avery #3
Jayden #34
Bink Gallagher #24
Christian #21
Gavin 3 #1



CAPTAIN LEE CURRY



RESCUE AND
FIREHOUSE MEMORIES
THE COLUMBUS FIRE DEPARTMENT

The book talks about how the fire department was run: different fires and rescues; training; history of fires, past and present; and the danger of the job, along with a lot of funny stories in and around the fire department.

CAPTAIN LEE CURRY had more than thirty-five years in the fire service. He has made numerous rescues and saved a lot of lives. He served on one of the busiest rescues and was on the bomb squad for twenty-five years. He has done about every job in the fire department.

Captain Curry started as crash rescue crew member in the USAF. After discharge, he was a firefighter on the Newark and Columbus (Ohio) Fire Departments. When he started in the old fire department, the equipment was a lot different than it is today and has now moved on to a more modern department.

Links for book on line
www.authorhouse.com
www.Amazon.com
www.barnesandnoble.com

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President's Message

The Health Care annual change period is upon us already. The Ohio Police & Fire Pension Fund will once again be working with Aon to obtain our insurance. Needless to say that the 2019 open enrollment was less than stellar. We have high hopes that Aon has restructured their operations on how they conduct business with our retirees.

PFRO Corporation News

Congratulations to all of our scholarship winners, **Kiley Cooper, Allyson Balaga, Gwendalyn Jenkins, and Hailey Burns.** These scholarships were made possible because of all of you and your generous donations. Our next scholarship mailing will be coming out January 2020.

Playball News

Our Playball was held on July 13, 2019. In fact, this year we had one of the largest number of attendances from our members and their families. Unfortunately, the Clippers lost 5-17 against the Indianapolis Indians. We had a beautiful evening to enjoy the game. The Columbus Clippers finished their season to win their 11th Governor's Cup. Thank you for everyone's support. Hope to see you next year.

Membership News

It's time to pay your 2020 dues. We have attached a dues/merchandise slip for your convenience. With your 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 PFRO 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 PFRO State Office. Check out the insert for more information.

Association Membership Benefits Advisors AMBA News

AMBA held Medicare informational meetings throughout the state for our retirees. Aon failed to contact all of our members concerning the Pre-Medicare and Medicare meetings that they had scheduled. At late notice on finding out about their meetings, several of our board members attended one of these meetings in their area. We

decided then, because of the information that Aon was telling our members, to hold our own Medicare meetings. We did this in the Dayton, Toledo, Athens, Columbus, Sandusky, Cleveland and Cincinnati areas. Unfortunately, because of the time restraints we were unable to send notifications to all of our members. Bonnie Norris, our AMBA representative, hosted these meetings. If you have any questions concerning Medicare please contact her at Bonnie.Norris@amba.info or by cell phone (937) 533-1446.

AMBA Zoom Meeting:

November 18, 1-3 p.m. there will be a Zoom meeting on the internet. The program will focus on how Medicare Works, pointers to maximize the stipend from OP&F and the parameters that need to be followed to secure the stipend, as well as benefits you have access to as a member of PFRO. This is an on-line meeting through Zoom for retirees who were not able to attend the meetings around the state, Retirees over 65 on Medicare will need access to a computer with working speakers to see/hear the broadcast. **If you were unable to attend the live meetings and wish to participate, RSVP by emailing seminar.amba@gmail.com by November 15.** Space is limited. Once we receive your RSVP, log-in information will be sent directly to you.

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.

Remember there is **"Strength in Numbers."**

Gary L. Monto, President

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Please allow **6-8 weeks** for your 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 www.pfro.com "MEMBERSHIP"

2020 Dues Slip

\$ _____ Dues - **\$25.00** Member
 \$ _____ Dues - **\$25.00** Spouse
 \$ _____ PFR0 Donation
 \$ _____ PAC Fund
 \$ _____ Decals \$1.00 (No Shipping fee)

Last year your dues were paid was

\$ _____ 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 \$4.00 for total Pin order**

\$ _____ License plate frames # _____ **\$18.00 each**
 \$ _____ Hat **\$15.00**
 \$ _____ **NEW** Black Stainless Steel Mugs (20 oz) **\$15.00 each**

\$ _____ Polo w/logo **\$21.00** M L XL / **\$24.00** XXL
 \$ _____ Polo w/PFR0 **\$21.00** M L XL / **\$24.00** XXL
 \$ _____ 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

\$ _____ Sweatshirt **\$25.00** M L XL / **\$30.00** XXL

Crew Hooded (Navy only)

\$ _____ 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

\$ _____ **Shipping \$8.00 for Merchandise** (hats, mugs, windshirts, sweatshirts, shirts, license plate frames)

Credit Card #: _____
Exp. Date: _____ **V-code** _____ \$ _____ **\$1.00 fee** _____ 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: _____



OP&F Liaison Committee
Paul Hillenbrand, Trustee
Gary Monto, President

We are now into the open-enrollment period for health care coverage for 2020. Open-enrollment for our **Medicare** eligible members is **October 15-December 7**, and for our **pre-Medicare** eligible members is **November 1-December 15**. Unlike last year there are no pre-scheduled appointments with Aon. If you want to make a change from your current coverage choices or want to discuss any options, you need to call Aon to schedule an appointment time. Medicare eligible members still need to have enrolled in either a medical plan or a prescription plan through Aon to qualify to receive a stipend through OP&F, however, our pre-Medicare members will have some different options in making choices for 2020.

If you are happy with your coverage choices for the current year and want to continue with the same plans, you need to do nothing but continue to pay your premiums in 2020. You should receive information from your current providers regarding any premium or plan changes next year which may influence your available choices for 2020. You can also visit your "Client Landing Page" at <https://retiree.aon.com/op-f> to see your current plan choices and your monthly premiums for 2020. If you experienced any changes in your personal health or prescription modifications, we encourage you to take another look at the available plans to determine if your current plan choices are still suitable.

Pre-Medicare members are no longer restricted to Aon/eHealth to choose a plan and still receive a stipend. Members can stay with Aon/eHealth, choose a plan on healthcare.gov or go to an independent broker. The chosen plan must be a "qualified plan" as defined by the Affordable Care Act. Members should note that by choosing a plan outside of Aon/eHealth, you would be on your own should you experience a problem with your choice. Additionally, members can now qualify for a stipend with COBRA and Tricare coverage. Those pre-Medicare members who had opted out during the 2019 transition year, and were in OP&F's self-funded healthcare plan in 2018, may return to OP&F in 2020 to obtain the stipend. This is considered a "qualifying event" only for this year and only for pre-Medicare.

Members can continue to draw from your 2019 stipend amount until **March 31, 2020**, for premiums or

qualifying expenses incurred during 2019. Your stipend for the 2020 year will be the same amount for your individual situation and will show up on your account effective January 1, 2020. The amount of the stipend will remain the same as in 2019. The amounts on the current chart may be adjusted for the year beginning in 2022.

Aon is now staffing an office at the Ohio Police & Fire Pension Fund, 140 E. Town St., Columbus. Members can walk-in to personally speak with an Aon service representative; however, you are encouraged to call **Aon at 1-844-290-3674** to schedule an appointment for a face-to-face meeting. If you have a question about the current healthcare plan, you can still get answers on the "Frequently Asked Questions" pages on the Fund's website under the "**Healthcare**" tab or at myexchangeconnection.com/op-f.

The Fund's actuary, Cavanaugh Macdonald, performed a triennial actuarial valuation for OP&F to determine compliance with the 30-year funding requirement. The Fund has to show that the current contribution rates can fund the benefits already accrued within 30 years. If the report showed the Fund to be out of compliance, the Fund would have to propose a plan to meet the requirement. The report showed the Fund to be at 29 years as of January 1, 2019; therefore, no proposed changes need to be made at this time.

Cavanaugh also reported on the solvency of the Health Care Stabilization Fund (HCSF) and the cost neutrality of the DROP program. Based on current assumptions, the HCSF will remain solvent until November, 2032. The DROP statistics have remained very stable and the program remains cost-neutral and no changes to the program were recommended. The Board did subsequently pass a motion to amend Rule 742-4-09 to set a 2.5% "floor" for the DROP interest rate. One stipulation is that the set rate will be re-affirmed at least once a year to assure continued neutrality.

Finally, continue to read all of the information coming your way from the pension fund, Aon and the retiree organizations to keep yourself well-informed about your benefits.

PFR0 Corporation

2019 Scholarship winners

Gary Monto, Managing Director
Bill Biasella, Assistant Director



Gwendalyn Jenkins – Ruth Jenkins (Grandmother) Medina, Ohio
 Dick Anthony, Financial Secretary pictured left of Gwendalyn.



Kiley Cooper - Edward Cooper (Father) Batavia, Ohio
 Wayne Graff, Trustee pictured left of Kiley.



Allyson Balaga –Jeffrey Balaga Sr. (Father) Sagamore Hills, Ohio



Hailey Burns – John Yatson (Grandfather) Lagrange, Ohio

The Scholarship raffle winners/sellers for 2019

January winner/seller: Greg Forst
February winner/seller: H.B. Carter Jr.
March winner/seller: Seymour Ludwig
April winner/seller: Ginny Gatton
May winner/seller: Margaret Hetzel
June winner/seller: Thomas Williams

July winner/seller: Jean Luxeder
August winner/seller: Dennis Keogh
September winner/seller: Al Bellman
October winner/seller: Mike Grunkemeyer
November winner/seller: Brian Foltz
December winner/seller: Stephen Papalas