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

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

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.
For 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 for 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.

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), Sisko Kids Foundation, 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 Jon Green, 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 or Jim Cain (614) 946-4868. If you need help navigating your Medicare choices, Bonnie or Jim would be happy to help you.

OP&F Pension News

Marco Miller, our retired Fire Trustee, will be stepping down as the chairman of the board. Mark Drum, our retired Police Trustee, will now serve as the chair of OP&F Board of Trustees after being nominated and elected at the June board meeting. Mark completed his first term on the board and ran uncontested for a new four year term that began June 3. Also at the June meeting, John Deal (active Cincinnati Fire) was elected to serve as vice-chair of the Board.

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. Medicare recipients can make changes, just remember to continue receiving your stipend you **MUST** get ***EITHER*** your Medicare Supplement ***OR*** the prescription plan through Alight or if you are on a medicare Advantage plan, you ***MUST*** use Alight. One item must be secured through Alight to continue your stipend eligibility. Stipend levels will remain the same for next year. Alight had sponsored health care webinars in September. If you missed these webinars or have any questions call **Alight** at **1-844-290-3674**.

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), phone **1-844-290-3674** or their website is https://www.myexchangeconnection.com/OP-F/home
The Fund continues to pursue changes to the rates of employer contributions to our pension fund. While there has not been a hearing at the Statehouse for many weeks, the pending legislation (House Bill 296 and its companion, Senate Bill 194) are still under consideration. The individual rates for police and fire have not changed or seen an increase since 1986. Continue to read everything coming your way from the Fund to stay informed of the latest efforts.

PFRO Corporation News

At our July 2024 Quarterly meeting we selected the following scholarship winners, **Taylor Rice, Joseph Wrenn II, and Alexander Zwetzig. Congratulations** to all of our scholarship winners. Our next scholarship mailing will be coming out **January 2024.**

Playball News

On July 27th we had our Playball event at the Huntington Park with the Columbus Clippers vs Memphis Redbirds. The Clippers played an exciting game to watch. The Clippers won 10-8. We look forward to next years Playball event. Mark Warren who we have been working with for years has decided to retiree this year. We will keep you posted on next years schedule in February 2025.

Membership News

It's time to pay your **2025 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**."

October 27, 2024 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 27nd** at **11:00 a.m. ET**.

Register at: **https://ambabenefits.zoom.us/webinar/register/WN_a2N6mapCQuybOwx9n_j4Ug**

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

Legislative Agents:
Shawn Nelson, Nelson Government Strategies
88 E. Broad St., Ste 1500, Columbus, OH 43215
(740) 403-9866
shawn@nelsongovernmentstrategies.com

My name is Shawn Nelson and I am excited to be the new lobbyist for PFRO. It is a great honor and a privilege to represent this important organization that works so hard to protect the interests of the thousands of police and fire retirees and their surviving spouses in this state.

I have been working in and around Ohio government for nearly seventeen years now, including stints with the Ohio House of Representatives, the Ohio Auditor of State, and the Public Utilities Commission of Ohio. I have been a registered legislative and executive agency lobbyist here in Ohio for the past eleven and a half years, the last eight and a half years of which I have owned and operated my own lobbying firm, Nelson Government Strategies. I take great pride in the work I do and in the reputation I have developed for myself over the years around Capitol Square, and pledge to always advocate vigorously and ethically on behalf of the PFRO and all of its members. Former police officers and firefighters who put their lives on the line each and every day they went to work in order to keep all other Ohioans safe and secure deserve nothing less.

In the near term, we have our sights set on passing and enacting HB 296/SB 194, which endeavor to incrementally increase the contribution amounts that employers of full-time municipal police officers must make to the Ohio Police and Fire Pension Fund over a four-year period. Further, we will closely follow the actions of the Ohio Retirement Study Council and all other relevant government proceedings that impact this state's police and fire retirees and their families.

My job is to be your eyes and ears, as well as your "boots on the ground," at the Statehouse, and that is not a role I will take lightly. Additionally, I want to be a resource for the entire PFRO membership, so please do not hesitate to direct any questions or concerns that you may have to me, as I have always found that clear and open communication leads to more focused and effective advocacy efforts. I am very much looking forward to working with and on behalf of you all.

PFRO Corporation

2024
Scholarship winners

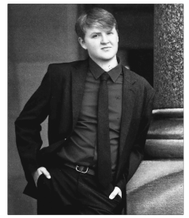




Taylor Rice
Renae Rice (Mother)
Galloway, Ohio



Jospeh Wrenn II
Joseph Wrenn (Father)
Poland, Ohio



Alexander Zwetzig
Albert Hamilton Jr
(GrandFather)
Stow, Ohio

The Scholarship raffle winners/sellers for 2024

January winner/seller: Thomas Cunningham
February winner/seller: Hildegard Tomblin
March winner/seller: Jeff Koskoris
April winner/seller:Robert Bowers
May winner/seller: Chris Voyzey
June winner/seller: Barb Natterer
July winner/seller: Todd Hunt
August winner/seller: Frank Huffman
September winner/seller:Minnie Paul Kelly/Darlene Lister
October winner/seller: Scott Huff
November winner/seller: Roberta Bliss
December winner/seller: Frederick Ehrhardt

As stated in the Summer newsletter OP&F Pension Fund: Alight examines health care stipend rate for 2025 plan year

An actuarial analysis by OP&F's health care partner, Alight Retiree Health Solutions, shows that the current health care stipend levels available to OP&F retirees remains appropriate for the 2025 plan year. Alight also explained that in 2025, those enrolled in the Medicare Part D prescription drug plan will now have a $2,000 annual out-of-pocket maximum.

Federal support, coupled with certain drug subsidies, will assist both Medicare eligible and pre-Medicare members with expenses for next year. OP&F's partnership with Alight has been extremely successful in preserving health care dollars for those who are retired as well as for those close to retirement.

2024	Medicare Status Retiree	Spouse	Monthly Medical/RX Stipend	Monthly Medicare Part B Reimbursement	Total OP&F Monthly Support for Health Care
Retiree only:	Medicare		$143	$107	$250
	Non-Medicare		$685	$0	$685
Retiree + Spouse:	Medicare	Medicare	$239	$107	$346
	Medicare	Non-Medicare	$525	$107	$632
	Non-Medicare	Medicare	$788	$0	$788
	Non-Medicare	Non-Medicare	$1,074	$0	$1,074
Retiree + Dependent(s):	Medicare		$203	$107	$310
	Non-Medicare		$865	$0	$865
Retiree + Spouse + Dependent(s):	Medicare	Either Medicare or Non-Medicare	$525	$107	$632
	Non-Medicare	Either Medicare or Non-Medicare	$1,074	$0	$1,074
Surviving Spouse:	Medicare		$143	$107	$250
	Non-Medicare		$685	$0	$685

**The OP&F Medicare Part B reimbursement is an ongoing benefit that has been in place for many years, but should be included in the support provided for health care coverage. The Med B reimbursement is added to a member's monthly pension benefit.*