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

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

Legislative News continued from Page 1

HCR 6 – (King; Plummer) To urge Congress to repeal the Windfall Elimination ProvisionSTATUS: Reported out of House Pensions Committee unanimously

- The committee reported the resolution out after accepting AM0887 from Vice Chair King, which adds language to the bill to call for the repeal of the Government Pension Offset (GPO) in addition to the Windfall Elimination Provision.
- King explained that the GPO reduces Social Security survivor benefits for beneficiaries who also receive public pensions.

Federal Legislation – WEP/GPO Repeal Social Security Fairness Act of 2023
Introduced in House (01/09/2023)
Legislative Co-Sponsors: 271 (As of May 23, 2023)
Ohio Co-Sponsors: 9 (Turner, Beatty, Brown, Balderson, Kaptur, Joyce, Landsman, Johnson, Sykes)

- This bill repeals provisions that reduce Social Security benefits for individuals who receive other benefits, such as a pension from a state or local government.
- The bill eliminates the *government pension offset*, which in various instances reduces Social Security benefits for spouses, widows, and widowers who also receive government pensions of their own.
- The bill also eliminates the *windfall elimination provision*, which in some instances reduces Social Security benefits for individuals who also receive a pension or disability benefit from an employer that did not withhold Social Security taxes.
- These changes are effective for benefits payable after December 2023.

Note: The Windfall Elimination Provision (WEP) impacts people who receive benefits from both Social Security and a government pension. The provision changes how the Social Security benefit is calculated, resulting in a lower benefit for those impacted. This can have a significant impact on those who might rely on both their pension and Social Security benefits for retirement.

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, or go to our website, **https://pfro.com/index.php/events/webinar-series**

June 20, 2023 - 11 a.m.
Life 101:

Life insurance is a subject that doesn't get talked about much and for that reason it causes confusion. How do I know what is too much or too little? What is the difference of renting vs. owning life insurance? We'll explore the various types of life insurance and look at reasons one plan might be better than another.
https://ambabenefits.zoom.us/webinar/register/WN_MSsQLVSrSXyekcUIhYvkxg#/registration

July 18, 2023 - 11 a.m.
Long Term Care 101

Explore the myths and realities of what is covered when it comes to Long Term Care. Does Medicare cover anything? What about my major medical plan? Are there any options? Do I even need it? Join us to find out all the answers as we break down what Long Term Care is and how it impacts generations of your family.
https://ambabenefits.zoom.us/webinar/register/WN_PKrQ5m7RTe6JSlikj0t72w#/registration

August 15, 2023 - 11 a.m.
Long Term Care 201

We'll recap highlights of LTC 101 and explore challenges families face today with finding the money, time, and resources to care for loved ones when they need it the most. We'll also take a look at potential alternatives to the Long Term Care issue.
https://ambabenefits.zoom.us/webinar/register/WN_zUqhiiFgRB6yGTUZX5WJVg#/registration

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

June 2023/Volume 42/ Issue 2

POLICE & FIRE RETIREES OF OHIO, INC.

7510 Slate Ridge Blvd, Reynoldsburg, OH 43068

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

Organized April 1948
Benefiting over 20,000 Retirees

President's Message

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Toledo
1st Vice President
Bill Biasella
Akron
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Cleveland
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2nd District
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Youngstown
3rd District
Tiffin
4th District
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
Marco Miller
Mark Drum

Hello Members,

Summer is here! We hope everyone is enjoying the beautiful weather. Just a reminder, we are now located at **7510 Slate Ridge Blvd. Reynoldsburg, OH 43068.** You can still mail correspondence to our P.O. Box 627, Reynoldsburg, OH 43068.

Our PFRO Quarterly Meeting will be held at our State Office on July 16th, 2023. We will be discussing our upcoming budget, scholarship winners, and pending legislation.

PFRO Corporation News

Congratulations to all of our scholarship raffle winners: Kristin Kelley/Mike Kelley (seller), Drake Jones/Larry Jones(seller), John Pierce/Margaret Caprara (seller) and Betsy Petty/Douglas Perry(seller).On July 16th, 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 17th for the names of the winners.

Playball News

I It's finally here! Come join us Saturday, **July 15th** for a night at the ball field with the Columbus Clippers. The Columbus Clippers will be handling the Playball ticket orders this year. If you would like to send a **"Child"** to the ballgame see **Page 2** at the bottom. For more details on how to purchase tickets, see **page 5** 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 24, 2023 *is $17.3 billion.*

After attending the OP&F board meeting May 24th, it was announced that our retired fire representative on the board, Marco Miller, will be the Chairman starting in 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. *Election results*- Marco Miller (Chairman), Retired Fire Trustee and Steven Corvi, Active Fire Trustee, ran unopposed and will remain as members on the board. Brian Steel will become the newest active police officer member of the OP&F Board of Trustees.

For more information from the fund read their upcoming Summer 2023 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 **2023** membership dues are now **due**. We have attached a dues/merchandise slip for your convenience. If you would like to pay your *dues online,* 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 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, representation at the Statehouse by Byers, Minton and Associates and support from our PFRO State Office.

Thank you to all of our members for supporting the organization. Without you, we would not 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

Legislative Update

Ohio Senate Bill 6 (ESG) - Senator Kirk Schuring has proposed a bill that would prohibit state pensions and other public institutions from investing for reasons other than returns and benefits. Specifically, the bill aims to stop investments based primarily on environmental, social, and governance policies. The bill sponsor, Sen. Schuring, said it is preventive rather than critical of existing investment practices in Ohio. The bill would still allow individuals with self-directed retirement plans to choose ESG funds.

STATUS: Passed out of Senate 26-7 (5/10/23)
Accepted amendments include:

- Specifies that the board of trustees of a state institution of higher education cannot deny -- rather than cannot accept -- a bequest made by a decedent because the bequest asks for the donation to be used for the primary purpose of influencing any social or environmental policy, or the governance of any corporation.
- Requires the administrator of the Ohio Bureau of Workers' Compensation (BWC) and other fiduciaries to make investment decisions that are consistent with any other fiduciary responsibilities of the administrator and other fiduciaries under the workers' compensation law when making investment decisions under the bill.
- Encourages a state retirement system -- if the system offers a defined contribution plan -- to offer multiple investment choices for members who are under a defined contribution plan.

Continued on Page 6

*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 #_____

2023 Dues/Merchandise

$_____ 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____
__ Visa __ Mastercard __Discover __ American Express

$_____ $1.00 Credit card fee for all credit card orders

$_____ 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**

$_____License plate frames #_____ ***$18.00 each***
$_____Hat ***$18.00***
$_____Black Stainless Steel Mugs (*20 oz*) ***$16.00 each***

$_____ Windjacket **$40.00** M L XL / **$45.00** XXL
☐ **Pullover** ☐ **Zip-up w/hood (Navy only)**
$_____ Fall/Spring Jacket **$40.00** M L XL / **$45.00** XXL

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

Name: _____ Date of Birth_____ Member Id:_____
Spouse:_____ Date of Birth:_____ Telephone:_____
Address: _____ City: _____ State: _____ Zip: _____
Email:_____Retired From_____ Police ____ Fire ____
Date of retirement:_____



Women's T-Shirts:
Navy 100% Polyester
"Police & Fire Retirees of Ohio, Inc." on left chest.

$_____T-*Shirt* **w/logo** **$23.000** M L XL / **$26.00** XXL
$_____T-*Shirt* **w/PFRO** **$23.000** M L XL / **$26.00** XXL
$_____**Shipping *$9.00* for *Merchandise***



Women's Polo Shirts:
Navy 100% Polyester
"PFRO Logo" on left chest.

New Merchandise

$_____*Polo* **w/logo** **$23.000** M L XL / **$26.00** XXL
$_____*Polo* **w/PFRO** **$23.000** M L XL / **$26.00** XXL
$_____**Shipping *$9.00* for *Merchandise***

Name: _____ Address: _____
City: _____ State: _____ Zip: _____

Send a child to the ballgame ***"PLAY BALL Child/ Donation Order"***

mail to : PO Box 627, Reynoldsburg, OH
" Checks payable to PFRO Playball"

Check#_____ **Amount $_____**

Credit Card Number: _____ ❑ Visa ❑ Mastercard ❑ Discover ❑ American Express Exp.: Date:_____V code:____

Name:_____ **Telephone:**_____

Address:_____ **Email:**_____

City:_____**State:**_____**Zip:**_____

I am unable to attend. Here is my **donation** check for $_____ (Cost is ***$6.00*** per ticket to give to a **CHILD**.)
I wish to make a **donation** to the organization of **$10.00** or $_____.
I wish to purchase Pre-paid **Food** and **Beverage** Voucher for a **CHILD@ $7.00** each. Send ____ vouchers totaling $_____.
(Good for 2 Hot Dogs, 1 Popcorn, and 1 regular Soft Drink or Water)



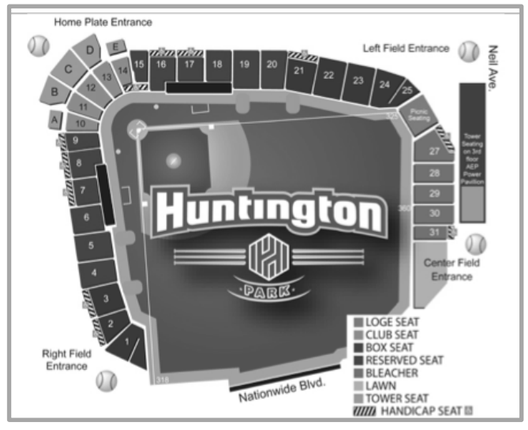
Police and Fire Retirees of Ohio Night with the Columbus Clippers
Saturday, July 15, 2023 - Game time 7:05 p.m.
Iowa Cubs vs. Columbus Clippers

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. See below for details on ordering tickets/food vouchers.**

Admission Tickets: *Adult Reserved Tickets* **$8.00 each**; *Senior/Youth Reserved Tickets* **$6.00 each**. *Seats will be in Sections 22.*

You can purchase prepaid food and beverage vouchers for **$7.00/voucher**, which includes: *Two Hot Dogs, Water or Soft drink and one bag of Potato Chips. You can also purchase food separately at the bar at regular prices.* ***Fireworks to follow after the game!***

- **If you want a Paper Ticket and a Food Voucher**, please call the Columbus Clippers at **614-462-5250** and ask for **Spencer Harrison or email** sharrison@clippersbaseball.com.
- To order **DIGITAL TICKETS,** please call the same number at **614-462-5250** and ask for **Spencer Harrison,** Police and Fire Retirees Night on July 15. Unfortunately, Food & Beverage Voucher cannot be sent to you digitally.
- Please place your order by **Friday, July 7th** so the Clippers can mail you your tickets, food vouchers and wristbands. Orders received after July 7th will be left at the table for pickup at the **Left-field Gate Entrance.**
- Do we need Wristbands? **Answer: Yes**, while attending the Pre-Game Party, you will need to wear wristbands, so we know you are with **PFRO**.
- The form on **page 2** should only be used for a making a donation to send a **"CHILD"** to the ballgame.
- DO NOT USE THE FORM ON THE PREVIOUS PAGE TO ORDER TICKETS TO ATTEND THE GAME!



TO ORDER TICKETS CONTACT SPENCER HARRISON
EMAIL: SHARRISON@CLIPPERSBASEBALL.COM
PHONE: 614-462-5250