



# Police & Fire Retirees of Ohio, Inc.

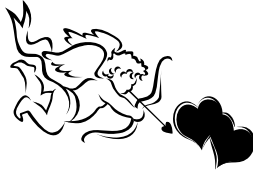
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February 2007, Vol. 20, Issue 1

Organized April 1948



## President's Message

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419-693-3682  
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Hugh J. Phillips  
216-731-6910  
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Ruby T. Miller  
513-733-3538  
Cincinnati
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Richard Oxender

### Happy New Year!

It is the beginning of the year and we here at Police and Fire Retirees of Ohio are working hard to start this year on the right foot. I'd like to start by giving you a few updates about last year's progress.

**Federal Bill HR 4**, the health care exemption bill, was passed by the legislature last year and signed into law by the President. We are currently waiting on the IRS to configure the rules that will be used to apply the bill as intended. The IRS has stated that it may take until May or June to finish this process. Please remember that this exemption of \$3,000.00 is for the tax year **2007**, which you will file for in **2008**.

**Medicare part D** is also of great concern. The OP&F (Ohio Police and Fire Pension Fund) had requested that you not sign up for this portion of the Medicare. This would allow the OP&F to qualify for a rebate. However, the Pension Fund did not receive the expected amount. They received just over \$8 million which was slightly lower than they had originally predicted. Money may still come in as late as March or April when the 2006 budget is closed. This money is for the Health Care Stabilization Fund as directed by the Board of Directors.

Last year, the Ohio Retirement Study Commission (ORSC) requested additional information from the OP&F about funding. The ORSC met in December to discuss and possibly help correct the 30 year funding problem that the OP&F is currently facing. Many of the items that are being looked will take 4-6 years to begin to show their effects.

One of the most talked about possibility is changing the retirement age to 52-54 years again. This would immediately help improve the funding problem. However, this creates another issue because the active unions fought very hard to get the 25/48 retirement plan passed, and I am sure that they will fight very hard to keep it. We will have to follow this issue closely.

At our October General Membership Meeting we held our elections. The membership representatives voted to return all of your officers for another term. The newly elected **trustees** are **Nora Nowak** and **Paul Hillenbrand**. Leaving the Board of Directors will be **Katie Phillips** and **Gene Fodor**. I wish to thank both of them for their hard work and dedication that they brought to the board. I know that they will continue to work for all Retirees in the future.

This New Year will be quite a busy one! In January, we will be welcoming in the NEW legislature. We have already begun contacting the new members with our concerns and suggestions. We will be working closely with these representatives to protect our benefits and try very hard to obtain some relief from the high cost of insurance that is continually rising. We will be looking at getting the position of Chairman of the OP&F to include the Retiree members and possibly getting the equalization of representation on the board fixed. Currently there are 4 active, 2 retired, and 3 appointed. We feel that this should be more reflective of the actual numbers that the board represents which is getting very close to 50/50 active/retired. The board should be united equally with 3 active, 3 retired, and 3 appointed. Then our interests would be better served.

**Bill Deighton** is currently the Fire retiree representative for the Board of Directors for the OP&F. He is up for re-election this year. We here at PFRO are endorsing him for the upcoming term. Bill has been instrumental in voicing the concerns and suggestions of the retirees to the board. We ask that all of the eligible retired firefighters vote for Bill Deighton for re-election.

*Please feel free to contact any Executive Board member with your questions or concerns.*  
**Thank you for your continued support!**

Gary L. Monto



As an outgoing *Trustee* we want to **thank Catherine Phillips** for all of her dedication to the Police & Fire Retirees of Ohio. Katie is a retired Police Officer from Columbus, Ohio. She and her husband John Phillips became involved in the organization in the early 80's after meeting (Past) President Joseph Voss. Katie volunteered more of her time with her husband John Phillips' involvement as newly elected Vice President in 1982. It started out as a mission of continuing the quality of their retirement and turned into a life long dedication to protect retirees, spouses, widows/ers and dependents. Her continued support and dedication has strongly impacted the direction the organization is moving today. *We here at Police & Fire Retirees of Ohio owe you a great debt of gratitude for your time, knowledge and devotion. THANK YOU, Katie.*

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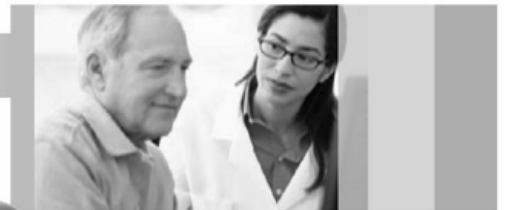
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## Health Care Committee



Gary Monto, President  
Gary Siniff, Health Care Chairman  
Paul Hillenbrand, Trustee  
Catherine Phillips, Member  
Nora Nowak, Trustee

*Retirees utilizing OP&F Health Care start 2007 with higher co-pays, deductibles and out of pocket fees. This is our sacrifice to meet the 30*

year pension funding mandate from the Ohio Legislature. The Ohio Legislature via the Ohio Retirement Study Council has not yet started to discuss and make decisions on the recommendation to increase the police employer's contribution rate and the employee's contribution rate. The ORSC only has asked for additional methods to meet the 30 year funding. The only other recommendation that would meet the goal is to increase the retirement age to 54. Some comments have been made in the last few months that the cities and active members would not support any of these recommendations. If these changes are not adopted, then our sacrifice alone will not meet the mandate.

The OP&F pension board was able to pass the decrease in benefits and increase in fees for retiree health care without legislative approval. They also can reverse these changes without legislative approval. We must stand together and impress on our legislators the sacrifice we made and ask that they do the right thing and pass legislation to enact the submitted recommendations from OP&F. If they chose not to act, then the OP&F Pension Board should do the right thing for the retirees.

Members have contacted the PFRD and the Retiree OP&F Board Members about the sacrifices they are making to cover their health care costs. It is a sad day when our members and survivors have to choose which drugs to purchase,

what to go without in their lives, and where to get part time jobs. We are not alone. The other four Ohio Pension Funds have already made changes or will make them in the future, and one of the toughest problems facing our nation today is health care. The President has made health care relief proposals in his State of the Union Address to the nation; public safety officers beginning in 2007 will have a \$3,000 dollar pre-tax credit for health care and long term care premiums when purchased through the pension fund. The repeal of the WEP would give our members higher Social Security benefits. While each item helps to defray premium increases it is still hard to pay \$638 a month for coverage as some retirees and their spouses now pay.

We now have to watch the developing negotiations for 2008 health care changes, especially to members on Medicare B. The board has selected United Health Care. They use AARP for their Medicare B supplemental coverage. Many of questions about the requirement of AARP membership for the Medicare B medical supplement remain even if we don't have to pay to join. It is our understanding that the prescription coverage will remain with the OP&F. Once again retirees and survivors have to endure changes.

While some topics in this article have been previously covered I wanted to refresh our memories about the problems we will face in 2007. We must support our two retiree pension board members in their efforts on our behalf and address the legislature as one voice through the PFRD. Although the PFRD legislative agent will speak on our behalf as a group, individuals are encouraged to contact your legislators. **We are just as important as the active organizations with our votes and support.**

**Social Security Fairness Act** The effort to repeal the **WEP** (*The reduction of our Social Security benefits*) is still moving ahead in the new Congress. The United States House of Representative's and Senate have the new repeal bills for 2007 introduced. They are HR82 in the House and S206 in the Senate. Please call you're Representative and Senator for support. Dial **1-866-327-8670** and ask for the office you wish to talk to. We have to convey to our elected officials how important this issue is to us. Introducing the bills this early in the new Congress signifies the importance of the issue to the sponsors. We have over 100 sponsors in the House alone.

## Benefits Officer

Nora Nowak, Chairman

For the past several years I have served as your benefits officer. I have fielded many questions on topics ranging from Medical and Prescription coverage to Long Term Care to what to do when death occurs. I would like to give you an overview of the most commonly asked questions and the answers for your future reference.

**Q: Why should I use a mail in for my prescriptions when the drug store is only a block away?**

A: Local pharmacies will give you a prescription for 30 days at a current cost of \$5-\$20 and \$30. The mail in option will provide you with a 90 day supply of drugs for the current cost of \$10-\$40 and \$60. This is giving you a **"FREE"** month of drugs every 90 days as compared to the local drug store. Over the year this is 4 months of drugs **"FREE"** for the same price you would pay locally. This is why I always recommend the mail in option for all of your maintenance drugs (drugs taken all the time).

**Q: Why is it so important that I report the death of my spouse as soon as possible when she/he is not the retirant?**

A: First and foremost we want to get the health care premiums stopped on the decedent. Secondly, if you have an annuity we

need to get that stopped. There is no retro on this so it is very important that the pension board is contacted immediately. This is even more important if the death occurs in the last 15 days of the month. The pension system needs time to react before the check is cut for the next month.

**Q: If the cost of a drug is \$4.00 why am I charged a higher fee at the drug store?**

A: This is supposed to occur only when the cost of a generic drug is less than the co-pay. You will have to pay the higher of the two costs at the store and the lower of the two costs on mail-in. I have heard several cases since the first of the year when this is not happening so I assure you I will keep trying to get this issue settled. In the mean time if the drug cost is lower than the co-pay ask the pharmacist to not bill insurance and you will pay directly. This is very helpful with some of the larger BIG BOX stores that are filling scripts on a list of generic drugs for a set fee of \$4. Use the system to your benefit and save your dollars!!

If you have a good question that you think would be helpful to our members to have answered, please send it to the state office and I'll try my best to get it answered. Until next time, stay healthy and I'll see you at the next meeting.

**Dues 2007**

Check # \_\_\_\_\_

\$ \_\_\_\_\_ Dues - **\$20.00** Retiree/Spouse/Widow/er  
 \$ \_\_\_\_\_ Building Fund  
 \$ \_\_\_\_\_ PAC Fund  
 \$ \_\_\_\_\_ Decals **\$1.00** (No Shipping fee)  
 \$ \_\_\_\_\_ Insulated Mugs (14 oz) **\$5.00** \_\_\_ Red \_\_\_ Blue

\$ \_\_\_\_\_ T-shirt/ Polo (**\$15.00/\$18.00**) M,L,XL,XXL  
 \$ \_\_\_\_\_ Hats (**\$10.00**)  
 \$ \_\_\_\_\_ Credit card fee **\$1.00**  
 \$ \_\_\_\_\_ Shipping **\$4.55** total order (excluding decals)  
 \$ \_\_\_\_\_ **Grand Total**

Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Visa \_\_\_ Mastercard \_\_\_ Discover \_\_\_ American Express

Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_ Member # \_\_\_\_\_

Spouse: \_\_\_\_\_ Date of Birth \_\_\_\_\_ Member # \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_\_\_  
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*If you have not paid your 2007 dues please use the above form. Please allow 6 -8 weeks for your new membership card or renewal sticker.  
If you are 80 years and older your dues are "FREE".*



Panitch & Gordon Law Office  
454 E. Main St. Suite 275  
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Thomas S. Gordon cell (614) 561-2193  
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**Meeting Dates**

Days Inn

Reynoldsburg, Ohio

Quarterly Meetings April 15, 2007  
July 15, 2007

Annual Meeting October 13 & 14, 2007



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