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# Police & Fire Retirees of Ohio, Inc.

Volume 20, Issue 3 November 2007

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## President's Message

*Gary L. Monto*

Dear Members,

The holiday season is here once again. My holiday wishes for you and your families are for good health and much happiness. I would also like to say congratulations to John Trippe, Trustee. He was re-elected during our Annual General Membership Meeting held this past October. For more information about the meeting, upcoming events, and pictures from July's PlayBall and of the Convention, please go to [www.pfro.com](http://www.pfro.com).

As we approach the New Year we are again faced with major changes with healthcare through the Ohio Police and Fire Pension Fund (OP&F). Please remember if you are of Medicare age you must fill out and return your selection forms with AARP. If you fail to do so you will find yourself without the necessary "MediGap" insurance on Jan 1, 2008. Please see Gary Siniff's article on page 5 for more information.

**Life membership criteria have recently changed.** The motion was passed at the October Annual General Membership Meeting. If you are turning 80 this year, you have the possibility of becoming a Life Member which means you are exempt from paying dues. However, in order to attain this status you must have paid dues at least ten times in the past. These do not need to be consecutive years, but there must be at least 10 years paid. If you have any questions or would simply like to check your status, **please contact the State Office at 888-309-7041.**

On the political front, new legislation being introduced would allow a retiree member of the OP&F board to serve as chairman, which is currently not possible. PFRO was forced into asking the legislature to intervene in this matter because many requests have been made to the OP&F Board of Directors to change this policy but to no avail.

We have also attempted to introduce legislation, sponsored by Representative Mike Foley, which would change the make-up of the Board of Directors by adding two more retirees bringing representation to four retirees on a board of eleven. We have experienced strong resistance to this request from the OP&F. The FOP contacted the legislators and party leadership voicing their opposition to this bill before we could even introduce it. Needless to say we have not been able to move forward with our request at this time. However, we will push ahead. The PFRO Executive Board feels that this legislation could "even the playing field" since the numbers of active members and retirees are almost equal.

Several months ago I was directed by a floor vote during our April 2007 Quarterly Meeting to contact the Attorney General with our concerns about United Healthcare. I was able to sit down with Attorney General Marc Dann around the end of June 2007. His advice was to document any problems we have had in dealing with United Healthcare. At this time I would like to ask you to inform the State Office of any *major* problems you have had. We will need to know the problem, the name or names of the United Healthcare representative that you had talked with, and the outcome of the situation. This will help us keep adequate record.

If you have any questions or concerns, please feel free to contact the State Office or any of your Executive Board members. **Once again, thank you for your continued support.**

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## FINANCIAL FOCUS ON: Long Term Care Insurance (LTCi)

## 10% Rate Increase

On Monday, September 24, 2007, there will be a flat 10% rate adjustment on all new John Hancock Long-Term Care Insurance policies (Custom Care II) with simple or compound inflation options\* in the following (24) affected states: **Alabama, Alaska, Arizona, Colorado, Connecticut, District of Columbia, Georgia, Idaho, Iowa, Kentucky, Louisiana, Maine, Missouri, Michigan, Nebraska, New Hampshire, New York, North Dakota, Oklahoma, South Dakota, Tennessee, Washington, West Virginia, Wyoming.** *\*The only LTCi policies that keep up with the rising costs of eldercare have a simple or compound inflation option (maximum 5% compound), thus this 10% rate increase affects all recommended LTCi policies.*

Wednesday, October 24<sup>th</sup>, 2007 is the last day for the above-mentioned states to turn in a John Hancock LTCi application before the 10% rate increase takes affect. **All remaining states, including Ohio, are expected to announce rate adjustments in the short-term. Please do not wait till the last minute if you wish to apply for or replace your current long-term care policy.** Please remember that you must be under the age of 84 and insurable to be eligible for long-term care insurance.

## Industry Snapshot

Of the largest long-term care insurers, Conseco Senior, Bankers Life and Casualty, and Penn Treaty American have the highest rate of complaints.

| Long-term care insurers           | Cumulative premiums received in billions, through 2005 | Complaints filed as a share of policies* 2005 |
|-----------------------------------|--|---|
| Genworth Life Insurance           | \$10.3   | 0.01%   |
| John Hancock Life Insurance       | 6.8  | 0.01  |
| <b>Conseco Senior Health†</b>     | <b>6.6</b>   | <b>0.29</b>                                   |
| Continental Casualty              | 6.5  | 0.02  |
| <b>Bankers Life and Casualty†</b> | <b>6.2</b>   | <b>0.05</b>                                   |
| Metropolitan Life Insurance       | 4.2  | 0.01  |
| <b>Penn Treaty American</b>       | <b>3.6</b>   | <b>0.09</b>                                   |
| Unum Life Insurance               | 3.2  | 0.00  |
| MetLife Insurance                 | 3.2  | 0.01  |
| Life Investors Insurance          | 2.3  | 0.03  |

\*Experts estimate that most insurance consumers never file formal complaints. Not all complaints regard claims handling.

†Bankers Life and Casualty is owned by Conseco.

Source: National Association of Insurance Commissioners

The New York Times

## Why is this important?

Of the top 10 largest LTC insurers, John Hancock ranks 2<sup>nd</sup> (see chart, source: NAIC, New York Times 3/07) and is the strongest rated LTC insurer on this list with a Weiss Safety Rating of A- (as of 8/10/07 [www.weissratings.com/HL/LTC](http://www.weissratings.com/HL/LTC)). When one of the largest and strongest LTC insurers adjusts their new policy rates, it can be expected that the entire LTC industry will raise rates, at the very least, on their new policies. Some of you reading this article that already hold LTCi policies, may have or will be experiencing increases in your LTCi premiums this year.

**Conseco Senior Health LTCi** existing policy premiums have all increased due to premium under-pricing relative to the consistent rise in long-term care costs and claims filed. Subsequently, Conseco Senior Health LTCi policyholders filed by far the highest amount complaints than any other company (29 times the amount of claims as comparably-sized John Hancock). **In laymen's terms, Conseco Senior Health has a record of not paying out their policyholder's LTC claims, even though their policyholders have consistently paid their premiums.** If you are a Conseco Senior Health LTCi policyholder, you should consider a higher-rated LTCi insurer, such as John Hancock (PFRO Group Plan 5% discount) if you are eligible. **While any LTC insurer can not guarantee any rate increase on existing policies, John Hancock has never raised their premiums on their existing policies.** Please call or email me with any questions about your existing LTCi policy or to inquire about the PFRO LTCi group plan offered through John Hancock.




## Drew W. Boyer, CMFC

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| <p>Akron Fire &amp; Widows<br/>District 1 - Chapter 7<br/>Carl Gilbow, President<br/>492 Evergreen Dr.<br/>Tallmadge, OH 44278<br/>330.928.2814</p>                   | <p>Sandusky River Valley P&amp;F Ret.<br/>District 3 – Chapter 33<br/>Paul Steinmetz, President<br/>115 Indian Lane<br/>Tiffin, OH 44883<br/>419.447.8609</p>             | <p>Springfield Police<br/>District 5 – Chapter 13<br/>Augustin Lippolis, President<br/>1529 Sunset Ave.<br/>Springfield, OH 45505<br/>937.323.0674</p>                                  | <p>Cincinnati Police<br/>District 8 - Chapter 2<br/>Ruby Miller, Dist. 8 V.P.<br/>116 Calico Ct.<br/>Cincinnati, OH 45215-3721<br/>513.733.3538</p>       |
| <p>Warren Chap.No.9 Trumbull Co<br/>District 1 - Chapter 9<br/>Raymond Bagaglia, President<br/>3008 Red Fox Run, N.W.<br/>Warren, OH 44485-1576<br/>330.898.7042</p>  | <p>Portsmouth Police<br/>District 4 – Chapter 4<br/>William Meixner, President<br/>PO Box 628<br/>Portsmouth, OH 45662<br/>740.354.5006</p>                               | <p>Dayton Fire &amp; Wives &amp; Widows<br/>District 5 – Chapter 27<br/>John Schons, President<br/>7543 Beldale Ave.<br/>Dayton, OH 45424-3202<br/>937.233.2197</p>                     | <p>Hamilton Co. P&amp;F Widows<br/>District 8 - Chapter 3<br/>Dorothy Rechel, President<br/>5828 Juvene Way<br/>Cincinnati, OH 45233<br/>513.922.3632</p> |
| <p>Akron Area Police &amp; Widows<br/>District 1 - Chapter 25<br/>Earl Muster, President<br/>3154 Kreighbaum Rd.<br/>Uniontown, OH 44685<br/>330.882.6662</p>         | <p>Ret. Police Officers of Central OH<br/>District 4 – Chapter 6<br/>Ralph Casto, President<br/>1010 Rousseau Lane<br/>Galloway, OH 43119<br/>614.851.9331</p>            | <p>Butler Co. P&amp;F Retirees<br/>District 5 – Chapter 31<br/>State Office<br/>7335 E. Livingston Ave.<br/>Reynoldsburg, OH 43068<br/>614.866.1352</p>                                 | <p><b>If you would like to join a Chapter, contact one of the persons listed here in your area.</b></p>   |
| <p>Portage Co P&amp;F, Widows &amp; Spouses<br/>District 1 - Chapter 32<br/>Jim Studzinski<br/>1048 E Garfield Rd<br/>Aurora, OH 44202<br/>330.562.8617</p>           | <p>Central Oh. Ret. Fire &amp; Widows<br/>District 4 – Chapter 12<br/>Gary Siniff, President<br/>5945 Coventry Hurst Ln.<br/>Hilliard, OH 43026-7395<br/>614.771.5785</p> | <p>Toledo Fire<br/>District 6 – Chapter 8<br/>Andrew Rakay, President<br/>4444 Commonwealth Ave.<br/>Toledo, OH 43612<br/>419.478.7727</p>  | <p><b>Florida Chapter</b></p>   |
| <p>Youngstown P&amp;F Widows<br/>District 2 – Chapter 10<br/>Phil McGuire, President<br/>584 Shadydale Drive<br/>Canfield, OH 44406<br/>330.533.2606</p>              | <p>Lancaster P&amp;F, Widows, Spouses<br/>District 4 – Chapter 15<br/>State Office<br/>7335 E. Livingston Ave.<br/>Reynoldsburg, OH 43068<br/>888.309.7041</p>            | <p>West Central Ohio PFRO<br/>District 6 – Chapter 22<br/>Larry Winegardner, Pres.<br/>2119 Prairie Rose<br/>Elida, OH 45805-3857<br/>419.339.1706</p>                                  | <p>Sunshine Fire<br/>District 9 – Chapter 24<br/>Frank J. Merz, President<br/>4255 Island Circle, Apt. C<br/>Fort Myers, FL 33919<br/>239.481.6046</p>    |
| <p>Stuebenville P&amp;F &amp; Widows<br/>District 2 – Chapter 20<br/>Robert J. McDermott, Dist.2 VP<br/>121-1 Talsman Dr.<br/>Canfield, OH 44406<br/>330.533.9922</p> | <p>Mound Builders (Newark) P&amp;F<br/>District 4 – Chapter 16<br/>Bill Colville, President<br/>133 Leonard Ave.<br/>Newark, OH 43055<br/>740.323.4445</p>                | <p>Toledo Police<br/>District 6 – Chapter 26<br/>Gale Karam, President<br/>428 Branbury Dr<br/>Toledo, OH 43612<br/>419.476.6420</p>  |   |
| <p>Canton Police &amp; Fire<br/>District 2 – Chapter 21<br/>Richard Anthony, President<br/>1604 Sweetbriar Cr. NW<br/>Massillon, OH 44646<br/>330.832.9908</p>        | <p>Muskingum Co P&amp;F<br/>District 4 – Chapter 17<br/>C. Robert Allen, President<br/>2870 Maysville Pike,<br/>Lot #52<br/>Zanesville, OH 43701<br/>740.453.2229</p>     | <p>Tri-County P&amp;F &amp; Widows<br/>District 6 – Chapter 29<br/>Jeff Hilty, President<br/>7721 E. Watermark Drive.<br/>Findlay, OH 45840<br/>419.422.4834</p>                        |   |
| <p>Marion Police &amp; Fire<br/>District 3 – Chapter 18<br/>Paul Steinmetz, Dist 3VP<br/>115 Indian Ln.<br/>Tiffin, OH 44883<br/>419.447.8609</p>                     | <p>Vern Riffe Jr. Chap. Ports. OH<br/>District 4 – Chapter 19<br/>Harold Green, Dist 4 VP<br/>2696 Central Park Pl.<br/>Columbus, OH 43231<br/>614.397.2015</p>           | <p>P&amp;F Retirees of Defiance County<br/>District 6 – Chapter 34<br/>John Simon, President<br/>2240 Power Dam Road<br/>Defiance, OH 43512<br/>419.784.4712</p>                        |    |
| <p>Lorain Co. Police &amp; Fire<br/>District 3 – Chapter 23<br/>Nicholas Breno, President<br/>34129 Topay Ct<br/>N. Ridgeville, OH 44039<br/>440.960.0676</p>         | <p>Springfield Fire<br/>District 5 – Chapter 5<br/>Charles Dyer, President<br/>2568 E Possum Rd.<br/>Springfield, OH 45502<br/>937.325.7160</p>                           | <p>Cleveland P&amp;F &amp; Widows<br/>District 7 - Chapter 28<br/>Clarence Watters, President<br/>28325 Center Ridge Road.<br/>Apt. C20<br/>Westlake OH 44145-3852<br/>440.716.2427</p> |   |

## Health Committee

Gary Siniff, Chairman

During the OP&F healthcare seminars someone always asked why we are changing to a company involved in lawsuits and a political organization for health care coverage. The easy answer is that we lost the vote on the Pension Board. The board did investigate all of the issues with United Healthcare and AARP and the majority voted to accept the bid.

At the October pension board meeting the United Healthcare representative learned just how Bill Deighton, our elected retired firefighter, felt about the treatment of our retired members and survivors and the confusion we have endured. The Pension Board will send a letter to United Healthcare expressing their disapproval with United Healthcare's performance pertaining to the enrollment process.

Do not call the Pension Fund unless you could not get an answer from AARP or UHC; OP&F will just refer you to AARP and UHC once again. Use the provided toll free 800 numbers if you have questions. We no longer will have the health care staff at OP&F to assist us. Some have taken outside positions and all but one that remains have been reassigned to other OP&F positions. The OP&F Director did say some will continue to assist until the transition problems are resolved. The health care department staff has always tried to help us solve our problems and our ability to go to them will be missed. UHC and AARP have pledged to us the support to solve any problems.

All of the enrollment forms for Prescription, Dental and Vision coverage for **all** benefit recipients and Medical coverage for **pre age 65** benefit recipients had to be completed and returned by *October 31<sup>st</sup>*. If you did not make changes in your coverage nothing had to be done. For this phase, confirmation letters will be sent to all benefit recipients. This is your chance to make any adjustments to the selected coverage.

Everyone on Medicare B has the AARP Medicare B supplement enrollment booklet and must return them by **December 1<sup>st</sup>** preferably in order to receive your new cards before **January 1, 2008**. The final deadline is **December 31, 2007**. Even with the seminars, there is a lot of confusion. Part of the problem was the States had to approve the AARP plans and that did not happen until October. Four sets of premium rates were put out before we received the correct rates causing confusion to everyone. Then the AARP forms were not mailed until October 19<sup>th</sup> instead of the 15<sup>th</sup> and were generic to a large degree.

### **Some FYI points about the AARP enrollment are:**

1. By Law, AARP had to show all of the plans they offer even though we only can elect Plan L, Plan B or Plan F.
2. The premium cost in the AARP enrollment book was for Plan L without the 75% subsidy and for that benefit recipient only. A separate letter contained the subsidized Ohio rates for L and B and F and a list of the subsidies for all of the states. A second letter was sent from the OP&F to further clarify the transition.
3. The 5 % spousal enrollment discount applies to both spouses.
4. Members are calling AARP and completing the forms over the phone and receiving the forms to sign and mail back.
5. Prescription coverage rates were in the open enrollment packets that were returned by October 31<sup>st</sup>. Remember to add the two together to have the total healthcare premium.

### **A couple of other benefit items of interest are:**

1. The legislature will act on HB 151. This is the bill dealing with investments linked to terrorist organizations no matter how small or removed from the primary companies. If this passes, our fund will take a hit and so will the other pension funds. At this time our board has refused to be bullied and just dump investments at a loss.
2. The gross income exclusion for health insurance premiums for the IRS tax credit (up to \$3000.00) has caused the pension fund to put out an answer document for the many questions being asked.
3. The Board has a vacancy of an active police member seat.

*If you have any questions, comments, or concerns about these changes, please feel free to contact me at 614-771-5785.*

### **Important Numbers:**

|                                 |                |
|---------------------------------|----------------|
| United Health Care Prescription | 1-866-873-3903 |
| United Health Care Dental       | 1-877-816-3596 |
| Spectera Vision                 | 1-800-638-3120 |
| AARP                            | 1-800-392-7537 |



#### ***In Memory of:***

Long time member **Larry Miller** from Akron passed away *October 25, 2007*. Larry was our Past President of *PFRO* and a dear friend. He will be greatly missed.

**Dues 2008**

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