



Police & Fire Retirees of Ohio, Inc.

Benefiting Over 20,000 Retirees

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Legislative Agent

Richard Oxender

President's Message



Dear Members,

Thank you to all that attended and/or donated tickets for the children to attend our *Annual Play ball* evening at Clipper Stadium. As you can tell by the pictures it was a beautiful evening. This year was our largest group. Everyone enjoyed the ball game, hotdogs, drinks and the social gathering. The Columbus Clippers signature baseball giveaway to the children that attended was a big hit. A few of our charity groups that received donated tickets were a Special Wish Foundation, Kids N Kamp, Ohio Youth Advocate, Down Syndrome Association, Franklin County Children Services, Salvation Army, Special Olympics, Ronald McDonald House and various churches, Police and Fire organizations. Per our request, the Columbus Clippers are making different accommodations for our pre-party set up for next year. They will provide better accommodations for our growing number of attendees. Once again **THANK YOU**.

Important Legislative News on Federal Bill HR 4

HR 4 has been passed and signed into law by Congress. This bill allows for a tax exemption of up to \$3,000.00 for money spent on health care costs and long term care. These costs can be premiums as well as any out of pocket expenses. This will equate to approximately \$540.00 to \$870.00 in tax exemption money a year depending on the retiree's tax bracket. This exemption will begin with the 2007 tax year.

OP&F NEWS

Everyone should be receiving their **Annual Change period** paperwork for health care. If everything is correct on the pre-printed forms and you are making no changes or additions, you do not have to send the forms back. If you are making changes in

coverage or selection, make the changes directly on the forms and be sure to return them as soon as possible. Should you forget to return your forms you will receive the assigned coverage that is on your pre-printed forms.

The OP&F will conduct seminars throughout the state during the month of October. Please make every attempt to attend one of these seminars. The seminar dates and locations are on page 23 in your Annual Change Period Guide that you will receive.

In the spring of 2007, elections will be held for the fire retiree position on the OP&F Pension Fund Board. Our organization is once again endorsing **William Deighton** from Cleveland, Ohio. Mr. Deighton has been our representative on the pension board for the last 4 years where he has worked very diligently to protect our benefits. Our PFR board feels that he is the best qualified person for this position. **We ask that you cast your vote to support the re-election of William Deighton.**

On September 27, 2006, Kathy Harrell of Cincinnati, Ohio was appointed by the OP&F Pension Fund board of directors to fill the active vacancy on the board due to the untimely death of Chairman, Larry Deck of Columbus. Ms. Harrell will officially be seated at the October Pension Board meeting.

PFR News

Upcoming elections for our PFR board will be held on *October 29, 2006* at October Annual Meeting. We will post the results on our website and publish them in our next newsletter. If you would like to receive news and updates via email, please email us at pfro@pfro.com.

Gary L. Monto

Legislative News

Ric Oxender, Legislative Agent

It's that time again when I must come to you for your help and support. As you know, this year is an important election year. All 99 state representatives are up for election as well as 17 of the 33 senate members. Our Political Action Committee has had quite a busy year, and the election is still almost 3 months away.

We have had a number of issues facing us this year. The Ohio Retirement Study Council has mandated that each pension system submit a plan

for reaching the required 30 year amortization period mandated by Ohio law. The Police and Fire Pension System has submitted their plan. For it to be successful, legislation must be adopted by the Ohio General Assembly in two areas. First, the plan calls for an increase in the employer's contribution rate to the pension system. This will cost cities more, and therefore will be a contentious battle.

Continued on page 3

American Hearing Benefits Inc.



We take pride in going
that extra mile for you
Call today for exclusive savings



American Hearing Benefits, Inc. (AHB) and Ohio Police and Fire Retirees have partnered together to offer members and their immediate family an exceptional discount on hearing instruments, including the latest in digital technology. All of AHB's products are exclusively manufactured by the only major hearing aid manufacturer which is both American owned, as well as the *leading producer* of custom hearing instruments worldwide.

For more information please contact American Hearing Benefits at

1-866-925-1287

to take full advantage of these exciting discounts schedule a **FREE** screening with an AHB service provider in your area.

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Breakthrough technology in the new Destiny hearing aid lets you move from one situation to another in complete comfort, with no manual adjustments.

The Destiny line does it all > Virtually eliminates feedback > Manages noise > Adapts to changing environments
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The AHB Hearing Instrument program is **NOT** insurance. It is a reduced fee for service program that provides discounts at certain providers. In order to receive the special pricing, you must pay in full at the time of service.

Health Care Committee



Gary Monto, President
Gary Siniiff, Health Care Chairman
Ruby Miller, 8th Dist VP
Catherine Phillips, Trustee
Nora Nowak, Member

The **open enrollment packages** for **2007** have been approved and will be sent to all OP&F Pension Fund members even if you are not enrolled in OP&F Health Care. This is the one time opportunity for members who left the OP&F Health Care before 2004 to re-enroll without a qualifying event.

Open enrollment seminars are being conducted throughout Ohio during the month of October and all members are encouraged to attend one of the seminars. This is the opportunity to ask the staff and vendors about the plan changes for 2007. If you

can not attend a seminar and have questions about the open enrollment you should call the *Pension Fund* at **1-800-860-9599**.

As a reminder, for those members changing from a *60 day supply* to a *90 day supply* mail in prescription, you must have a new 90 day supply prescription written.

Just over 400 members applied for the health care premium discount in 2006. Refer to the health care booklet to determine if you qualify for the discount. With the increases in deductibles, out of pocket expenses and premiums some members have looked elsewhere for coverage. Everyone should be very careful about dropping the OP&F coverage because:

1. You may not be able to re-enroll without a qualifying event
2. Make sure the prescription coverage is equal or better.
3. Make sure the coverage is available if you travel or spend long periods in other states. You may have to pay non-network fee schedules.

Also some HMO plans have solicited current HMO plan enrollees to leave the OP&F coverage and stay with their current HMO plan because there is no HMO plan available with OP&F next year. Be sure of the coverage offered by these plans and remember without a qualifying event you can not re-enroll in the OP&F health care plan.

The OP&F anticipates receiving approximately \$9 million from the Medicare D reimbursement. This rebate will go into the Health Care Stabilization Fund. The OP&F prescription plan is still equal to or better than the Medicare D plans.

The *Medicare B* rate hike for 2007 will only be \$5.00 raising the monthly rate to \$93.50. Those retirees with an income over \$80,000 will increase to \$106.00 per month in 2007.

The RFP (bid) for the 2008 Health Care PPO plan and the Medicare B supplement were released and the bids were due back September 30th. The plan design will be the same as 2007.

Commentary

Once again our retirees and survivors will encounter changes in their health care coverage. While some changes are necessary to maintain affordable health care and the OP&F staff is dedicated to making the transitions as painless as possible, it is still traumatic for our members. Before anyone questions my definition of affordable coverage, keep in mind some of the proposals were a lot more costly to our members. We are still at the mercy of the Ohio Legislature for partially funding our health care. They have not acted on any of the suggestions submitted to meet the 30 year funding mandate. We must keep our representatives informed of our problems and support our friends in the legislature. Our committee will continue to work and support our retiree board members to maintain our current health care and obtain the best vendor for our 2008 health care plans.

Legislative Report continued from Page 1

But it is an effort that we must support for the well-being of our system. The second item is an increase in employee contribution rates. This too requires legislative action. We are working with the active groups to try to secure their support for this, but again, it will take considerable effort on our part.

Aside from these two items, we are looking at the possibility of putting one more retired member on the Police and Fire Pension Board. This would mean taking one of the 4 active seats and converting it to a retiree seat. This will be a difficult issue to get approval for. We are also looking to continue our efforts in the legislature to get tax relief for our retirees by exempting a portion of retiree benefits from the Ohio Income Tax. This legislation has been introduced before, but has never received serious consideration because of

budget constraints. But the Office of Budget and Management reports that revenues exceeded estimates for several months in the last fiscal year. The legislature is talking about reducing the capital gains tax and other tax saving measures. We think it is now time for them to look at our retired population and propose some savings for them!

All of these efforts require our participation in the political process. Many of our members have spent countless hours over the last several months working on these important efforts, particularly the issue of health care. We must continue to strive in supporting those legislators that indicate a willingness to listen to and act upon our concerns. The costs of campaigning keep going up every election, and the demands on our political action committee continue to press us. **PLEASE** do what you can do! ***This is YOUR organization, and it is only as strong as each individual member!***

**PLEASE CONTRIBUTE TO YOUR FULLEST EXTENT.
WE NEED YOUR HELP!**

Dues 2007

Check # _____

\$ _____ Dues - **\$20.00** Retiree/Spouse/Widow/er
 \$ _____ Building Fund
 \$ _____ PAC Fund
 \$ _____ Decals **\$1.00**
 \$ _____ Insulated Mugs (14 oz) **\$5.00** ___ Red ___ Blue

\$ _____ T-shirt/ Polo (\$15.00/\$18.00)
 \$ _____ Hats (\$10.00)
 \$ _____ Credit card fee **\$1.00**
 \$ _____ Shipping **\$4.55** total order
 \$ _____ **Grand Total**

Card #: _____ Exp. Date: _____ Visa ___ Mastercard ___ Discover ___ American Express

Name: _____ Date of Birth _____ Member # _____

Spouse: _____ Date of Birth _____ Member # _____

Address: _____ City: _____ State: ___ Zip: _____

(PAC donation requires a street address)

Telephone: _____ Email: _____

(Required for Credit Card transactions)

Retired From: _____ ___ Police ___ Fire

Make checks payable to:
Police & Fire Retirees of Ohio, Inc.
7335 E. Livingston Ave.
Reynoldsburg, Oh 43068

*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 a Life Member (80+) your dues are free.*



Red or Blue Police & Fire Logo Insulated Mugs (14 oz).
They are for hot and cold drinks. Mugs are **\$5.00** plus shipping.

Meeting Dates
Days Inn
Reynoldsburg, Ohio
Annual Meeting
October 29, 2006



Police & Fire Retirees of Ohio
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