

# OP&F RETIREE PROFILE

On average, both retired police officers and firefighters receive the value of their own member contributions after 2.5 years of retirement (1.9 years if retiree health care is included).



POLICE			FIRE	
Service	Disability		Service	Disability
66.8	59.3	<b>Current Age</b>	69.2	61.6
52.8	45.3	<b>Age at Retirement</b>	53.6	47.8
	45.0%	<i>Retired younger than age 50</i>		30.5%
	36.9%	<i>Retired between 50-55</i>		44.6%
	18.1%	<i>Retired older than age 55</i>		24.9%
27.8	20.8	<b>Years of Service</b>	28.5	22.3
\$36,243	\$32,032	<b>Annual Retirement Benefit</b>	\$34,710	\$33,303
	31.3%	<i>Permanent and Total Disability</i>		32.4%
	63.9%	<i>Partial Disability</i>		63.6%
	4.8%	<i>Non-Service Related Disability</i>		4.0%
		<b>Future Life Expectancy</b>		
16.5 years	18.6 years	<i>Current retirees</i>	16.2 years	18.4 years
23.5 years		<i>Future retirees after retirement</i>	25.2 years	
\$901,000	\$923,000	<b>Expected remaining benefit for current retirees and their survivors</b>	\$831,000	\$916,000
		<b>Lifetime benefits for future retirees and their survivors</b>		\$2,313,000
\$2,082,000				

POLICE	Health care statistics	FIRE
Current retiree: \$176,000 New retiree: \$667,000	<b>EXPECTED FUTURE LIFETIME HEALTH CARE COSTS FOR RETIREES (including their survivors)</b>	Current retiree: \$160,000 New retiree: \$722,000

Total Annual Cost:

Medical, NON-MEDICARE eligible:	\$7,620
Medical, MEDICARE eligible:	\$1,118
Prescriptions:	\$3,022
2009 Medicare Part B Cost:	\$1,157

**Ohio  
Police  
& Fire Pension  
Fund**

140 East Town Street, Columbus, OH 43215

Customer Service: 888-864-8363  
General Information: (614) 228-2975  
e-mail: questions@op-f.org  
[www.op-f.org](http://www.op-f.org)

Based on 1/1/2009 actuarial valuation