

# MEMBER'S REPORT

The quarterly newsletter for active and retired OP&F members and their survivors

Volume 35 – Number 3 – Summer 2016

Ohio  
Police  
& Fire Pension  
Fund

## PRE-RETIREMENT SEMINARS

### TOLEDO

Tuesday, September 13th

### CLEVELAND

Wednesday, September 14th

### AKRON/CANTON

Thursday, September 15th

### CINCINNATI

Monday, September 19th

### DAYTON

Tuesday, September 20th

### COLUMBUS

Thursday, September 22nd

**MORE INFORMATION  
ON PAGE 7**

## CHANGES APPROVED FOR HEALTH CARE WILL HELP EXTEND PLAN'S SOLVENCY

With approximately 40 active and retired members attending the June Board of Trustees meeting, several changes were made to the retiree health care plan sponsored by the Ohio Police & Fire Pension Fund. The changes, effective Jan. 1, 2017, are designed to help extend the life of the health care fund. The changes are for those enrolled in either the prescription drug plan or the medical plan for non-Medicare eligible retirees and dependents.

Without changes health care funding was expected to be exhausted in less than nine years. The approved changes will not significantly add to the solvency, but allows the Board and staff additional time to continue to search for a new funding stream that will permit OP&F to offer a health care option to retirees into the future.

Funding for health care comes from a percentage of employer contributions specifically earmarked for health care, monthly contributions from enrolled members and investment returns. Since 2012, the amount of employer contributions has been decreased to 0.5 percent in order to improve pension funding. This, along with lower than expected investment returns, have reduced the solvency period for the health care fund.

Discussions on these changes started in March at the Board's annual retreat and continued during the group's monthly meetings until decisions were made on June 29. The Board unanimously approved the changes. Initially 33 options were presented to the Board from its health care consultant, Gabriel, Roeder, Smith & Company. The proposals were split between short and long-term considerations and affected both benefits and eligibility.

The impact of the approved changes will be a savings of approximately \$19 million in the first year of implementation. In 2015, OP&F's total health care costs were \$213 million. The changes are outlined on Page 6. Details will also be available in materials distributed to eligible members prior to the Annual Change Period. These materials will be mailed in September and also posted to the OP&F website.

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## MESSAGE from the EXECUTIVE DIRECTOR



*John J. Gallagher, Jr.*

Dear Members,

On Page 1 in this edition of the Member's Report we announce several changes to the retiree health care plan. Many different options were presented to the Board of Trustees and these were reviewed, debated and questioned before being voted on during the June meeting. It was encouraging to see the number of members in attendance at the meeting when these important decisions were made.

Our Board of Trustees is a dedicated and hard-working group. They are not compensated for their time and efforts (only reimbursed for travel expenses). Most of the time the discussions and decisions of the Board are in front of staff members and maybe a few retirees. During our May and June meetings word spread that the Board would be discussing changes to the health care plan. It was a different atmosphere in our board room on those days and several trustees were on record saying how pleased they were that so many members were in attendance.

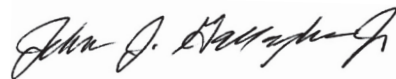
In an unusual move, because of the large group in attendance and their obvious concern about changes to their health care, the Board allowed questions from the audience while discussing the potential changes. It is customary at the conclusion of our Wednesday afternoon meetings to permit questions from the audience, but rules do not allow public comment during the meetings. The Board waived this rule during the health care discussions and patiently listened and answered questions from members. I believe this led to a higher level of understanding and appreciation for the decisions the trustees must consider.

We want our membership to see first-hand the dedication of the Board. It may be unrealistic to expect the type of participation we had in May and June at all meetings. However, I want all members to know that OP&F welcomes you to any of these meetings. Except for some discussions that by law must be in executive session (such as disability hearings and certain legal matters), all meetings are open to the public.

Our Board calendar is posted online and meeting agendas are posted to the website the week prior to the scheduled meetings. The Board meetings are monthly and usually the last Tuesday and Wednesday of the month, but may be scheduled earlier in case of holidays or schedule conflicts (the Board does not meet in July).

All meetings are at our headquarters in downtown Columbus. I hope to see you at an upcoming meeting.

Sincerely,

A handwritten signature in black ink that reads "John J. Gallagher, Jr." in a cursive script.

John J. Gallagher, Jr.

## 2017 UNITEDHEALTHCARE RATES APPROVED BY BOARD

The OP&F Board of Trustees has approved the medical and prescription drug plan contribution rates for 2017. Medical rates for members not eligible for AARP were approved to increase by 3.2 percent and prescription drug rates will increase by 5.8 percent. In the medical and prescription drug charts below, the monthly amount members pay is highlighted. OP&F's subsidy amount and the gross cost are provided for information purposes.

	NON-MEDICARE ELIGIBLE MEDICAL PLAN			NON-AARP ELIGIBLE MEDICAL PLAN			PRESCRIPTION DRUG PLAN		
	Member Contribution	OP&F Subsidy	Gross Cost (monthly)	Member Contribution	OP&F Subsidy	Gross Cost (monthly)	Member Contribution	OP&F Subsidy	Gross Cost (monthly)
<b>Pre 7/24/1986 Retirees</b>									
<b>Benefit Recipient</b>	\$226.28	\$678.84	\$905.12	\$73.34	\$220.00	\$293.34	\$74.30	\$222.92	\$297.22
<b>Spouse</b>	\$299.60	\$299.59	\$599.19	\$123.64	\$123.63	\$247.27	\$139.99	\$139.99	\$279.98
<b>Child</b>	\$156.58	\$156.59	\$313.17	\$123.64	\$123.63	\$247.27	\$41.61	\$41.61	\$83.22
<b>Post 7/24/1986 Retirees</b>									
<b>Benefit Recipient</b>	\$226.28	\$678.84	\$905.12	\$73.34	\$220.00	\$293.34	\$74.30	\$222.92	\$297.22
<b>Spouse</b>	\$449.39	\$149.80	\$599.19	\$185.45	\$61.82	\$247.27	\$209.99	\$69.99	\$279.98
<b>Child</b>	\$234.88	\$78.29	\$313.17	\$185.45	\$61.82	\$247.27	\$62.41	\$20.81	\$83.22

	2017 AND 2018 DENTAL RATES	2017 VISION RATES
<b>Retiree Only</b>	\$34.71	\$7.18
<b>Retiree + Spouse</b>	\$65.48	\$13.48
<b>Retiree + Children</b>	\$68.22	\$13.22
<b>Family</b>	\$114.02	\$20.47

## UNITEDHEALTHCARE INTRODUCES MYCAREPATH FOR ELIGIBLE OP&F MEMBERS

A program is available to assist Medicare age retirees with chronic conditions. MyCarePath helps participants manage chronic conditions by connecting them with a registered nurse. The program is offered at no additional cost to insured members with certain chronic conditions covered by an AARP Medicare supplement plan, insured by UnitedHealthcare (UHC).

MyCarePath is designed to make it easier to live a healthier life. It provides personal, one-on-one support in home and over the phone from registered nurses. These professionals can help manage services, track conditions and help avoid health problems. MyCarePath offers the tools and resources to help individuals and family members, and also assist their personal physician with treatment.

**CONTINUED ON PAGE 4**

## PRESENTATION DATES, TIMES SET FOR ANNUAL CHANGE PERIOD MEETINGS

Information about the 2017 health care plan sponsored by OP&F is available during the Annual Change Period meetings this October. This year sessions will be in six cities – Toledo, Cleveland, Akron/Canton, Cincinnati, Dayton, and Columbus. The presentations are hosted by UnitedHealthcare.

One meeting will take place at each location beginning at 10 a.m. Each meeting includes a pre-recorded presentation with time before and after for questions and answers from members in attendance. A nurse team will be onsite to hold various biometric screenings for members.

For members unable to attend one of the onsite meetings a teleconference will take place on Oct. 14 so that members may call in to have questions answered. Additional information on the teleconference will be available on OP&F's website before the beginning of the Annual Change Period and in the fall edition of the *Member's Report*.

The presentation shown at the meetings will also be available on the OP&F website.

DATE	LOCATION	HOTEL ADDRESS
Oct. 4	Canton	Hilton Garden Inn Akron 1307 E. Market Street Akron, Ohio, 44305
Oct. 5	Cleveland	Hilton Garden Inn Mayfield Village 700 Beta Drive Cleveland, OH 44143
Oct. 6	Toledo	Hilton Garden Inn Perrysburg 6165 Levis Commons Blvd. Perrysburg, OH 43551
Oct. 11	Cincinnati	Hilton Garden Inn 5300 Cornell Rd. Blue Ash, OH 45242
Oct. 12	Dayton	Hilton Garden Inn Beavercreek 3520 Pentagon Park Blvd Dayton, OH 45431
Oct. 13	Columbus	Courtyard Columbus West 2350 Westbelt Drive Columbus, OH 43228

## UHC INTRODUCES MYCAREPATH FOR ELIGIBLE OP&F MEMBERS

### CONTINUED FROM PAGE 3

Ways that MyCarePath may be able to help include:

- Answering questions about an individual's health;
- Education about care and helping to avoid hospitalizations;
- Helping get more out of doctor visits;
- Finding health care providers who accept Medicare;
- Understanding medications and how to possibly save money on medication purchases;
- Coordinating care with family members, doctors and care providers;
- Helping to make sure your home is safe and helping to avoid falls;

- Finding community resources to help people live independently for as long as possible.

UHC will contact OP&F members and ask them to participate in the program.

MyCarePath should not be used for emergency or urgent care needs. The information provided through these services is for informational purposes only and provided to eligible AARP Medicare Supplement Plan holders insured by UHC. MyCarePath nurses cannot diagnose problems or recommend treatment and are not a substitute for a doctor's care. OP&F member's health information is kept confidential in accordance with the law.

## SECURING YOUR DATA

### ENCRYPTION IS AN IMPORTANT TOOL TO PROTECT YOUR DATA

*Just as OP&F reviews and implements security measures for the sensitive information entrusted to us, members should also be diligent in protecting their data. This is another story in a series to help members keep their personal information safe.*

#### WHAT IS ENCRYPTION?

You may hear people use the term encryption and how you should use it to protect yourself and your information. However, encryption can be confusing and you should understand its limitations.

There is a tremendous amount of sensitive information on devices, such as personal documents, pictures, and emails. If one of your devices is lost or stolen, all the sensitive information could be accessed by whoever possesses it. In addition, you may conduct sensitive transactions online, such as banking or shopping. If anyone were to monitor these activities, they could steal your information, such as your financial account or credit card numbers. Encryption protects you in these situations by helping ensure unauthorized people cannot access or modify your information.

Encryption has been around for thousands of years. Today, encryption is far more sophisticated, but it serves the same purpose -- to ensure only those authorized to read a message can access it. When information is not encrypted, it is called plain-text. This means anyone can easily read or access it. Encryption converts this information into a non-readable format called cipher-

text. Today's encryption works by using complex mathematical operations and a unique key to convert your information into cipher-text. The key is what locks or unlocks your information. In most cases, your key is a password or passcode.

#### WHAT CAN YOU ENCRYPT?

In general, there are two types of data to encrypt: data at rest (such as the data stored on your mobile device) and data in motion (such as retrieving email or messaging a friend).

Encrypting data at rest is vital to protect information in case your computer or mobile device is lost or stolen. Today's devices are extremely powerful and hold a tremendous amount of information, but are also very easy to lose. In addition, other types of mobile media can hold sensitive information, such as USB flash drives or external hard drives. Full Disk Encryption (FDE) is a widely used encryption technique that encrypts the entire drive in your system. This means that everything on the system is automatically encrypted for you; you do not have to decide what or what not to encrypt. Today, most computers come with FDE, but you may have to manually turn it on or enable it. Most mobile devices also support FDE.

Information is also vulnerable when it is in transit. If the data is not encrypted, it can be monitored, modified, and captured online. This is why you want to ensure that any sensitive online transactions and communications are encrypted. A common type of online encryption is

HTTPS. This means all traffic between your browser and a website is encrypted. Look for https:// in the URL, a lock icon on your browser, or your URL bar turning green. Another example is when you send or receive email. Most email clients provide encrypted capabilities, which you may have to enable.

#### GETTING IT RIGHT

Your encryption is only as strong as your key. If someone guesses or gets access to your key, they will have access to your data. Protect your key. If you are using a passcode or password for your key, make sure it is a strong, unique password. The longer your password, the harder it is for an attacker to guess or brute force it. Do not forget your password; without your key, you can no longer decrypt your information. If you can't remember all of your passwords, a password manager is recommended.

Your encryption is only as strong as the security of your devices. If your device has been compromised or is infected by malware, cyber attackers can bypass your encryption. This is why it is important you take other steps to secure your device, including using anti-virus, strong passwords, and keeping it updated.

Many mobile apps and computer applications now offer strong encryption to protect your data and communications.

If the app or application you are considering does not support encryption, consider an alternative.

## PORTFOLIO *-update-*

#### OP&F's Investment Portfolio Value 2016

End of June value	.....	\$13.70 billion
End of April value	.....	\$14.00 billion
End of May value	.....	\$13.90 billion

## OP&F SEEKING VOLUNTEERS FOR HOST PROGRAM

Looking for an opportunity to volunteer? OP&F sponsors a unique program designed to assist survivors, and volunteers are needed.

Helping Our Survivors in Transition, or HOST, offers assistance with various paperwork and forms that are necessary after the death of a member. This valuable program is possible only through the cooperation of a network of volunteers around the state.

OP&F is currently looking to add HOST volunteers in all areas of the state. If you or someone you know would like more information about becoming a volunteer for the HOST program, please contact OP&F at 1-888-864-8363. OP&F's staff works with the volunteers who assist survivors to help make the transition of losing a loved one less difficult. When a new survivor requests HOST assistance, OP&F dispatches a nearby HOST volunteer to assist. The volunteer will help the survivor complete the necessary forms needed to begin receiving eligible survivor benefits. HOST volunteers are able to request roundtrip mileage reimbursement from OP&F.

OP&F trains and certifies newly approved HOST volunteers on the preparation of forms and other materials that are provided to each new survivor. Each HOST volunteer must be re-certified every two years by viewing an on-line recertification training video.

HOST volunteers can answer basic questions and assist in the preparation of survivor documents needed to ensure initiation of interim benefits. However, the volunteers are not able to answer detailed questions about benefits or the determination of benefits on behalf of OP&F.

## CHANGES TO THE OP&F SPONSORED RETIREE HEALTH CARE PLAN FOR 2017

*CONTINUED FROM PAGE 1*

### PHARMACY

- Increase prescription co-pays to \$15/50/70 for the three tiers of drugs and add a fourth tier for prescription coverage with a 50 percent cost-share up to \$300 per prescription when filled at a retail pharmacy for a 30-day supply, and with a 50 percent cost share up to \$600 per prescription when filled at mail order for a 90-day supply. Most all fourth tier drugs have an alternative drug available in a lower tier;
- Move retail prescription benefit offering to OptumRx's Value pharmacy network;
- Implement OptumRx's medical necessity program for prescription drugs .

### NON-AARP PRE-65 MEDICAL PLAN

- Increase medical plan in-network deductible to \$750 (individual), \$1,500 (family) and out-of-network to \$2,250 (individual), \$4,500 (family);
- Implement UHC's/OptumRx's medical necessity program for the medical program including cardiology and radiology management programs;
- Increase medical plan in-network coinsurance limit to \$2,000 (individual), \$4,000 (family) and out-of-network to \$10,000 (individual), \$20,000 (family);
- Increase specialist co-pay to \$45;
- Increase emergency room co-pays to \$200 per visit, waived if admitted;
- Increase inpatient hospitalization co-pay to \$400 per admit.

### ELIGIBILITY

- Remove coverage for anyone with access to another group benefit program. Those currently enrolled in the OP&F plan will be grandfathered and not lose coverage;
- Reduce eligibility age for dependent children from age 28 to 26;
- Eliminate coverage for step-children dependents. Dependents currently enrolled in the OP&F plan will be grandfathered and will not lose coverage.

## OHIO DEPARTMENT OF INSURANCE OFFERS ASSISTANCE WITH MEDICARE

Answers to Medicare questions may be easier to answer with the help of the Ohio Department of Insurance. The department's Ohio Senior Health Insurance Information Program (OSHIP) provides answers to common questions on Medicare enrollment and coverage free of charge by calling 1-800-686-1578.

OP&F has added a link directly to the Department of Insurance's OSHIP website. The link is located on the OP&F website under the Information Center, Links to other websites, health care.

Also available at the OSHIP website is information on different Medicare programs, financial assistance programs and long-term care insurance.

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## ACCESS TO OP&F WEBSITE RESTRICTED TO DOMESTIC USERS ONLY

As a part of OP&F's ongoing effort to keep the information and records entrusted to us secure, the OP&F website is now blocked from anyone trying to access the site from outside of the U.S.

Research shows that the great majority of hackers and criminals attempting to steal online data originate from other countries. While data-theft exists within our borders, OP&F management believes this action will help remove another potential threat.

For members and business partners who live outside the U.S., individual exceptions can be permitted. Additionally, if access to certain documents or web postings on the website is needed for a period of time, the block can be lifted for individual countries (for example, requests for proposals or access to Form 1099s).

Finally, this is a filter added to the OP&F website and will not affect email. If you have any questions concerning this action, please contact the OP&F Customer Service at 1-888-864-8363.

## PRE-RETIREMENT SEMINAR DATES ARE SET

### *CONTINUED FROM PAGE 1*

The annual Pre-Retirement Seminar series has been scheduled and will begin Sept. 13 in Toledo. OP&F will host six seminars around Ohio to assist members who are approaching retirement eligibility or considering enrolling in the Deferred Retirement Option Plan (DROP). A complete list of seminar dates is below.

Active members who are eligible for retirement or DROP within the next five years will be mailed an invitation with additional seminar information. Members may also go online to RSVP to the seminars at [www.op-f.org](http://www.op-f.org).

#### **TOLEDO**

Tuesday, Sept. 13 | 7 p.m.  
Hilton Garden Inn  
6165 Levis Commons Blvd  
Toledo, OH 43551  
(419) 873-0700

#### **CLEVELAND**

Wednesday, Sept. 14 | 7 p.m.  
Holiday Inn Cleveland South- Independence  
6001 Rockside Road  
Independence, OH 44131  
(216) 524-8050

#### **AKRON/CANTON**

Thursday, Sept. 15 | 7 p.m.  
Courtyard by Marriott  
4375 Metro Circle NW  
North Canton, OH 44720  
(330) 494-6494

#### **CINCINNATI**

Monday, Sept. 19 | 7 p.m.  
Sharonville Convention Center  
11355 Chester Road  
Sharonville, OH 45246  
(513) 771-7744

#### **DAYTON**

Tuesday, Sept. 20 | 7 p.m.  
Presidential Banquet Center  
4572 Presidential Way  
Kettering, OH 45429  
(937) 291-3600

#### **COLUMBUS**

Thursday, Sept. 22 | 7 p.m.  
Quest Conference Center  
8405 Pulsar Place  
Columbus, OH 43240  
(614) 540-5540



140 East Town Street  
Columbus, OH 43215

[www.op-f.org](http://www.op-f.org)



Toll Free: 1-888-864-8363  
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TTY: (614) 221-3846  
E-mail: [questions@op-f.org](mailto:questions@op-f.org)  
Business Hours: Monday-Friday, 8 a.m.-4:30 p.m. EST

#### **OP&F Board of Trustees**

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#### **Prudence • Integrity • Empathy**

*Securing the future for Ohio's Police and Firefighters*

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## **Important Dates**

### **Aug. 30-31**

Board of Trustees meetings

### **Sept. 5**

OP&F offices closed in observance of Labor Day

### **Sept. 27-28**

Board of Trustees meetings

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**RETURN SERVICE REQUESTED**

## **DO WE HAVE YOUR EMAIL ADDRESS?**

If your email address is not on file, please send it to us at [questions@op-f.org](mailto:questions@op-f.org), or contact OP&F Customer Service at **1-888-864-8363**.

Members can also update their information online from the secure Member Self Serve.

**SUSPECT DISABILITY FRAUD? CALL 844-FRAUD HOTLINE (844-372-8345)**