MEMBER’S REPORT
The quarterly newsletter for active and retired OP&F members and their survivors

SEARCH PROGRESSING FOR ASSISTANCE IN HEALTH CARE TRANSITION

OP&F continues to work toward a new plan design in 2019. The first action has been to begin a search for a firm to assist eligible OP&F participants in this transition. The request for proposal was posted on OP&F’s website on May 31, with a deadline for submitting proposals on July 21.

BOARD APPROVES HEALTH CARE RATES FOR 2018

After reviewing several options, the OP&F Board of Trustees unanimously approved the UnitedHealthcare rates for 2018 with no increases. The UnitedHealthcare medical plan, prescription drug, dental and vision rates will remain the same as in 2017 for members and dependents enrolled in the retiree health care plan. Fully insured AARP rates will not be released until they are approved by each state this fall.

One enhanced benefit was added under the UHC vision coverage. Effective Jan. 1, 2018, the vision benefit will allow for one additional eye exam and retinal screening for diabetic members at the $10 exam copay level when visiting a network provider.
CHARLES MOORE APPOINTED BY GOVERNOR AS NEWEST OP&F TRUSTEE

Charles O. Moore, President of Middlefield Banking Company, is the newest trustee for the Ohio Police & Fire Pension Fund (OP&F), having been appointed by Governor John Kasich. Moore was sworn in June 6 and will serve a four-year term as an investment expert member of the Board.

“It is a great honor to be appointed by Governor Kasich to serve as a trustee,” said Moore. “To have the ability to assist our first responders and their families is an opportunity and responsibility I see as significant. I look forward to working with my fellow trustees in performing our mission to serve the public trust.”

A longtime banking executive, Moore is the Middlefield Bank’s senior executive and chairs the corporation’s advisory board for Central Ohio. Previously, Moore served as the Deputy Superintendent of Consumer Finance and Consumer Affairs for the State of Ohio from 2011-2012. In this role, he was the Chief consumer lending and mortgage banking regulator for the State of Ohio.

A graduate of Ohio Dominican College, and the State University of New York at Albany, Mr. Moore also completed the Leadership Development Program at the University of Virginia, Darden Graduate School of Business. Charles is a graduate of the Blythe Graduate School of Banking, and is a military veteran serving in the United States Marine Corps and the Army National Guard.

OP&F’S INVESTMENT PORTFOLIO VALUE

- As of July 1 ................................................................. $15.12 billion
- End of May value .......................................................... $15.15 billion
- End of April value .......................................................... $15.08 billion

50TH ANNIVERSARY TRIVIA

To help celebrate our 50 years of service the Member’s Report will feature a series of trivia throughout 2017.

1. True or False? If an active Board of Trustees member retires, he or she will be able to continue serving on the Board.
2. Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization’s operations. In what year was the Internal Audit position at OP&F created?
3. Which Ohio city has the most OP&F covered employees?
   a. Cincinnati    b. Columbus    c. Cleveland    d. Youngstown

ANSWERS: (1) False (2) C (3) B
The annual Pre-Retirement Seminars will begin Sept. 12 in Toledo. OP&F will host six seminars around Ohio in September to assist members who are approaching retirement eligibility or considering enrolling in the Deferred Retirement Option Plan (DROP). 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. Listed below are the 2017 Pre-Retirement locations and dates:

**SEPT 12th**  
**TOLEDO**  
Tuesday at 7 p.m.  
*Hilton Garden Inn Toledo/Perrysburg*  
6165 Levis Commons Blvd.  
Perrysburg, OH 43551

**SEPT 13th**  
**CLEVELAND**  
Wednesday at 7 p.m.  
*Holiday Inn Independence*  
6001 Rockside Rd  
Independence, OH 44131

**SEPT 14th**  
**AKRON/CANTON**  
Thursday at 7 p.m.  
*Courtyard by Marriott*  
4375 Metro Circle NW  
Canton, OH 44720

**SEPT 18th**  
**DAYTON**  
Monday at 7 p.m.  
*Sinclair Conference Center*  
444 W. Third Street  
Dayton, OH 45402

**SEPT 19th**  
**CINCINNATI**  
Tuesday at 7 p.m.  
*Sharonville Convention Center*  
11355 Chester Road  
Sharonville, OH 45246

**SEPT 21st**  
**COLUMBUS**  
Thursday at 7 p.m.  
*Holiday Inn Columbus Downtown Capitol Square*  
175 E. Town Street  
Columbus, OH 43215
LET PREVENTIVE CARE HELP YOU BECOME YOUR HEALTHIEST SELF

UnitedHealthcare encourages you to obtain preventive care services and health screenings to help you become your healthiest self.

Preventive care focuses on evaluating your current health status when you are symptom free. Having a preventive exam and routine age-appropriate health screenings can help you catch problems early – before they become serious.

Under the Affordable Care Act (ACA), most UnitedHealthcare plan members are eligible to receive certain preventive health care services, based upon age, gender and other factors without cost sharing. Certain preventive care services are covered at 100 percent without charging a copayment, coinsurance or deductible, as long as you obtain the services from a health plan network provider. Always refer to your plan documents for your specific coverage.

The following is a summary of the preventive care guideline recommendations.

» Well examination
» Obesity
» High blood pressure
» Diabetes for certain populations
» Cholesterol (Lipid disorders- with no prior history)
» Human Immunodeficiency Virus (HIV)
» Colorectal cancer for ages 50-75
» Hepatitis C Virus Infection
» Lung Cancer with low-dose CT scan recommended for ages 55-80 with at least a 30 pack-year smoking history requires prior authorization.

Consult your doctor for your specific preventive care recommendations, as he or she is an important source of information about your health.

2018 ANNUAL CHANGE PERIOD MEETINGS

TUESDAY, OCT. 3, 10 A.M.
Hilton Garden Inn Akron
1307 E. Market Street, Akron, Ohio 44305

WEDNESDAY, OCT. 4, 10 A.M.
Hilton Garden Inn Cleveland East/Mayfield Village
700 Beta Drive, Mayfield Village, OH 44143

THURSDAY, OCT. 5, 10 A.M.
Holiday Inn Toledo South- Perrysburg
10630 Fremont Pike, Perrysburg, OH 43551

TUESDAY, OCT. 10, 10 A.M.
Hilton Garden Inn Blue Ash
5300 Cornell Rd., Blue Ash, OH 45242

WEDNESDAY, OCT. 11, 10 A.M.
Hilton Garden Inn Dayton/Beavercreek
3520 Pentagon Park Blvd., Dayton, Ohio, 45431

THURSDAY, OCT. 12, 10 A.M.
Courtyard Columbus West
2350 Westbelt Drive, Columbus, OH 43228

In addition to the meetings, a teleconference will take place Oct. 13 at 1 p.m. Details on how to call into the teleconference will be provided on the OP&F website and in your Annual Change Period packet that you will receive in September.
Losing a spouse brings a flood of emotions that can make tasks like managing financial obligations seem almost impossible. This checklist may help those dealing with this challenging time to keep the process organized and to make the next financial steps as easy to understand as possible.

If possible, get a family member or close friend to help. It can be very difficult to stay focused during this emotional time. A helping hand can make a huge difference in easing the burden. If no loved one is available to help, consider hiring a financial advisor to assist you.

OP&F can assist in many ways, including arranging for a volunteer to assist with the various forms that need to be completed. These HOST volunteers (Helping Our Survivors in Transition) can be a valuable resource during this stressful time. The OP&F Member’s Guide to Survivor Benefits is available online at op-f.org or by calling 1-888-864-8363.

Gather important documents in a central place where they are easy to access and organize.

Contact a funeral home to arrange for funeral preparations and payment. Ask the funeral director to help you get 12 certified copies of the death certificate, or contact the County Clerk’s office yourself to get them. There is usually a small charge for this.

Contact OP&F so that the proper arrangements can be made for any survivor benefits, annuity payment plans and payments to any designated beneficiaries can begin to be processed.

If you or your spouse are enrolled in the OP&F-sponsored health care plan, once you have contacted OP&F, UnitedHealthcare will automatically mail a Survivor Health Care Eligibility and Enrollment Form for completion. This form must be received by UHC within 90 days regardless of your health care enrollment. Also, contact Medicare if your spouse was eligible and receiving benefits.

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**SURVIVING SPOUSE FINANCIAL CHECKLIST**

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**DOCUMENTS TO GATHER**

- Will/trust
- Life insurance policy
- Birth certificate
- Marriage certificate
- Death certificate *(if you already have it)*
- Funeral arrangements or instructions
- Social Security cards for both of you
- Tax returns
- Divorce agreements
- Bank statements
- Investment account statements
- Stock certificates
- Pension/retirement plan statements
- Loan statements
- Mortgages
- Leases
- Deeds
- Motor vehicle titles
- Car insurance
- Homeowner’s insurance
- Health insurance
- Bills
- Safe deposit box information *(and key)*
- Storage locker contract
- Business ownership or interest
- Military service records
- Computer records related to assets

CONTINUED ON PAGE 6
In Ohio, the funeral home is required to notify the Social Security Administration of the death. Be sure to confirm this is done, or contact Social Security yourself. Be sure to let them know you are calling regarding spousal and survivor benefits.

If applicable, contact your spouse’s employer to let them know of the passing. Speak with the employer’s human resources department directly so they can provide you with any paperwork that needs to be completed. Keep in mind that you may be due money because of your spouse’s accrued vacation or sick time. Also, if you or your children were covered through your spouse’s employer’s medical insurance, ask about options for continuing the coverage if you are interested in doing so.

Contact an attorney to begin a review of your spouse’s will, or if there is no will, to discuss how the probate process will work. The attorney will file the will with the probate court to have it approved.

Make sure you have a plan in place for all your bills. If you were not the one responsible for bills, research which were on automatic payment and which need to be paid manually. Have all the bills put in your name. Also, contact all of the credit unions or banks your spouse had accounts with to change the account holder information.

Contact any financial advisors or administrators of investment or retirement accounts your spouse had to begin the process of assigning assets to beneficiaries. Confer with a financial advisor before cashing out any investments.

If an active life insurance policy was in place, contact the provider. It can take several weeks to receive the funds, so try to get started as soon as possible. Contact providers of all other insurance policies – auto, homeowner’s, credit card, accident, etc. – to let them know of the passing and to close or change the name on the policy.

If your spouse was listed as beneficiary on your will, insurance policies, bank accounts or with OP&F, change these designations. Check with all your spouse’s former employers to see if they have any life insurance policies or other benefits for your spouse.

Contact any creditors to remove your spouse’s name from any joint accounts and to close any accounts that were in your spouse’s name only. Destroy any cards that were issued in your spouse’s name. Let creditors know if the debts will be paid by your spouse’s estate, or if not, how they will be handled (your lawyer can help you with preparing this information.)

Send a letter to each of the three major credit bureaus (Equifax, Experian and TransUnion) to get copies of your spouse’s credit reports to ensure you are aware of all existing debts.

Update the name listing on any deeds or titles, such as your home or your vehicles. Contact your state’s department of motor vehicles for the title changes to vehicles.

If your spouse was in the military, contact the Veteran’s Administration to learn what benefits you might be due. If your spouse belonged to a labor union, contact the union to see if they offer any assistance.

If an illness or medical care preceded your spouse’s passing, file a claim for the medical bills with your spouse’s health insurance provider.

Keep in mind that taxes for your spouse will still need to be filed for the year of death and any taxes due will need to be paid. Since there could be estate taxes or other complicated issues to deal with, it is best to contact a tax professional to assist you.

If you have a child who is in college, contact the school’s financial aid office since you may qualify for more assistance. Cancel any clubs or memberships for your spouse, such as gyms or professional organizations.

If your spouse had any business ownerships or interests, contact the attorney who handled your spouse’s business affairs to learn what steps need to be taken to handle any transitions. Also, contact any business clients your spouse may have been working with.

If your benefits represent a large amount of money, consult with a financial advisor to put that money to work to achieve your goals.

It is also good to reassess what your budget will look like going forward. Try to estimate how your expenses and income will change.

WHAT TO INCLUDE IN YOUR LETTER TO MAJOR CREDIT BUREAUS:

- Date of death
- Your name, address, relation to the deceased and your signature
- Deceased’s date of death, date of birth, place of birth, addresses for the past five years
- Deceased’s Social Security number
- A request that the deceased’s credit report be mailed to you
- A request that the following notation be listed on the credit report: “Deceased – Do not issue credit.”
- Copy of marriage certificate and death certificate
The UnitedHealthcare website, myuhc.com includes a feature that provides detailed pricing information and ways to save on prescriptions.

Follow the steps on the right to access the drug pricing page. On the page, lower-cost options also may be listed. A link to other alternative medications will also appear near the bottom of the page.

The OptumRx section of the myuhc website is a valuable resource for not only drug pricing information, but other resources to help manage your prescriptions.

Since the Prescription Drug List changes during the plan year, one or more of your medications may change tiers, therefore the pricing could change. Visit myuhc.com or call the member phone number on your health plan identification card for current information.

In addition to checking on the price of prescriptions, other features of the website include medication interactions and side effects, lists of participating pharmacies by zip code and your prescription history. If you are signed up to receive any medications by mail, the website allows you to refill prescriptions, check the status of your order and set up email reminders for refills.

WANT TO FIND OUT MORE ABOUT THE COST OF A DRUG? MYUHC.COM CAN HELP

HOW TO ACCESS DRUG PRICING INFORMATION

1. Login to www.MyUHC.com

2. Click on Manage Your Prescriptions

3. On the menu on the right side of the page, click Drug Search and a panel on the right side of the page will appear

4. On this side panel, type in a drug name in the search box

5. A new page with your Drug Search Result will show with drug information

6. Click on the Price This Drug tab

7. Finally, pricing information will be shown.
Our communications team is currently working on educational videos that correspond with OP&F’s 50th anniversary. They have traveled around Ohio to shoot footage of our members. If you would like the opportunity to participate in our upcoming photo shoots please contact our Design Specialist, Krista Trusz at ktrusz@op-f.org for more information. Also if you have great photos of past or present police officers, firefighters or stations, please share to get a chance for them to be displayed in one of our many publications!