



D^{employer}igest

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OP&F pursues recovery of overdue employer payments

Ohio law requires employers to provide a pension for their employees by submitting contribution payments to OP&F. When these payments or reports are not submitted or submitted past the due date, penalties and/or interest must be applied to the balance due.

Under Ohio Revised Code Section 742.35, OP&F has recently established an employer certification process, which enables OP&F to pursue the recovery of past due contribution payments and other balances owed by employers.

The OP&F Board of Trustees and staff are working to identify employers who owe overdue payments. Once the employers are identified, a claim of funds will be submitted to the county auditor which will indicate the balance, penalties and interest due, when applicable. The employers will then pay what they owe.

Under limited circumstances, employers with outstanding fines and penalties due under Sections 742.352 and/or 742.353 of the Ohio Revised Code may be eligible for a payment plan to reduce the further accumulation of penalties and interest beyond what has already been assessed. For more information on payment plans, visit OP&F's Web site at www.op-f.org and look for Administrative Rule 742-7-15 under Delinquent Employer Payment Plan in the "OP&F Laws and Rules" section.

Please contact OP&F's Accountant, Tisha Stephenson, at 614-628-8245 for questions on unpaid penalties, interest, contributions or quarterly billing. ■

Send contribution payments with next day delivery

Employers are encouraged to take advantage of sending contribution payments via an electronic transfer method called Automated Clearing House (ACH) for next-day delivery.

Using ACH eliminates the worries that mailing a check can cause such as the possibility of losing the payment in the mail or not allowing enough time for arrival. ACH is also convenient since it is completed through the use of a telephone.

Applying for ACH and sending contribution payments through the electronic transfer is as simple as following these basic steps:

1. Contact OP&F at 888-864-8363 to request enrollment information and an authorization form.
2. Complete and file the authorization form with OP&F.
3. OP&F will send the employer information to Huntington National Bank to process.

4. Huntington National Bank will forward the employer information for accessing ACH such as a user name and password.
5. The employer will access ACH through the information received by the Huntington National Bank and pay their employer contributions through the electronic transfer process using the user name and password assigned to them.

Sign up for ACH by calling 888-864-8363 and access the convenient and quick way of paying employer contributions through electronic transfer. ■

See page four for this issue's payroll reporting tips that will help reduce penalties and delays in processing reports.

APRS profile

Nelson Bowen's, APRS specialist, major responsibility is to review employer payroll reports.

Bowen has worked at OP&F for over four years and currently makes sure employer payroll reports are accurately completed. "I make sure the payroll reports are compliant with laws and regulations, and, overall, the reports are filled out correctly so they can be applied to member accounts," said Bowen.

One of the aspects of the job that he enjoys the most is the constant challenge. "There is a high volume of payroll reports and each one is unique which usually means I am working in the ideal environment—a fast pace work environment," Bowen explained.

He also said that he wants to give the police officers and firefighters, who are putting their lives on the line every day, a sense of comfort about their contributions. "I believe our members should not have to worry about their pensions, so I try to make sure each one is current and handled accurately," Bowen said. ■



Nelson Bowen,
APRS specialist, reviews
payroll reports.

"Pick-up" resolutions

As a service to OP&F's membership and participating employers, the OP&F Board of Trustees adopted Administrative Rule 742-7-14 that will aid in the proper recognition of employer "pick-up" or tax-deferred, contributions.

If you are interested in reporting the pension deductions for your members as pick-up contributions, you must adopt and return a resolution in the form approved by OP&F at least 30 days prior to submitting the pick-up contributions to OP&F. The Internal Revenue Service has issued a private letter ruling which requires the use of a mandated form in order to be eligible for tax free status.

A model pick-up resolution can be found on OP&F's Web site at www.op-f.org under the "Employer" category by clicking on the "Documents" link. For more information on implementing a pick-up plan and the benefits of doing so, please contact Rhonda Sheskey, employer liaison, at (614) 628-8235 or rsheskey@op-f.org. ■

How to enroll new employees in OP&F

Employers are required to complete and file appropriate paperwork with OP&F for each new prospective and reinstated employee.

Each employer is required by law to timely file a completed Personal History Record form, also known as Form A-F or Form A-P, and the member minimum medical required reports. These reports are to be completed within nine months before the prospective employee begins work and include:

- Employee Medical Questionnaire (must be completed and signed by prospective employee no sooner than nine months before becoming an OP&F member);
- Physician Certification (must include physician's diagnosis and evaluation of the existence of any heart, cardiovascular or respiratory disease, be signed by a physician licensed to practice medicine in state in which exam was conducted, and be signed and dated by physician conducting exams no sooner than nine months before prospective employee becomes an OP&F member);
- Chest X-Rays (must be at least P.A. 72", that is, front to back);
- Lipid Profile (must include both LDL and HDL cholesterol);

- Electrocardiogram and Cardiac Stress Test (must be consistent with standard bruce protocol); and
- Spirometry (must meet criteria set by American Thoracic Society).

Employers have 60 days from the employee's hire date to file the member minimum medical required reports, or sometimes referred to as the pre-employment physical requirements, with OP&F. As long as an employer files the Physician Certification and at least two of the other reports, not including the Employee Medical Questionnaire, then OP&F will notify the employer of any deficiencies in its filing and give them an opportunity to fix the items within six months after the notice was written.

If an employee transfers to another OP&F employer, and they do not lose their OP&F membership, the minimum medical required reports do not have to be filed unless the employee had been previously hired after Sept. 16, 1998, and no reports had been filed under the previous employer, however, a new enrollment form is still required.

For more information on processing a new prospective or reinstated employee please reference the Ohio Administrative Rule 742-1-02 and Ohio Revised Code Section 742.38 or contact OP&F Customer Service at 888-864-8363. ■

Process of granting disability benefits

A member is not required to terminate employment before applying for disability benefits. However, a member's funds must remain on deposit with OP&F and the application must be received by OP&F within one year of the member's last day of earnings. To apply for disability benefits, a member must file a completed Disability Benefit Application with OP&F along with submitting copies of documents relating to the disabling condition(s) such as hospital records, recent reports from their attending physician, department injury reports, and a copy of their pre-employment physical examination.

The member is then assigned to an OP&F Disability Case Manager who will be their single point of contact overseeing their request for disability benefits. In addition, OP&F is required by law to notify the member's employer that a disability application has been filed. This notice will include the member's position or rank, but not the member's name, and will also be sent to the member as a courtesy. The employer must then return the job description for the member's position or rank within 28 days, or could be subject to fines and penalties.

An appointment with an OP&F medical examiner is then scheduled for the member. When a member has multiple disabilities, more than one examination may be required by multiple physicians. The member must also undergo a vocational assessment by a professional specializing in evaluating potential for employment and/or training.

After the application is completely filed, the Disability Evaluation Panel, which consists of the Board's Disability Committee, expert physicians and vocational experts will then review the application and supporting evidence and prepare a written recommendation for action by the full Board of Trustees.

The Board of Trustees will then make a decision on the type of disability benefits granted to the member based on the evidence presented at the Initial Determination Hearing. The member then must file an election to accept the disability benefits grant and terminate employment. After terminating employment, their employer is sent a form requesting verification of the termination and separation pay information. The completed form and all other required information from the employer would be used by OP&F to calculate the member's disability benefits. ■

Employer seminars held around state

OP&F traveled the state earlier this year to inform OP&F employers about the new payroll reporting procedures being implemented due to the New Pension Administration System (NPAS).

Information discussed during the 10-stop seminar included topics such as payroll reporting requirements under NPAS and reporting holiday pay. All employers were mailed information prior to the seminar regarding the issues presented.

"In total, approximately 387 people attended the seminar, which is a good turn out," said OP&F Employer Liaison, Rhonda Sheskey. "Also, the seminar was rated as 'very good' by over half of the people that participated in the survey—I would say it was a success."

The information in the packets employers received prior to the seminar can be found on OP&F's Web site at www.op-f.org/employers/. Should you have any questions, please feel free to contact Rhonda Sheskey at 614-628-8235. ■

Summary of Payment Remittance Information form

The Summary of Payment Remittance Information form helps OP&F process employer payments accurately and eliminates the need to research or call the employer. The form clearly identifies how payments submitted should be applied to the employer's account.

All OP&F employers are to complete and file this form with each payment submitted to OP&F by faxing it to the OP&F Employer Accounting Team at 614-228-3767 when remitting payments by electronic transfer or attaching it to the mailed check.

The Summary of Payment Remittance Information form can be found on OP&F's Web site at www.op-f.org under the "Employer" menu by clicking on "Forms."

Please contact OP&F's Accountant, Tisha Stephenson, at 614-628-8245 or Senior Accountant, Michelle Rothwell, at 614-628-8341, regarding questions or concerns about the form. ■

Contribution totals should match payroll report and payment sent

To avoid delays and ensure accuracy, please make sure that the payroll report filed matches the payment sent to OP&F. If the report does not balance or if the payment does not cover the report, OP&F will provide a verbal notice of the discrepancy. Corrections will need to be made and submitted within 30 days. If the 30-day deadline is missed, penalties will be applied. Please contact John Davis at 614-628-8255 should you have any questions. ■

PR79 form available online

The Report of Retirement Deductions, or the PR79 form, is now available on OP&F's Web site, www.op-f.org, under the "Forms" section in the "Employers" menu. The form can now be downloaded and printed when needed. Please note, copies of the form can still be mailed by request by calling OP&F's Customer Service at 888-864-8363, should the need arise. ■

File current contracts with OP&F

Please remember to send any contract amendments or ordinance changes to OP&F. In addition, when new contracts are ratified or new ordinances are passed, please forward copies of this information. You can forward all changes and information to John Davis via fax at 614-564-1576. This material can be a helpful reference when the OP&F staff is processing payroll or computing retirement benefits. ■

Importance of using Employer Code

Earlier this year OP&F mailed each employer a unique identification number. This Employer Code, also known as the Agreement Code, is to be used on each payroll report submitted to OP&F. Using the correct Employer Code decreases the chances of errors and delays in processing the report. Please feel free to contact Rhonda Sheskey at 614-628-8235 or John Davis at 614-628-8255 regarding the use of Employer Codes. ■

Nothing contained in this newsletter is meant to interpret, extend or change, in any way, the governing statute, administrative rules or policies. As a result, rights can only be determined by the provisions of OP&F's governing documents, which are subject to change.

The Ohio Police & Fire Pension Fund (OP&F) is dedicated to providing retirement and related benefits, accurate information, dependable communication and valuable educational assistance to our members. As responsible fiduciaries, we will professionally manage the resources of OP&F and implement its practices, plans and benefit services with the highest ethical standards.

Prudence • Integrity • Empathy

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