

Active Member

benefit information

MEMBER'S REPORT • 5

Pre-retirement seminars scheduled for September, October

Beginning in September, seven pre-retirement seminars will take place throughout the state. These seminars are designed to describe pension and health care benefits available to members and their family members upon retirement. Information regarding health care, the Deferred Option Retirement Plan (DROP) and survivor benefits will be available. If you are eligible for retirement or DROP within the next five years, an invitation will be mailed to you later this summer with detailed information about these seminars. The locations, dates and times for these seminars are listed below.

Athens area
7 p.m., Wednesday, September 8
The Ohio University Inn & Conference Center
331 Richland Avenue, Athens
Cutler-Putnam Ballroom

Questions

from our members



Edward Dahlman, a U.S. Marine Corps (Vietnam) veteran, is a detective with the Columbus Police Department, Robbery Squad and currently participating in OP&F's DROP program. As a current member of the U.S. Army Reserves, Dahlman recently returned from his second call to active military duty in as many years, where he served as a protective service officer to the Chairman of the Joint Chiefs of Staff. Although Dahlman describes his reserve duty travels to over 35 countries as incredible, the most memorable stop for him was a military hospital, where "permanently handicapped young soldiers were in amazingly good spirits." Residing in Gahanna, Dahlman and his wife Joanne have two grown children and one grandchild (with a second on the way).

I recently returned from active military reserve duty. What is the process for granting my military service time?

Submitted by Detective Edward Dahlman, Columbus Police

Once a member returns from active military duty, credit can be granted for the time served while on active duty. In order to begin this process, the member must forward a copy of his/her DD214 to OP&F within 90 days from the date of discharge, showing the date of entry, the date of discharge and character of service as "honorable." A letter expressing interest in receiving a grant for military service should be included with the copy of the DD214. Upon receipt of these items, OP&F will contact the employer to verify specific information, including the member's last day on payroll before leaving for active military duty and his/her first day back on payroll following discharge. Upon verification of this information, an OP&F specialist will mail to the member a Military Service Credit Grant Certification form to be completed and returned.

In computing years of service, full credit for active time served in the U.S. Armed Forces will be given at no cost to the member, provided the member has been honorably discharged and has applied for reinstatement of active service with the police or fire department within 90 days from the date of discharge. Additionally, the employer must have paid its portion of the unpaid contributions for the time granted (19.5 percent for police officers and 24 percent for firefighters) for the unpaid wages that occurred during the military leave.

According to Ohio law, a member of the Ohio National Guard, the Ohio Military Reserve, the Ohio Naval Militia, or a reserve component of the armed forces of the United States who is absent from employment due to active military duty, is considered a member of OP&F for the duration of the active military duty.

Canton area
7 p.m., Tuesday, September 14
Holy Trinity Greek Ortho Church,
4705 Fairhaven Avenue NW, Canton

Cincinnati area
7 p.m., Tuesday, September 28
Oasis Conference Center
902 Loveland-Miamiville Road, Loveland

Cleveland area
7 p.m., Wednesday, October 6
Avalon Event Center
11409 State Road, North Royalton

Columbus area
7 p.m., Monday, September 13
OP&F Headquarters
140 East Town Street, Columbus

Dayton area
7 p.m., Monday, September 27
Presidential Banquet Center
4548 Presidential Drive, Kettering

Toledo area
7 p.m., Friday, September 24
Holiday Inn West,
2340 S. Reynolds Road, Toledo

Health Care

Annual Change Period Information

MEMBER'S REPORT • 6

Health care change period information to be mailed in September

The annual change period for retirees and survivors enrolled in the OP&F-sponsored health care plan will begin in September, after information outlining Options and rates for 2005 are mailed. If members wish to change their enrollment or update personal information, the Annual Change Period Form must be completed and returned to OP&F by October 29.

The OP&F annual change period allows those already enrolled in health care to select their options for the upcoming year, including medical, dental, vision plans and a prescription drug plan. The annual change period form is also used to update any personal information that may have changed. Unlike previous years, benefit recipients not wishing to make changes for the upcoming year do not need to return the change period form.

OP&F has scheduled a series of seminars across the state to help benefit recipients make informed decisions about health care coverage. Each of the 12 seminars will include an open house for members to speak with representatives from OP&F and each of the medical plan sponsors.

Akron area
Thursday, October 7
Crown Plaza-Quaker Square

Cincinnati area
Tuesday, September 28
Oasis Conference Center

Cleveland area
Wednesday, October 6
Avalon Event Center

Columbus area
Monday, September 20
Holiday Inn East

Dayton area
Monday, September 27
Presidential Banquet Center

Lima area
Wednesday, September 22
Veteran Memorial Civic and Convention Center

Marietta area
Thursday, September 30
Marietta Shrine Club

Portsmouth area
Wednesday, October 13
Friends of Southern Ohio Medical Center

Sandusky area
Thursday, September 23
Italian American Beneficial Club

Toledo area
Friday, September 24
Holiday Inn West

Youngstown area
Tuesday, October 5
Holiday Inn Metroplex

Zanesville area
Monday, October 4
Welcome Center

Important Dates

July 5	OP&F closed for observance of Independence Day
July 27 & 28	Board of Trustees Meeting
August 24 & 25	Board of Trustees Meeting
September 6	OP&F closed for observance of Labor Day

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Kay Penn, Director of Member Services
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Contact Information
Active Members, Toll-Free: 1-888-864-8363
Retirees & Survivors, Toll-Free: 1-800-860-9599
General Information: (614) 228-2975
Fax: (614) 628-1777
TTY: (614) 221-3846
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www.op-f.org

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Dedication ceremony officially opens Memorial Park

Following a year of fundraising and construction, those efforts were rewarded on a picture-postcard spring day with the dedication of the Ohio Police and Fire Memorial Park on April 28.

An estimated crowd of 150 gathered in the park adjacent to OP&F headquarters to attend the dedication ceremony for the park, which is the only memorial to the state's police officers and firefighters who have given their lives in the line of duty. Among the guests were the OP&F Board of Trustees, representatives from the Ohio General Assembly, and the Governor's office.

Many family members of police officers and firefighters to whom the Park is dedicated also attended. Among those were Connie Moreland, who made the trip from Colorado Springs, Colo., and John and Paula Kalaman from Centerville, Ohio. Moreland's husband Albert was a Toledo police officer killed in the line of duty. The Kalaman's son Paul was a police officer for Centerville who died in 1998 while investigating a traffic accident. The City of Centerville purchased a granite bench in his memory.

The centerpiece of the park is a life-size bronze sculpture named *A Call to Service*. The sculpture depicts a police officer and firefighter assisting a child, and faces the granite memorial.



The park was built entirely through private funds raised by the Ohio Police and Fire Memorial Park, a tax-exempt non-profit organization. OP&F Executive Director William Estabrook called the fundraising campaign for the park a tremendous



success, raising a total of \$285,075, including \$212,000 from corporate sponsors and \$73,075 from the purchase of 315 engraved bricks and pavers and six engraved granite benches permanently located in the park.

Estabrook addressed the guests during the dedication and recognized several key individuals in attendance, including city dignitaries and families who traveled to be a part of the event.

(Continued on page 2)

Ohio's new pension legislation to increase oversight

Legislation passed by the General Assembly and signed into law by Governor Bob Taft on June 16 signals the beginning of new oversight and controls for OP&F and Ohio's other public retirement systems. Pension reform had been the focus of negotiations and compromise since last summer. However, over the past several weeks, legislators worked with the Governor and pension system officials to enact a bill before the end of the spring session.

OP&F has already taken action to address many of the pension reforms called for in the law, including:

amending the Board of Trustee travel and reimbursement policy; requiring annual disclosure statements from employees with investment-making authority; and requiring regular ethics training by the Board of Trustees and staff. In addition, a mandatory fiduciary audit is scheduled to begin during the third quarter of 2004.

The legislation also calls for each retirement system to produce a plan outlining the distribution of information to its membership and how to improve communication between the pension system and its members.

Other changes require OP&F and the other public pension systems to annually submit goals aimed to increase business with Ohio-based securities dealers and investment managers. This provision replaces the condition often referred to as "Buy Ohio," which would have required the systems to direct a specific amount of business to in-state firms.

Senator Lynn Wachtman, Chair of the Ohio Retirement Study Council, commended the executive directors and staffs of the state's retirement systems for assisting with the pension reform process. ■



William J. Estabrook
OP&F Executive Director

Dear Members:

Whether facing strong economic times or challenging periods, OP&F remains focused on two primary goals: realizing strong returns on investments and effectively delivering a reliable array of products and services to you, our members.

While questions have been raised recently regarding some upsetting allegations surrounding our fund, OP&F continues to remain focused on the business of sound administration of our organization. A successful long-term investment plan and diversified asset allocation continue to position OP&F's portfolio for growth. We are committed to continuing our success by balancing risk and potential return according to our unique needs.

Over the past year we have made several internal improvements and enhancements that will assure better controls over our policies. Among those is a new travel policy, and requirements for Board and staff members to sign ethics and disclosure statements.

OP&F will always seek to make informed decisions and improvements that ensure the fund is well managed and serves the best interests of you—our members—in the short and long term.

Sincerely,

William J. Estabrook
OP&F Executive Director

OP&F's investment returns out-perform most

A report presented to the Ohio Retirement Study Council on May 12 indicated that OP&F's investment performance ranks favorably compared with the state's other public systems and with similar funds nationwide, both in the short term and over the past decade.

The study by the actuarial and consulting firm Milliman USA looked at the performance and benchmarks of Ohio's retirement systems based on five time periods: the last quarter of 2003, the last half of 2003, all of 2003, the past three years, and the past five years. Of these five categories, OP&F ranked first or second in four when compared to Ohio's other retirement systems. In the five-year period, the OP&F portfolio grew at a 4.03 percent rate, tops among Ohio's systems.

In looking at the OP&F portfolio in comparison with 165 federal, state and local funds of similar size, OP&F ranked in the top seven percent in performance in the last quarter of 2003, and the top eight percent in the last half of 2003. OP&F was in the top 12 percent for growth for the year.

The Milliman USA report stated: "In the longer term... only OP&F has outperformed the median over the five-year period (among Ohio retirement systems)."

The report also went on to say:

- "The six months ending December 31, 2003 was extremely positive for the Ohio retirement systems. All experienced positive results and all ranked well above the median."
- "Longer term, OP&F has now outperformed their policy benchmarks for the past five years."
- "The impact of three years of negative returns from 2000 through 2002, while not entirely erased by 2003's good results, has been significantly reduced."

The conclusion of this independent review affirms that OP&F's prudent investment strategies result in a strong portfolio designed to meet the needs of our membership.

In a related item, OP&F's investment consultant Wilshire Associates reported that the Fund's portfolio earned a 32 percent return during the 12 months ending March 31, 2004. ■

fulfilling task" he has ever been asked to carry out.

OP&F Board of Trustees, Estabrook and sculptor Ronald Dewey broke ground for the park March 26, 2003, kicking off corporate and private fundraising efforts to fund construction and maintenance of the park.

Memorial Park presents an ongoing opportunity for individuals or organizations to show support or honor a particular police or fire hero as bricks and pavers will continue to be available for purchase. More information is available by calling 1-888-864-8363 or by visiting OP&F's website at www.op-f.org/memorialpark/. ■

Memorial Park (Continued from page 1)

Bob Beck, Chairman of the OP&F Board of Trustees, addressed the heroism of all public safety officials during the ceremony. He noted that it is not the intent of those entering the public safety field to be viewed as heroes. "Nobody goes into this job... and says to himself, 'Boy I want to get my name on that [memorial] someday,'" said Beck.

Steven Walker, Honorary Chairman of the Ohio Police and Fire Memorial Park Corporate Fundraising Campaign, also spoke and explained that being a part of the Memorial Park project has been "the single most

Patrick wins term on OP&F Board of Trustees

Lawrence J. Patrick, Jr. has won a position on the OP&F Board of Trustees representing active firefighters after running uncontested in this spring's election. Patrick has been a member of the OP&F Board of Trustees since November 2003 when he was named to fill a vacated position. He was officially sworn in June 7 to begin his four-year term.



A veteran firefighter of 22 years, Patrick is currently a lieutenant with the Shaker Heights Fire Department. He has also served as president, vice-president, treasurer and secretary for the International Association of Professional Fire Fighters, Local 516 Executive Board. Patrick has been Director of Health, Safety & Emergency Medical Services for the Ohio Association of Professional Fire Fighters since 1993, where he represents more than 9,200 Ohio firefighters. As a result, Patrick used his experience to offer insight and assist OP&F Board members on issues benefiting OP&F members.

He is a certified fire inspector and fire instructor with the state of Ohio and taught at Cuyahoga Community College for 10 years. He has authored fire service articles in *First Due News* and *Ohio Fire Chief's Journal*. ■

Size of OP&F Board to remain the same, statutory members to change

The new pension reform legislation signed by Gov. Bob Taft on June 16 will have an impact on the make up of the OP&F Board of Trustees. Although the size of the make up of the OP&F Board will remain the same, as will the balance between elected and appointed members, those appointed members will change.

Currently, those appointed to the board include the Auditor of State, the Ohio Attorney General, and a designee from the Governor who is fiscal officer for an Ohio municipality. Under the new guidelines, the appointed members will include three individuals with professional investment experience, with one each being designated by the following office holders: the Treasurer of Ohio, the Governor, and a joint selection made by the House Speaker and Senate President.

The remainder of the OP&F Board will not change: two active police officers, two active firefighters, one retired police officer and one retired firefighter will continue to represent OP&F membership. ■

Board leadership chosen for 2004-05

In other Board actions, at the June 16 meeting the OP&F Board maintained the group's leadership with Bob Beck as Chairman and Ken Gehring as Vice Chair. Beck represents active police officers and is a member of the Cleveland Police Department. Gehring represents active firefighters and is a member of the Toledo Fire Department. ■



OP&F website gets makeover and update

Originally launched in 1996, www.op-f.org, OP&F's official website has faithfully served employers, active members and retired members. Now, nearly eight years after its introduction, OP&F's website has received a complete overhaul. New features, new content and a new design will vastly improve ease-of-use for visitors.

New features added to OP&F's website include the ability to email an inquiry to OP&F from a public computer as well as request specific publications or forms.

OP&F staff has added new, informative content to the website:

- a calendar of events for the entire year of 2004;
- an archive of past news releases;

- a Board of Trustees section that includes photos of current Board members, committee assignments and election information;
- a Health Care section that includes Frequently Asked Questions (FAQs), links to insurance carrier websites and health care related publications; and
- access to a searchable version of the Ohio Revised Code and Ohio Administrative Code sections 742 and 3105.

A new design has been applied to www.op-f.org, making it more appealing, organized and easier to navigate, including a new menu system that allows visitors to "surf" directly to the section of the website that interests you most.

You can visit www.op-f.org 24 hours a day, seven days a week from your home or any computer connected to the Internet. ■

Ohio Police & Fire Pension Fund Notice of Privacy Practices

As part of the Health Insurance Portability and Accountability Act (HIPAA) of 1996, OP&F is required to outline the procedures and practices it follows for handling and exchanging the protected health information of all health care program participants. Additionally, each insurance carrier and provider, such as Aetna and AdvancePCS, is required to send similar notifications to all participants, which describe each company's privacy practices. As a result, these notices will not be duplicates, but rather an explanation of each company's privacy practices, which can vary to a certain extent. HIPAA was established to govern the way in which a health plan sponsor communicates, uses and secures its participants' protected health information.

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This notice describes the privacy practices of Ohio Police & Fire Pension Fund. It applies to medical information about you, including demographic information, that may identify you and that relates to your past, present, or future physical or mental health or condition and related health care services. We are required by law to maintain the privacy of your health information and to provide you with this notice, which explains how OP&F will use and disclose protected health information. We are also required to abide by the terms of this notice.

How we will Use And Disclose Your Health Information:

- For Payment. We may use and disclose your health information so that your health care claims and other benefits can be paid and to determine whether you are eligible for benefits or coverage or are covered. As part of this, OP&F may disclose your health information to a family member or friend.
- For Health Care Operations. We may use and disclose your health information for our health care operations. For example, we may use your health information to renew a contract for health insurance with an insurance company or HMO.
- As Required By Law. We will use and disclose your health information when required to do so by federal, state or local law.
- Judicial and Administrative Proceedings. If you are involved in a legal proceeding, we may disclose your health information in response to a subpoena or discovery request if we believe there has been reasonable effort

Disability benefit recipients face June 30 deadline to resign voluntary or unpaid police, firefighter positions

Changes to an OP&F administrative rule that went into effect June 30 could terminate benefits to disability recipients if they continue to volunteer as a police officer or firefighter.

OP&F Administrative Rule 742-3-20, *Statutory Termination of Disability Benefits*, outlines the jobs disability benefit recipients cannot have. The rule has

to tell you about the request or to obtain an order protecting the information requested.

- Other Uses and Disclosures of Your Protected Health Information. We will not use and disclose your health information in other ways without your written authorization.

Your Rights Regarding Your Protected Health Information

You have the following rights regarding your health information:

- Right to Request Restrictions. You have the right to ask that we limit our uses and disclosures of your health information. You also have the right to request that we not disclose your health information to your friends and family who are involved in your health care or payment for your health care. We are not required to agree with your request for restrictions.
- Communications. You have the right to request that we communicate with you about your personal health matters confidentially, in a particular way or at a particular location.
- Right to Inspect and Copy. You have the right to inspect and copy your health information.
- Right to Amend. You have the right to request that we amend health information that we have created about you if it is incorrect or incomplete.
- Right to an Accounting of Disclosures. You have the right to request an accounting of certain disclosures of your health information that we have made.
- Right to a Paper Copy of this Notice. You have the right to receive a paper copy of this notice at any time, even if you have agreed to receive this notice electronically. You may obtain a copy of this Notice at our website, www.op-f.org.
- To exercise any of these rights, you will need to obtain the appropriate form and submit your request in writing to our Privacy Officer, Ed Buggs, III. Ed may be reached at 1-800-860-9599, ext. 8440.

Changes To This Notice

We reserve the right to change the terms of this Notice and to make the new provisions effective for all of your health information that we maintain. We will mail a copy of any future revised notice to you.

Complaints

If you believe your privacy rights have been violated, you may file a complaint in writing with our Privacy Officer or with the Secretary of the Department of Health and Human Services. You will not be retaliated against or penalized for filing the complaint. To file a complaint with us, contact Ed Buggs for the complaint form.

Contact

If you have any questions about this Notice, please contact Ed Buggs, Ohio Police & Fire Pension Fund Privacy Officer, at 1-800-860-9599, ext. 8440. ■

been amended to include any position classified as a police officer or firefighter, even if it is a volunteer or unpaid position.

If disability benefit recipients did not resign their volunteer or un-paid positions as police officers or firefighters by June 30, the benefit recipient will be subject to the statutory termination of their benefits.

Notification of this rule change was mailed to disability recipients in April, and a postcard was sent in May concerning the June 30 deadline. ■