

Active Member

benefit information

MEMBER'S REPORT • 5

Memorial Park will host Blue Light ceremony in November

Each year during the holiday season, COPS (Concerns of Police Survivors) asks citizens and law enforcement agencies across the country to support Project Blue Light. This year, on Saturday, November 20, OP&F will join in this project by hosting an event at the Ohio Police and Fire Memorial Park to remember Ohio's fallen police officers and firefighters.



Ohio Police and Fire Memorial Park

The event will begin at 6:30 p.m. in the park, located adjacent to OP&F Headquarters at 140 East Town Street, Columbus, OH 43215. The Cincinnati Police Honor Guard will present colors and the Columbus Pipe and Drum corps will be on hand. Ohio Attorney General Jim Petro will serve as guest speaker. Also scheduled to speak are OP&F Executive Director William Estabrook, and Fayette County Sheriff Vernon Stanforth.

The trees in the park, to be adorned in blue and red lights—symbolizing police officers and firefighters who have given the ultimate sacrifice, will be lit at the end of the ceremony and will remain illuminated throughout the holiday season.

In 1988 Dolly Craig of Philadelphia began the tradition by placing two blue lights in her window during the holidays. The lights were in remembrance of her son-in-law, who had died in the line of duty the previous summer, and his widow. Project Blue Light burns brightly in the hearts of the nearly 10,000 surviving families who comprise COPS, a national, non-profit organization that assists the surviving families of officers killed in the line of duty.

From a single blue porch light to entire shopping centers outlined in blue, thousands of blue lights shine during the holiday season to honor and remember those law enforcement officers who have given their lives in service to the profession. The blue lights also thank those men and women who continue to serve and protect their communities. ■

OP&F sponsors pre-retirement seminars

Members approaching retirement have been invited to attend one of the seven seminars scheduled across Ohio to learn about the benefits available when they become eligible for retirement. The seminars began September 8 in Athens.

Information regarding pension, health care, the Deferred Retirement Option Plan (DROP) and survivor benefits will be available. In August invitations were mailed to those members eligible for retirement or DROP within five years. The locations, dates and times for the remaining seminars are listed below. In addition to mailing in an RSVP

to a pre-retirement seminar, you may register online at www.op-f.org.

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

Dayton area

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



Annual recertification meeting HOST scheduled for October

Helping Our Survivors in Transition (HOST) will hold its next meeting Wednesday, Oct. 27, immediately following the 9 a.m. Board of Trustee meeting at OP&F Headquarters, 140 East Town Street, Columbus, OH 43215.

The October meeting will be the annual recertification training session. Ohio-based volunteers are trained to assist new widows and widowers with filing the proper paperwork for OP&F survivor benefits. Training also covers commonly asked questions from survivors and the role HOST volunteers assume.

All volunteers are required to attend this meeting in order to participate in the HOST program. Once the training session is finished, volunteers will be asked to sign a letter of engagement that will be on file at OP&F.

The HOST initiative was started in March 2000 to ensure a smooth transition of benefit payments and medical expense benefits for surviving spouses when a member dies.

HOST is currently seeking volunteers for the Lima, Mansfield, Marion and Steubenville areas. ■

Face

behind the phone

MEMBER'S REPORT • 6

Leslie Nelson, OP&F survivor specialist

Working for OP&F for six years, Leslie Nelson, OP&F survivor specialist, assists widows, widowers and children of police officers and firefighters who have passed away in setting up their survivor benefits.

"I have the opportunity to help and support individuals at a time in their life when they are grieving," said Leslie. "I take this opportunity seriously and I do the best I can to answer any questions they may have and make the process as easy as possible."



Leslie Nelson, OP&F survivor specialist, works at her desk to assist survivors in setting up survivor benefits and answer any questions they may have.

Leslie's husband is a firefighter and paramedic for Station 4 in Columbus, which gives her a common denominator with the individuals she assists. "Being a spouse of a firefighter, I know the questions and concerns individuals may have when they call, so I try to answer those questions and comfort them as best as I can," said Leslie.

Part of the two-member Survivor Team at OP&F, Leslie is in charge of the HOST (Helping Our Survivors in Transition) program. "I coordinate volunteers who help survivors fill out the proper forms for survivor benefits and to continue enrollment in health care benefits sponsored by OP&F," explained Leslie.

Leslie and her husband have been married for 21 years and reside in Pickerington with their two children Billy and Karissa. ■

Important Dates

- Sept. 27-29 Board of Trustees Meeting
- Oct. 25-27 Board of Trustees Meeting
- Oct. 29 *Annual Change Period Forms* must be received by OP&F
- Nov. 2 Election Day
- Nov. 11 OP&F closed for observance of Veteran's Day
- Nov. 22-24 Board of Trustees Meeting
- Nov. 25 & 26 OP&F Closed in observance of the Thanksgiving holiday

Ohio
Police
& Fire
Pension
Fund

member's
Report

www.op-f.org

Volume 23, Number 3, September 2004

Columbus' Lawrence Deck selected to OP&F Board

The OP&F Board of Trustees named Sergeant Lawrence J. Deck to fill the vacant position representing active police officers on the OP&F Board. Deck will begin his duties with the Sept. 27 Board meeting. His term is scheduled to expire in June 2007.

Deck is a sergeant with the Columbus Division of Police, currently serving as the supervisor of the Crime Scene Search Unit. He lives in Pickerington and has been with the Columbus Division of Police since 1981 and is a 1985 graduate of Capital University with a bachelor's degree in history.

"I am honored and humbled to be selected to serve on the OP&F Board," said Deck. "I look forward to working with the other Board members and the OP&F staff to serve all members of our pension system."

OP&F's Board of Trustees filled the vacant position in accordance with



Diane Lease (right), OP&F General Counsel administers the oath of office to Trustee Lawrence Deck (left).

Ohio law, which provides for the elected members of the Board to appoint a successor. The Board's nominating committee reviewed 24 candidates and recommended Deck to serve the remainder of the term previously held by Thomas Bennett.

All eligible active police officers will have the opportunity to participate in a statewide election in the spring of 2007 to fill the four-year term. ■

Survey provides members' opinions on use of Direct Deposit, monthly statements

A survey conducted by OP&F this summer reveals that a majority of benefit recipients polled would approve of eliminating the monthly mailing of benefit statements, while a smaller majority would be receptive to OP&F using electronic Direct Deposit for all benefit checks.

While both proposals are under consideration, the OP&F Board of Trustees is seeking additional input from members on these issues before making any decision. If OP&F adopted both proposals, it is estimated that it would result in a savings of approximately \$108,000 annually. Your comments on these proposals are

welcome and can be mailed to the attention of the OP&F Communications Group at 140 East Town Street, Columbus, OH 43215, or you may e-mail questions to questions@op-f.org.

Of those participating in the survey, 65 percent said they would be receptive to receiving monthly benefit statements only when there is a change in the benefit amount. In addition, 56 percent of retirees currently receiving checks in the mail agreed with the idea of using electronic Direct Deposit.

The use of electronic Direct Deposit not only saves OP&F money, it is a more reliable and time-efficient method of receiving benefits. With Direct Deposit, the funds are automatically deposited in your bank account on the first day of each month, and the funds are available immediately. OP&F

uses secure bank-to-bank wire transfers to deliver the check to your account and there is no need to worry about checks being lost or stolen.

Currently, benefit checks from OP&F are mailed on the first day of the month and may take several days for delivery. Some local banks may wait a day for the benefit check to clear before making the funds available to your account.

Nearly 85 percent of OP&F members receiving benefits are enrolled in the electronic Direct Deposit program. OP&F currently uses the U.S. Post Office to send approximately 21,000 electronic Direct Deposit statements monthly, in addition to approximately 5,000 benefit checks. If these proposals were adopted, each benefit recipient would only receive a statement when there is a change in the amount of the monthly benefit.

The survey was conducted in July and August, with a total of 1,403 retirees participating. ■

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If so, please notify us in writing as soon as possible!

Have you moved?

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OP&F Executive Staff

Lawrence Patrick, Jr., Shaker Heights Fire

William Deighton, Retired, Cleveland Fire

Lawrence Deck, Columbus Police

Ken Gehring, Vice-Chair, Toledo Fire

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OP&F Board of Trustees

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William J. Estabrook
OP&F Executive
Director

Dear Members:

On Sept. 15 provisions included in Senate Bill 133—better known as pension reform legislation—were implemented and became part of Ohio law. Legislators, pension system officials and Board members spent many hours discussing and learning about important issues to all concerned. The result was Senate Bill 133, which Governor Taft signed in June.

Although the Bill has been signed into law, this does not mark the end of the process. It signals the beginning of an era of new accountability and oversight that will strengthen Ohio's public pension systems. OP&F, along with the other four public pension systems in the State, are required to adopt policies toward these goals. Specifically, some of the new policies include developing orientation and continuing education programs for new members of the Board of Trustees; adopting a travel and compensation policy for the Board and the staff; and the adoption of an ethics policy and filing regular reports to the Joint Legislative Ethics Committee.

OP&F has been ahead of the curve on these particular issues, adopting initiatives and internal improvements over the past year as Senate Bill 133 evolved. The new legislation is designed to enhance controls and oversight. Our investment strategies and the Fund's portfolio remain strong. However, with these new policies in place, we are convinced that the strength of our organization and the confidence our membership maintains in OP&F will continue to grow.

Sincerely,

William J. Estabrook
Executive Director

Questions

from our members

Carl Anderson

Carl Anderson served 28 years in the Toledo Police Department 16 of those as a sergeant.

Anderson retired in May of 1996 and moved to Port Orange, FL in 1997 where he resides at the Cypress Head golf course community with his wife. He enjoys playing golf four to six times a week.

I currently am using electronic Direct Deposit to have my benefit check deposited into my bank, but would like to begin depositing it into a different account. What is the procedure I need to follow to have my benefit checks deposited to a different account?

Submitted by Carl Anderson, Toledo Police Department (retired)

To have your benefit checks rerouted to a different bank account, either mail or fax a letter with your name, Social Security number and your signature to OP&F (mail to: 140 East Town Street, Columbus, OH 43215 or fax to: 614-628-1777). The letter should include the following information for your new bank account:

- the name, phone number and address of the financial institute;
- your new bank account number;
- the new nine-digit routing number; and
- if the account is checking or savings.

If OP&F receives your new account information before the 15th of the month, your checks will be deposited in your new account the following month. Please keep your former account open until you have verified your checks are being deposited into your new bank account.

Please contact an OP&F Customer Service Representative at 1-800-860-9599 if you have any questions or visit the OP&F Web site at www.op-f.org. ■

Board of Trustees

quarterly update

OP&F Trustee William Gallagher honored as FOP Member of the Year



William Gallagher

The Ohio Fraternal Order of Police has honored OP&F Trustee William Gallagher as its Member of the Year for 2004. His FOP peers selected him for the honor, which was presented during the Ohio FOP's 70th annual conference. Gallagher is serving his third term as a member of the OP&F Board of Trustees representing retired police officers. Gallagher has been a member of the FOP's Cleveland Lodge #8 for 48 years, and has served on its executive board in various positions for the past 36 years. In December 2003 he received the honorary title of Past President Emeritus by FOP Lodge #8 and was the lodge president from 1976-83. Gallagher has also served in leadership positions with the FOP's Seventh District Board of Trustees, as an FOP National Trustee from Ohio, serving on FOP National Constitution and By-Laws Committees and with the Cleveland Police Credit Union. ■

Board composition changes following implementation of Senate Bill 133

With the implementation of pension reform legislation this month, the Sept. 8 meeting of the Ohio Police & Fire Pension Fund Board of Trustees marked the final assembly for three current statutory members of the Board.

According to provisions in Senate Bill 133, which will go into effect Sept. 15, the Ohio Attorney General, the Ohio Auditor of State and the Governor's representative will no longer serve as members of the OP&F Board. O'Neal Saunders has served as the designated representative for Attorney General Jim Petro, and James Tilling has represented Auditor Betty Montgomery. Robert Baker has served as Governor Bob Taft's representative.

Under new guidelines, the three appointed members to the Board will be individuals with professional investment experience: one each designated by the Treasurer of Ohio, the Governor, and a joint selection made by the House Speaker and Senate President.

The elected members of the Board remain the same—two active police officers, two active fire fighters, one retired police officer and one retired fire fighter. The overall size of the Board does not change. ■

New Rules & Policies

Just a reminder

- Be sure to contact OP&F with any changes to personal information, such as a change of address or phone number. This information must be correct prior to a member receiving their first benefit payment. Contact OP&F Customer Service to request a *Change of Address Form*, or visit the OP&F Web site at www.op-f.org.
- If you become divorced, please notify OP&F. It is the OP&F member's responsibility to notify OP&F in the event of their divorce, since the former spouse is not eligible for health care coverage through OP&F's Medical Expense Benefits program. As evidence of the divorce, OP&F will require a certified copy of the final decree of divorce. Coverage will be terminated retroactively back to the date of divorce.
- Pre-tax dollars from Individual Retirement Accounts or Deferred Compensation accounts may be used to purchase military time and service time from other Ohio Retirement Systems. ■

Deighton selected for award by Ohio Fire Service



William Deighton

The State Fire Marshall's Ohio Fire Service has honored OP&F Board member William Deighton with the 2004 Distinguished Service Award. The award is presented to outstanding individuals whose contributions and leadership have been milestones in the development of the fire service within Ohio. Recipients of the award are known as significant contributors to the fire service regionally, statewide and nationally. Deighton represents retired firefighters on the OP&F Board of Trustees and has been a member of the Board since June 2003. He is a retired captain from the Cleveland Fire Department, where he served for 34 years. Deighton has an extensive background in fire service training, ranging from State of Ohio certifications to training by the Federal Emergency Management Agency. Deighton has served as an instructor for the Cleveland Fire Department, the Ohio Fire Academy and Cleveland State University. ■

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Retiree & Survivor

benefit information

You may waive OP&F health care coverage—but you can't come back

Members participating in an OP&F-sponsored health care plan and who have access to health care from another Ohio Retirement System should be aware of a new rule that was adopted and will change how OP&F administers the coordination of benefits with the other Ohio Retirement Systems, which include: the Ohio Public Employees Retirement System, the Ohio State Teachers Retirement System, the Ohio School Employees Retirement System, and the Ohio Highway Patrol Retirement System.

Effective January 1, 2005, an OP&F benefit recipient who is also a benefit recipient (or a dependent of a benefit recipient) of another Ohio Retirement System, may waive OP&F's health care benefits with the intent to participate in the other system's health care plan. However, this will end your eligibility to re-enroll in the OP&F-sponsored health care plan, unless you meet the limited criteria for re-enrollment.

If waived, coverage will terminate on the first of the month following OP&F's receipt of your written request for waiver and requests cannot be postdated. Under the current OP&F terms of health care eligibility, any future loss of group health care coverage would afford an opportunity for re-enrollment into the OP&F-sponsored plans, provided written notification of such circumstance is received by OP&F within 60 days of the termination of coverage.

A request to waive OP&F-sponsored coverage can be made at any time, not just during the annual change period, which runs through Oct. 29. As part of this request, OP&F requires a written confirmation from the other system stating that health care benefits will be offered for your enrollment upon eligibility. This confirmation needs to be forwarded to OP&F with a completed *Irrevocable Waiver of Health Care Benefits Form from OP&F* (available online at www.op-f.org).

Please note that this is an interim arrangement between OP&F and the other Ohio Retirement Systems and changes within this agreement are expected—because the other Ohio Retirement Systems set the terms of their own health care plans, OP&F cannot offer assurance as to their administration of this agreement. ■

Return of Annual Change Period form not mandatory this year

While members enrolled in the OP&F-sponsored health care plan were mailed an Annual Change Period packet in September, it is not mandatory that the Annual Change Period Form be returned to OP&F this year. Returning the Form included in the packet by October 29 is only necessary under the following circumstances:

- You are making changes to any personal information that is pre-printed on the form (e.g. changes to your Medicare Part B reimbursement, updates to your group coverage information, the addition of any other Ohio Retirement System benefits and/or Workers' Compensation settlement information);
- You are waiving ANY coverage type for yourself or your dependents;
- You are enrolling or waiving dental and/or vision coverage for yourself or any dependents;

- You are changing from one health care carrier to another or switching options; or
- You are applying for the Health Care Contribution Discount.

If any of these circumstances apply, the Annual Change Period Form must be returned by October 29, 2004. The next available opportunity to change carriers, plan options or enroll in supplemental dental or vision coverage will be during the 2005 Annual Change Period for an effective date of January 1, 2006. Please contact OP&F Customer Service at 1-800-860-9599 with questions or to request a new Annual Change Period Form or Guide. ■

Annual Change Period Seminar Schedule

The Annual Change Period for retirees and survivors enrolled in the OP&F-sponsored health care plan begins this month, when information concerning options and rates for 2005 are mailed to eligible members.

The Annual Change Period allows those already enrolled to select their health care options for the upcoming year, including medical, prescription drug and supplemental dental and vision plans. The Annual Change Period is also an opportunity to update any personal information that may have changed.

OP&F sponsors a series of seminars around the state to assist members with health care options available in 2005. Designed to assist retirees and survivors make informed decisions about health care coverage, representatives from OP&F and each carrier will be available at the seminars. For each Annual Change Period seminar/open house, the schedule will be as follows:

Open Houses from 9 to 11 a.m. and 2 to 4 p.m.
Seminars at 9 a.m., 11 a.m., 2 p.m. and 4 p.m.

Akron area, Thursday, October 7
Crown Plaza—Quaker Square, 135 S. Broadway, Akron

Cincinnati area, Tuesday, September 28
Oasis Conference Center, 902 Loveland-Miamiville Road, Loveland

Cleveland area, Wednesday, October 6
Avalon Event Center, 11409 State Road, North Royalton

Dayton area, Monday, September 27
Presidential Banquet Center, 4548 Presidential Drive, Kettering

Marietta area, Thursday, September 30
Marietta Shrine Club, 249 Pennsylvania Avenue, Marietta

Portsmouth area, Wednesday, October 13
Friends of Southern Ohio Medical Center, 1202 18th Street, Portsmouth

Youngstown area, Tuesday, October 5
Holiday Inn Metroplex, 1620 Motor Inn Drive, Girard

Zanesville area, Monday, October 4
Welcome Center, 205 N. Fifth Street, Zanesville ■