

## Annual Change Period seminars to begin Oct. 1

The first of 14 Annual Change Period seminars for the OP&F-sponsored health care plan is October 1 in Chillicothe. The seminars, sponsored by UnitedHealthcare (UHC), are designed to assist members by answering questions related to the health care plan sponsored by OP&F and assist members in completing the Annual Change Period form (ACPF). Presentations will start promptly at the listed times. A complete list of seminar locations, dates and times is on Page 5.

For those who are unable to attend one of these seminars, UHC will sponsor three teleconferences on Oct. 19, and have scheduled additional seminars on Oct. 31 at 2 p.m. and 7 p.m. at the Columbus Hilton at Easton.

To participate in the teleconferences, use the following toll-free numbers and confirmation codes:

Oct. 19 teleconference	Phone number	Confirmation code
9 a.m.	800-260-0702	884831
2 p.m.	800-260-0718	884837
7 p.m.	800-260-0702	886272

UHC will administer health care-related benefits for eligible OP&F members and their dependents, including medical and prescription drug coverage, and optional dental and vision coverage. ACP information for members concerning enrollment options and seminars will be mailed to members in September.

Information on contribution rates for all members eligible for the prescription drug plan will be included in the ACP mailing.

Rates for medical, dental and vision plans will also be included for members who are under 65 and not yet eligible for Medicare.

UHC will also offer a Medicare supplement plan through AARP for members and dependents age 65 and older. While prescription drug contribution rates for Medicare-eligible members will be available in the ACP packet, rate information for the AARP Medicare supplement plan will be mailed in mid-October directly from AARP. ■

## Study highlights OP&F's economic impact in Ohio

A study of OP&F's economic impact on Ohio shows some impressive numbers on how member benefits and other dollars contribute to the fiscal well being of the state.

The study, commissioned by OP&F in 2006 and completed in August, shows that total benefits, health coverage expenses, Deferred Retirement Option Plan withdrawals and administrative expenditures resulted in a direct economic impact of \$665.05 million on Ohio in 2006.

Using recognized economic multipliers with data provided by OP&F, every dollar spent creates an additional \$1.60 within the economy. In addition, every \$60,000

spent results in one new job. With these multipliers, the total economic output in Ohio created by OP&F in 2006 is more than \$1.1 billion. Additionally, 11,059 jobs in Ohio would not exist without the benefits and expenses paid by OP&F.

Ohio is by far the greatest beneficiary of OP&F's economic impact, with 84 percent of all OP&F retirees remaining in the state after leaving the job. Of the \$512.2 million paid in net benefits to members, \$438.8 million went to retirees in Ohio.

The Cochran Group, a Columbus-based communications consultant, conducted the study with expertise provided by Driscoll & Fleeter, a research firm specializing

in public policy, education finance and economic impact. The economic impact study was presented to the OP&F Board of Trustees at the Board's August meeting.

The study further analyzes the economic impact of OP&F in each Ohio Senate and House district. A complete copy of the study will be provided to each member of the Ohio General Assembly and other state leaders as part of an ongoing effort to educate lawmakers on the impact of OP&F, as well as the challenges facing the organization. The study will also be shared with national retirement organizations and will be available online at [www.op-f.org](http://www.op-f.org). ■

## The Annual Change Period Form

UnitedHealthcare (UHC) will send a preprinted Annual Change Period Form (ACPF) to every benefit recipient along with the Annual Change Period Guide. The form is used to verify or change current enrollment and make sure that any preprinted information is accurate, such as addresses, telephone numbers, Social Security numbers and birth dates.

It is not mandatory to return the ACPF for the 2008 Annual Change Period unless the participating member or beneficiary:

- is eligible for Medicare Parts A or B and is enrolling in Medicare Part D;
- is making changes to any personal information preprinted on this form (such as change the Medicare Part B reimbursement, receive benefits from another Ohio retirement system, update workers' compensation claims, etc.);
- is going to waive any coverage type for themselves or their dependents;
- enrolls or waives voluntary dental or vision coverage for themselves or their dependents;
- is applying for the Health Care and Prescription Drug Discount Program; or
- is newly employed or have terminated employment, or their spouse is newly employed or has terminated employment.

### Deadline to return the ACPF

The deadline to return the ACPF is Oct. 31, 2007. If changes are made or corrections are needed to the ACPF, the member must mail the entire form to UHC in the envelope that is enclosed with the ACP information to ensure the changes or corrections are accurately recorded.

UHC must receive this form no later than Oct. 31, 2007, for your requested changes to be administered. If you enroll in the Medicare supplement plan through AARP and UHC, you and your eligible dependent must complete the application and return it by Dec. 31, 2007. ■

## Correction

In the summer 2007 edition of the *Member's Report* a story concerning the supplemental Medicare coverage offered through AARP and underwritten by UHC incorrectly stated that the cost of the first year of AARP membership would be paid for by OP&F. In fact UHC will pay the cost of this first year membership. We regret this error. ■

## Direct Deposit

### The safest way to get your benefit in the bank

Direct electronic deposit remains the safest, most reliable, and most expedient method of receiving benefit payments, but perhaps best of all—it is convenient.

While benefit checks are delivered to the US Post Office by the last business day of each month, there are rare occasions when delivery to your home could be delayed. With Direct Deposit, benefit checks are automatically deposited on the first business day of each month.

- It is secure—there is no risk that your payment will be lost, stolen or damaged. OP&F makes thousands of Direct Deposit payments every month.
- If you are sick, on vacation or traveling, you will still get your payment automatically.
- It saves OP&F money since fewer checks are printed and mailed.
- It is confidential since there is no check for anyone to see.

Direct Deposit can be set up to deposit benefit checks to either a savings or checking account. Many financial institutions offer free checking or other benefits to customers who use Direct Deposit. Enrollment forms are available at [www.op-f.org](http://www.op-f.org), or by calling OP&F Customer Service at (800) 860-9599. ■



**William Estabrook,**  
OP&F Executive Director

Dear Members,

In this issue we are including information to those eligible for the health care plan sponsored by OP&F, specifically information concerning the Annual Change Period for enrolling in medical, dental, vision or prescription drug coverage for 2008. We realize that much of this same information is coming your way from UnitedHealthcare (UHC) this month. However, with the change to a new provider for 2008, we want to make sure that this important information is in your hands.

For those enrolled in the health care program, please see the list of informational seminars listed in this issue of the *Member's Report*. We hope that you are able to attend one of these meetings to answer any questions you have as we approach 2008.

Also, for members who are contemplating retirement in the coming years, OP&F is again hosting a series of pre-retirement seminars this fall. A list of dates and locations for these seminars is also included in this newsletter.

Each of these meetings are scheduled to better inform you concerning the benefits and options available from OP&F. Every effort goes into making sure we can answer all your questions thoroughly so you can make decisions that are best for your specific situation. Of course, if you still have questions after leaving one of these seminars, customer service representatives—at OP&F, or in the case of health care-related inquiries, at UHC—are available to get you the information you need.

It is a busy time for us at OP&F as we work to provide top-notch customer service while ensuring your benefits continue to be valuable and secure well into the future. We also are looking out for the best interests of our members by monitoring any legislation that may affect your retirement system.

Sincerely,

A handwritten signature in blue ink that reads "William J. Estabrook".

William J. Estabrook  
Executive Director, OP&F

## I am a retired member age 65 or over, and enrolled in Medicare Parts A and B. I am also currently enrolled in the OP&F-sponsored health care plan. Do I have to enroll in AARP for 2008?

Enrolling in the AARP Health Care Options Medicare Supplement Plan, underwritten by UnitedHealthcare (UHC), is optional. However, the plan previously sponsored by OP&F, which provided secondary insurance to Medicare eligible members, will no longer be offered after Dec. 31, 2007. Therefore, if you choose not to enroll in the AARP plan during the Annual Change Period (ACP) for 2008, you will not be eligible for the health care subsidy provided by OP&F.

If you decide at a later date to enroll in the AARP Health Care Options Medicare Supplement Plan, you must meet one of the qualifying enrollment opportunities in order to do so. The enrollment opportunities are:

- Three years after your OP&F retirement or commencement of OP&F benefits;
- With proof of change in family status (i.e. marriage, divorce, death); or
- With proof of loss of group coverage.

You must notify UHC in writing of these changes within 60 days of the qualifying event in order to be eligible for enrollment. Upon enrollment, you will be eligible for the OP&F health care subsidy according to the guidelines in place at that time. ■

## How to contact OP&F customer service

### By telephone

Local.....	(614) 228-2975
Retirees and survivors .....	800-860-9599
Active members .....	888-864-8363
Fax .....	(614) 628-1777
TTY .....	(614) 221-3846

### Hours of operation

Monday—Friday, 8:00 a.m.—4:30 p.m. EST

### By mail

Ohio Police & Fire Pension Fund  
140 East Town Street  
Columbus, Ohio 43215

## OP&F employee spotlight



OP&F Case Manager, **Beth Gatewood**, assists active members applying for disability benefits.

Making the decision that you are not capable of working as a police officer or firefighter anymore is a difficult and sometimes life-altering decision. For this reason, OP&F makes case managers available to all members who are experiencing difficulties completing their job due to health reasons and need to explore the option of receiving disability benefits.

When a member comes to OP&F for assistance in applying for disability benefits, he or she is assigned one of three case managers—Beth Gatewood, Heather Jordan or Jacinda Price.

Gatewood has worked at OP&F for almost 13 years and almost all of her time has been spent as a case manager. “Police officers and firefighters have very physical jobs and unfortunately sometimes they get injured and are incapable of performing their tasks at a level that keeps them safe as well as their fellow workers and the people they serve,” she explains. “That’s why we have processes in place to insure those members have the opportunity to receive some type of disability benefits.”

Medical testing and evaluations must be completed before the Board of Trustees will consider any member for disability benefits so the case managers make sure that the members understand this and the process of applying. “I help members by double-checking that they have had the necessary documentation completed for applying for disability benefits for the Board’s consideration so the Board can offer appropriate disability benefits,” says Gatewood. “I really try to help the members through this process so they receive the proper benefits and so they can get on to the next phase in their lives.”

Visit our Web site at [www.op-f.org](http://www.op-f.org) and click on “Guide Books” to read the *Member’s Guide to Disability Benefits* for more information on the disability benefits offered by OP&F and the application process. ■

## UnitedHealthcare schedules 14 informational meetings on sponsored health care plan

UHC and OP&F will sponsor a series of informational meetings at 14 locations around the state in October to help eligible members understand the 2008 health care plan and answer questions they may have. Dates, times and locations are listed below. ■

Location	Date	Time	Address
<b>Athens</b>	October 2	9 a.m. – Noon	<b>Ohio University Inn &amp; Conference Center</b> 331 Richland Ave., Athens, OH 45701
<b>Canton</b>	October 23	9 a.m. – Noon 1 – 4 p.m.	<b>Holiday Inn Canton (Belden Village)</b> 4520 Everhard Rd. NW, North Canton, OH 44718
<b>Chillicothe</b>	October 1	9 a.m. – Noon	<b>Christopher's River View Conference Center</b> 30 North Plaza Blvd., Chillicothe, OH 45601
<b>Cincinnati</b>	October 18	9 a.m. – Noon 1 – 4 p.m.	<b>Oasis Conference Center</b> 902 Loveland–Miamiville Road, Loveland, OH 45140
<b>Cleveland</b>	October 24	9 a.m. – Noon 1 – 4 p.m.	<b>Holiday Inn Select Strongsville</b> 15471 Royalton Road, Strongsville, OH 44136
<b>Columbus</b>	October 12	9 a.m. – Noon 1 – 4 p.m.	<b>Grand Host East</b> 8660 East Broad Street, Reynoldsburg, OH 43068
<b>Dayton</b>	October 5	9 a.m. – Noon 1 – 4 p.m.	<b>Hope Hotel &amp; Conference Center Wright Patterson Air Force Base</b> Building 823, Area A, WPAFB, OH 45433
<b>Mansfield</b>	October 10	9 a.m. – Noon	<b>Holiday Inn</b> 116 Park Avenue West, Mansfield, OH 44902
<b>Portsmouth</b>	October 4	9 a.m. – Noon	<b>Friends Community Center</b> 1202 18th Street, Portsmouth, OH 45662
<b>Sandusky</b>	October 11	9 a.m. – Noon	<b>Castaway Bay</b> 2001 Cleveland Road, Sandusky, OH 44870
<b>Steubenville</b>	October 26	9 a.m. – Noon	<b>Holiday Inn Steubenville</b> 1401 University Blvd., Steubenville, OH 43952
<b>Toledo</b>	October 22	9 a.m. – Noon 1 – 4 p.m.	<b>Lucas Auditorium of the Dana Conference Center</b> 3100 Glendale Avenue, Toledo, OH 43614
<b>Youngstown</b>	October 25	9 a.m. – Noon	<b>Holiday Inn Metroplex</b> 1620 Motor Inn Drive, Girard, OH 44420
<b>Zanesville</b>	October 9	9 a.m. – Noon	<b>Holiday Inn Zanesville</b> 4645 East Pike, Zanesville, OH 43701

## Pre-retirement seminars scheduled

The OP&F pre-retirement seminars are conducted to present information on health care, the Deferred Option Retirement Plan (DROP) and survivor benefits available to members upon retirement. Dates, times, and locations are listed below. ■

Location	Date	Time	Address
<b>Akron/Canton</b>	Nov. 1	7 – 9 p.m.	<b>Canton Marriott McKinley Grand Hotel</b> 320 Market Avenue South, Canton, OH 44702–2199
<b>Cincinnati</b>	Oct. 17	7 – 9 p.m.	<b>Oasis Golf Club &amp; Conference Center</b> 902 Loveland–Miamiville Road, Loveland, OH 45140
<b>Cleveland</b>	Oct. 30	7 – 9 p.m.	<b>Signature at LaCentre</b> 25777 Detroit Road, Westlake, OH 44145
<b>Columbus</b>	Oct. 31	7 – 9 p.m.	<b>Grand Host East</b> 8660 E. Broad Street, Reynoldsburg, OH 43068
<b>Dayton</b>	Oct. 16	7 – 9 p.m.	<b>Presidential Banquet Center</b> 4548 Presidential Drive, Kettering, OH 45429
<b>Toledo</b>	Oct. 29	7 – 9 p.m.	<b>Hilton–Toledo and Dana Conference Center</b> 3100 Glendale Avenue, Toledo, OH 43614

## Voluntary dental and vision coverage

Routine dental and vision care services are not covered under the OP&F–sponsored health care benefit coverage. To supplement the health care benefit coverage, eligible members have the option of enrolling in separate voluntary dental and vision coverage each year.

In 2008, OP&F will continue to offer voluntary dental and vision coverage as a separate benefit, with separate contribution amounts through UnitedHealthcare. Participating members will receive preprinted information on the Annual Change Period Form (ACPF) indicating who is enrolled in voluntary dental and vision coverage for 2008. The ACPF will be mailed to eligible members in September. Members should verify, enroll or terminate coverage for themselves or their dependents using the ACPF. If a participating member wishes for voluntary dental and vision coverage to remain the same throughout 2008, there is no need to complete any part of this section of the ACPF. ■

## The prescription drug plan sponsored by OP&F

In 2008, OP&F will offer one prescription drug plan with one carrier, UnitedHealthcare (UHC) Pharmacy, as a separate benefit, with a separate contribution amount. The preprinted information on the Annual Change Period Form (ACPF) indicates who is currently enrolled in OP&F–sponsored pharmacy plan. The ACPF will be mailed to eligible members in September. Members can verify, change or terminate pharmacy coverage for themselves or their dependents using the ACPF.

## Prescription drug coverage change for 2008

A few changes to the OP&F–sponsored prescription drug plan for 2008 include:

- Currently enrolled OP&F benefit recipients will participate in the UHC pharmacy plan (unless enrolled in Medicare Part D).
- More than 60,000 pharmacies participate in UHC national retail pharmacy network, so members should have immediate access to a participating pharmacy.
- Prescription medications will no longer be categorized by generic, preferred and non–preferred.
- Prescriptions will now be categorized by tiers:
  - **Tier 1** is the lowest co–payment level, which includes predominantly generic drugs. However, some generic drugs may fall into other tier levels.
  - **Tier 2** is the middle co–payment level, which includes many brand–name drugs.
  - **Tier 3** is the highest co–payment level, which includes several products with a Tier 1 or Tier 2 alternative. ■

## Nexium excluded from UnitedHealthcare pharmacy benefit in 2008

Benefit recipients enrolled in the OP&F–sponsored prescription drug plan should be aware that UnitedHealthcare, who will administer the plan in 2008, excludes Nexium from coverage on the prescription drug list. Nexium is used to treat heartburn and stomach ulcers. Nexium is being excluded from coverage because it has a similar clinical effect as Prilosec OTC, which is available over the counter. Members who choose to continue to take Nexium will pay the full price for the medication.

You still have options available under your pharmacy benefit to treat digestive conditions. There are alternatives available on all three tiers offered for 2008.

### Tier 1

Offers Omeprazole (generic Prilosec) for a copayment of \$5.

### Tier 2

There are several prescription medications clinically similar to Nexium available for a copayment of \$20. These drugs include: Aciphex, Prevacid, SoluTab, Protonix and Zegerid.

### Tier 3

Offers the Nexium Suspension Pack. The suspension pack is an oral suspension that dissolves in water.

Please consult your doctor to see which treatment is appropriate for you. ■

## Overview of the 2008 OP&F-sponsored health care plan

OP&F continues to sponsor health care benefits for eligible benefit recipients and their dependents according to the approved benefit plan design (as may be further amended at a later time).

Adoption of the 2008 plan came as a result of a vote by the OP&F Board of Trustees to reaffirm their commitment to providing current and future retirees with quality health care and to develop a plan that would provide for the availability of some form of health care subsidy.

During the 2008 Annual Change Period, which runs through Oct. 31, 2007, eligible members and dependents will have the opportunity to participate in the 2008 health care program provided eligibility requirements are met and the required paperwork is timely filed. This Annual Change Period Guide is being mailed to eligible members in September and provides more details about the 2008 OP&F-sponsored health benefit plan, outlines the Annual Change Period process and directs members to sources for more information.

If there are any questions regarding the Annual Change Period, please contact UnitedHealthcare Customer Service at 866-873-3903, 8 a.m. to 8 p.m. Eastern Standard Time, Monday through Friday through Dec. 31, 2007. Beginning Jan. 1, 2008, participating members may call the Customer Service number on the back of the member ID card. ■

## New 2008 limits established for the health care and prescription drug discount program

In 2008, OP&F may grant a 30 percent discount on the monthly contributions for health care and prescription drug benefits if the eligible member is enrolled in the OP&F-sponsored health care and prescription drug benefit plans and have a low household income. Each year, the member must submit a new application to apply for the discounted rate.

To be eligible for the contribution discount for 2008, benefit recipients must have had a total household income in 2006 equal to or less than 200 percent of the poverty level established annually by the U.S. Department of Health and Human Services.

For example, if there were a total of two people residing in your household in 2006, and your combined income was less than or equal to \$26,400, you would be eligible for the discount.

## Eligibility for discount program

Use the following table to determine if your 2006 household income makes you eligible for the 2008 medical and prescription drug discount program.

Size of family unit	Household income less than or equal to
1	\$19,600
2	\$26,400
3	\$33,200
4	\$40,000
5	\$46,800
<b>For each additional person, add \$6,800</b>	

## Household income

All income received by members of the household from OP&F, any earnings related to service retirement or disability benefits, and any other income that is reportable according to the Internal Revenue Service.

## Members of the household

You, your spouse and any other person residing in your home who is primarily dependent upon you for support.

## Application process

If a benefit recipient's total household income is equal to or less than the guidelines listed in this chart, they may apply for the discount by completing the form included in the Annual Change Period Form and attaching a copy of your most recent Internal Revenue Service Form 1040. If no tax return has been filed, the benefit recipient must provide a signed affidavit certifying that they are not required to file a tax return and also provide supporting documentation.

UnitedHealthcare (UHC) must receive this form no later than Oct. 31, 2007, to be considered for this discount. If UHC does not receive this form by the deadline, the benefit recipient waives any right to request a discount for 2008. There are no retroactive discounts.

## Notification of approval

UnitedHealthcare will notify the benefit recipient in the Annual Change Period confirmation letter if they have been approved or disapproved for the contribution discount program. Since OP&F's Board of Trustees reviews the discount program annually, this discount will only be valid for 2008. ■



140 East Town Street  
Columbus, OH 43215

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



Active Members: 888-864-8363  
Retirees & Survivors: 800-860-9599  
General Information: (614) 228-2975  
Fax: (614) 628-1777  
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

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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.

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**Inside this issue**

Annual Change Period seminars to begin Oct. 1 .....	1
Study highlights OP&F's economic impact in Ohio .....	1
Message from the Executive Director .....	3
Frequently asked questions.....	4
Upcoming OP&F events.....	5
Health care information .....	6

**Important dates**

- September 26-27 Board of Trustees Meetings  
  
(September Board meeting dates are Wednesday, Sept. 26, beginning at 8:30 a.m., and Thursday, Sept. 27, beginning at 8 a.m.)
- October 30-31 Board of Trustees Meetings
- November 12 OP&F offices closed in observance of Veterans Day
- November 22-23 OP&F offices closed in observance of the Thanksgiving holiday
- November 27-28 Board of Trustees Meetings ■

**Notify OP&F of your new address**

Whether you are an active member, retired or a survivor, it is important to keep your address current with OP&F. The form and instructions may be downloaded from the OP&F Web site at [www.op-f.org](http://www.op-f.org). You may also call OP&F customer service to request the form. Address changes cannot be taken over the phone. ■