

# Ohio Police & Fire Pension Fund

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Setting the record straight on the OP&F health care transition:

I am the longest serving trustee on the Board of the Ohio Police & Fire pension fund and the Chairman of the Health Care Committee. I have served the Cleveland community and the fraternity of firefighters for over 52 years- from 1967-2002 as an active firefighter and Captain and for seventeen as a retiree. I have served on my IAFF Local Executive Board for thirty years. My wife and I raised our children among this second fire family, but I feel compelled to set the record straight on our healthcare transition.

Our *discretionary* health care trust faced insolvency in 7-9 years. The new model has helped the vast majority of our members who are saving \$1,100 per year. The press can divide us into “pre- and post” Medicare members, but we know the Board must care for all members at the same time. We protected the vast majority of beneficiaries and the most vulnerable.

Remember, members and their spouses, many of them now in their seventies, eighties and nineties, have very small pensions compared to those who have more recently retired. They also received significantly less pay through their working years and there was no Deferred Retirement Option Program for them.

There has been much emphasis on members who are dissatisfied and who have every right to express their dissatisfaction. But no one has the right to slander and defame the volunteer trustees or the staff of the fund that has served us all so well for over fifty years. The enemies of labor and defined benefit plans are enjoying watching members tear each other apart.

There is no question that the pre-Medicare market is very difficult for many. However, OP&F does not control the market nor does Aon. The ire expressed is better directed at the state and federal government, both political parties, who are unable or unwilling to solve the outrageous cost of health care.

I have spent my career and life serving the interests of public safety officers. As the New York 9/11 fund acts to cut benefits 50%-70% for lack of funds after only ten years, members need to realize the Board had to act. We are working daily to improve the current model and ask our unions and members to work with us, not against us.

Bill Deighton  
Trustee and Chair of the Health Care Committee