



HIGHWAY PATROL RETIREMENT SYSTEM

October 2023 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"

Pre-Medicare HRA Project Update

As a reminder, the Pre-Medicare HRA project pertains only to the Pre-Medicare (under age 65) Health Reimbursement Arrangement (HRA) that will begin in January 2024.

An additional month of the Pre-Medicare HRA allowance will be available to eligible members in 2023, for use on health care premiums only. This additional allowance was approved by the board to help with the hardship that may result from paying 2024 plan premiums during the enrollment period in 2023.

As a reminder, open enrollment for those impacted by the Pre-Medicare HRA project begins November 1st and goes through December 15th. If you have access to medical and prescription drug coverage elsewhere and only need to opt-in to the HRA, you can do so online or you can call Via Benefits. This is required to ensure you have the HRA in place for January 2024.

If you need medical and prescription drug coverage, please engage with Via Benefits now to get your appointment scheduled. It is important to consider discussing your situation with Via Benefits, as you may qualify for a Premium Tax Credit (PTC) or Cost Sharing Reduction (CSR). For some, choosing the PTC or CSR will result in less health care expenses than utilizing the HRA.

You can visit the website at marketplace.viabenefits.com/HPRS at any time or give Via Benefits a call at 800-667-2184 Monday through Friday 8:00 a.m. to 7:00 p.m. Eastern Time.



OSP 90th Anniversary - Camp Perry Ceremony

A note from Colonel Charles Jones:

In further celebration of our 90th anniversary, and with the support of the Ohio History Connection and Ohio Army National Guard, I am honored to announce the installation and unveiling of an Ohio historical marker at the location of the first graduating class at Camp Perry in Ottawa County on November 15, 1933.

A ceremony to commemorate this very unique recognition of one of the most important moments in our 90-year history is scheduled for 1:00 p.m. on November 1, 2023, at Camp Perry, Hough Auditorium, Building #2, which is located at 2 Lawrence Road, Port Clinton, Ohio 43452. Attendees will also have the opportunity to see the new historical marker on the grounds at Camp Perry as it is unveiled on November 1st. Special thanks to the Ohio History Connection and Ohio Army National Guard for their partnership in making the historical marker a reality and participation in this event. Additionally, the Ohio State Highway Auxiliary will be at the event selling 90th anniversary merchandise. Patrol families and friends, retirees, as well as our law enforcement partners, are also cordially invited to attend this memorable ceremony.

Tax Update for 2024

On July 4, 2023, House Bill 33 was signed into law, which includes new state tax tables. The new tax tables will go into effect on November 1 and may affect your pension's net pay.

Wellness Program and VISA Gift Card

All retirees, spouses, and surviving spouses that complete a Wellness Examination or Screening prior to December 31, 2023, will receive a \$100 VISA Gift Card. The wellness programs will continue in 2024, but the VISA Gift Card will no longer be awarded to participants that complete exams after the end of this year. For more information on the wellness program, please go to <https://www.ohprs.org/ohprs/healthBenefits.jsp>.



2024 Dental and Vision Open Enrollment

Open enrollment for dental and vision coverage is November 1st - 30th. If you need to make any changes a new form will need to be submitted. The termination and enrollment forms can be found on our website at www.ohprs.org under *Forms*.



Cybersecurity Awareness Month: Tips for Staying Safe Online

October is Cybersecurity Awareness Month, a time to focus on the importance of protecting our personal and organizational information from cyberattacks.

Cyberattacks are becoming increasingly common and sophisticated. In 2021, there were over 623 million ransomware attacks worldwide, double the amount in 2020. These attacks can have a devastating impact on individuals and organizations, costing trillions of dollars in damages annually.

Below are a few steps you can take to improve your cybersecurity:

- Use strong passwords and change them regularly
- Enable two-factor authentication wherever possible
- Be careful about what information you share online
- Keep your software up-to-date
- Use a firewall and antivirus software
- Be aware of phishing scams
- Back-up your data regularly

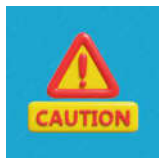
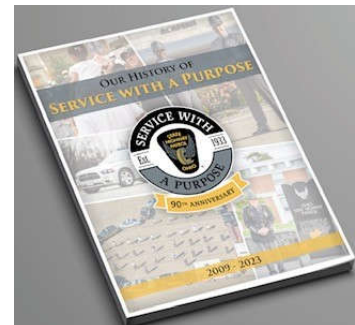
One of the most important steps you can take is to educate yourself about cybersecurity risks and stay up-to-date on the latest preventive measures.

OSP 90th Anniversary History Book

~ Available starting October 16th ~

Ordering Information:

The History Book will be available for order starting October 16th, the cost is \$15, and can be purchased through the OSHP Auxiliary store at <http://www.oshpauxstore.org>.



Use Caution during Medicare Open Enrollment

Don't let a sales pitch cause you to enroll in the wrong medical or prescription coverage!

Members should expect to receive phone calls and mail from a variety of vendors offering medical coverage and services during Medicare open enrollment. In the past, retirees have reported receiving calls from people claiming to represent HPRS. Via Benefits is the only authorized representative that our Medicare-eligible retirees should hear from. As a reminder, to be eligible for the Health Reimbursement Arrangement the Medicare Health Care Coverage must be enrolled through Via Benefits.

Job Opportunities for Retirees

As a reminder, job opportunities are listed in the secure area of our website (www.ohprs.org). Please check this periodically to ensure you are aware of any new postings.



Call for Stories from Retirees

Major Lisa Taylor (Ret.) is asking all OSP retirees for funny, unusual, crazy, or heartwarming stories from your time on the road. She will be compiling these stories into a book entitled, **"Life Behind the Wheel."** Major Taylor would like to collect your stories along with your permission to "clean them up," both grammatically and perhaps use of language. All participants will receive credit for their tales. This is one way for you to be published with very little work, and virtually NO cost to you. What a great memento for you and your family!

If you are interested, she will need the story, your rank, post/assignment, date you were hired, as well as your retirement date. Send stories to her at proflisa1095@gmail.com or they can be mailed to her home address that can be found in the Retiree Directory on our website.

December 2023 HPRS Meetings

On Wednesday, December 20, 2023, committee meetings will begin at 1300 hours, starting with the Administration Committee, followed by the Health, Wellness, & Disability Committee, and then the Health Care Funding Committee.

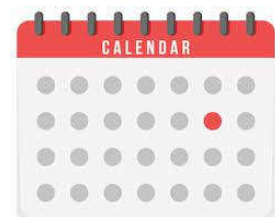
On Thursday, December 21, 2023, beginning at 0900 hours, the Audit Committee will meet, followed by the Investment Committee at 0930 hours, and the Board meeting immediately following. As a reminder, Board meetings are made available to everyone via Zoom. The Zoom meeting information can be found on the corresponding agenda for each board meeting, which is posted to our website.

Some committee meetings may be canceled from time to time. Please refer to the HPRS website at www.ohprs.org for the most current meeting dates and times.

Save the Date!

- 2024 Snowbird Reunion, March 15 - 16, 2024, Orlando Marriott - Lake Mary, Florida

Please visit our website for more details and for RSVP information, <https://www.ohprs.org/ohprs/RetireeEventsCalendar.jsp>.



Our office will be closed:

~ November 10th - Veteran's Day
~ November 23rd & 24th - Thanksgiving



2024 Dental Coverage Premium Change

Dental coverage premiums will increase in 2024. For retirees and surviving spouses, the premiums will increase to \$10 per month. The premium for a spouse or for child(ren) will increase to \$25 per month.

Important Numbers For You To Have On Hand

HPRS - 614.431.0781	Express Scripts* - 866.472.6249
Via Benefits (Medicare) - 833.431.1358	Aetna Vision - 877.973.3238
Via Benefits (Pre-Medicare) - 800.667.2184	Delta Dental of Ohio - 800.524.0149
Medicare - 800.633.4227	Social Security - 800.772.1213
Medical Mutual of Ohio - 877.520.6729	Ohio Def. Comp. - 877.644.6457

*Express Scripts coverage through HPRS for non-Medicare enrollment.

HPRS Staff Email Directory

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Nicole Thompson, *Administrative Assistant* - n.thompson@ohprs.org

HPRS Board of Trustees

Major Matthew Them, *Chair*
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Sergeant (ret.) Michael Kasler
Sergeant Derek Malone
Lieutenant Christian Niemeyer
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Joseph Thomas, *Appointed Investment Expert*
Craig Warnimont, *Appointed Investment Expert*

Ohio Highway Patrol Retirement System

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Highway Patrol Retirement System | 1900 Polaris Parkway, Suite 201, Columbus, OH
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2024 Health Care Coverage & HRA

Health Reimbursement Arrangement - Non-Medicare (Contact Via Benefits at 1.800.667.2184)

HPRS Pre-Medicare HRA Allowance for Retirees			
Base = \$800.00			
*Total HCSC	% of Base	Monthly HRA Amount	Annual HRA Amount
20	61%	\$488	\$5,856
21	64%	\$512	\$6,144
22	67%	\$536	\$6,432
23	70%	\$560	\$6,720
24	73%	\$584	\$7,008
25	76%	\$608	\$7,296
26	79%	\$632	\$7,584
27	82%	\$656	\$7,872
28	85%	\$680	\$8,160
29	88%	\$704	\$8,448
30	91%	\$728	\$8,736
31	94%	\$752	\$9,024
32	97%	\$776	\$9,312
33+	100%	\$800	\$9,600

* Health Care service credit includes (HCSC): HPRS service credit, DROP participation time, purchased interrupted military service credit, and purchased or transferred OP&F service credit.

Disability Retirees:

- In-the-line-of-duty disability retirees receive 25 HPRS service credit, in addition to other qualifying credits.
- Not-in-the-line-of-duty disability retirees with 20 or less HCSC will receive the minimum HRA amount (61% of Base).

Surviving Spouses receive a HRA in the amount of \$350 per month in 2024.

Health Reimbursement Arrangement - Medicare (Contact Via Benefits at 1.833.431.1358)

HPRS Medicare HRA Allowance for Retirees & Surviving Spouses		
	Monthly HRA Amount	Annual HRA Amount
Retiree	\$225.00	\$2,700.00
Surviving Spouse	\$112.50	\$1,350.00

Dental & Vision

	Monthly Retiree Premium	Monthly Spouse Premium	Monthly Dependent Child Premium*	Monthly Surviving Spouse Premium	Monthly Surviving Children Premium
Dental	\$10	\$25	\$25	\$10	\$10
Vision	\$8	\$10	\$10	\$8	\$8

*A single Dental & Vision premium provides coverage for all dependent children regardless of number.