



# HIGHWAY PATROL RETIREMENT SYSTEM

April 2022 Newsletter

Contact Us: 614.431.0781



***"Our History Is Our Pride"***

## **Catastrophic Rx Coverage**

As many of you are aware, the prices for medication can be overwhelming. If you are participating in the Health Reimbursement Arrangement for Medicare-eligible members, you are eligible for additional funding to help cover high out of pocket prescription drug costs, should you need it. For retirees with high drug costs, HPRS will provide additional reimbursement if out of pocket drug copays and coinsurance reaches the Medicare D catastrophic level of drug coverage. For 2022, the catastrophic level is \$7,050. Via Benefits will notify you when you have reached this level and will be able to send you a form for you to apply for assistance.

Questions regarding catastrophic coverage can be answered by Via Benefits at 1.833.431.1358.

## Exceptions to Tax on Early Distributions

Most retirement plan distributions are subject to income tax, and some may be subject to an additional 10% early distribution tax. The funds an individual withdraws from an IRA or retirement plan before reaching age 59½ are called early distributions. This 10% early withdrawal tax applies unless there is an exception. One exception is for retired employees who are members of Ohio Deferred Compensation (ODC). They are eligible for withdrawal at any age without penalty, from an IRS 457 account. When you pay into ODC while employed with OSP you are contributing to a 457 account. The key is that you have “separated from service”, and as a retiree you have met this requirement.

Deferred Retirement Option Plan (DROP) funds are designated as an IRS 401(a), and the rules are different for DROP funds that were transferred to ODC as a rollover. However, there is still an exception that applies for public safety workers. They must be age 50 to withdraw from DROP assets without penalty. Keep in mind that taxes will apply for withdrawal of both 457 and 401(a) funds, however, there will be no early withdrawal penalty. Due to the current rules in place, all our members are immediately able to withdraw funds from a DROP rollover without penalty due to a rollover not being possible prior to age 50. For additional information, please go to <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-tax-on-early-distributions>.

## I have a question about health care. Who should I call??

To help HPRS retirees and members receive the help they need as efficiently as possible, we've prepared the chart below which advises retirees and members where to direct some typical health care questions.

<b>Medicare-Eligible Medical and/or Prescription Plan</b>	<ul style="list-style-type: none"> <li>• Available Insurance Carriers/Plans</li> <li>• Enrollment Process</li> <li>• Address Change</li> <li>• Issues with my Insurance Carriers/Plans</li> </ul>	<b>Via Benefits</b> Serves as the HPRS Connector and administers the HPRS HRA 1.833.431.1358
<b>Health Reimbursement Arrangement (HRA)</b>	<ul style="list-style-type: none"> <li>• Using the HRA</li> <li>• Eligible Expenses</li> <li>• Reimbursement Process</li> <li>• Claims - Status/Denials</li> <li>• Dollar Amount of monthly HRA Deposit</li> <li>• Timing of HRA Deposit</li> </ul>	<b>Medicare/HRA:</b> 1.833.431.1358 <b>Medicare:</b> my.viabenefits.com/hprs
<b>HPRS Dental Coverage</b>	<ul style="list-style-type: none"> <li>• Available Providers</li> <li>• ID Cards</li> <li>• Covered Services</li> </ul>	<b>Delta Dental</b> Administers the HPRS Dental Plan 1.800.524.0149 www.deltadentaloh.com
<b>HPRS Vision Coverage</b>	<ul style="list-style-type: none"> <li>• Available Providers</li> <li>• ID Cards</li> <li>• Covered Services</li> </ul>	<b>Aetna Vision</b> Administers the HPRS Vision Plan 1.877.973.3238 www.aetnavision.com

## Board News

Two board seats are up for election in 2022 - Sergeant Christian Niemeyer's position as employee trustee and retired Major Darryl Anderson's position as retired trustee. Information has been sent via VRC for active members and mailed to retired members.

***Watch for more information, and don't forget to cast your vote!***

## May 2022 Committee Schedule

On Wednesday, May 18, 2022, committee meetings will start at 1300 hours, starting with the Health, Wellness, & Disability Committee, followed by the Health Care Funding Committee.

Some committee meetings may be canceled from time to time. Please check the HPRS website at [www.ohprs.org](http://www.ohprs.org) for the most current meeting dates and times.

## Lower Prescription Costs

Over the past few years, we have reported on the success of our members lowering prescription drug costs. The ways to save include the use of a discount prescription card (such as Good Rx) or mail-order pharmacies (such as Mark Cuban Cost Plus and Amazon Prime). Keep in mind that if you use a discount Rx program instead of your Medicare coverage, your out-of-pocket costs won't be counting towards your Part D TROOP (true out of pocket). Medicare-eligible members with a prescription plan purchased through Via Benefits should consult with their Benefits Advisor to ensure they are making the best decision to achieve the lowest annual expenses.

Some pharmaceutical manufacturers offer discounted or free prescription drugs for qualified individuals. This is most helpful with high-priced and specialty prescriptions. Reach out to the company directly, or search the database at [Medicare.gov](http://Medicare.gov) to determine drug availability and where to go for savings.

## Save the Date!

- OSP Memorial, May 6, 2022, 1300 hours, Academy
- Annual Retiree's Cookout, June 17, 2022, Academy
- 2022 Sunbird Reunion, August 20, 2022, All Occasions Banquet Facility

- 2022 Association Annual Meeting & Luncheon, October 22, 2022

## Retiree Qualification

As a reminder, your qualification under the LEOSA rules is only good for one year from the date of qualification. This can be found in 18 USC 926C: Carrying of concealed firearms by qualified retired law enforcement officers. For example, if you qualified on May 1, 2021, then you must qualify on or prior to May 1, 2022.

The upcoming scheduled retiree qualifications at the Academy are:

- **Friday, June 17, 2022, at 0900 hours** (Retiree Cookout)
- Wednesday, August 10, 2022, at 1300 hours
- Wednesday, October 12, 2022, at 1300 hours

You must complete a Weapons Qualifications Record (HP-15C), that includes your personal weapon information, and submit it to Melissa Fellure at [mjfellure@dps.ohio.gov](mailto:mjfellure@dps.ohio.gov) no less than 14 days prior to the qualification date. Retirees must bring their Division-issued ID Card with them to the qualification, and the retiree must supply weapon(s) and ammunition. If you have any questions, please call the Academy at 614.466.4896.

Another opportunity for retirees to qualify is scheduled at the Miami County Range, 2050 N. CR25A, Troy, Ohio on Sunday, May 15, 2022 at 0900 hours. To register, please send your HP-15C to Stacy Mullen at [slmullen@dps.ohio.gov](mailto:slmullen@dps.ohio.gov) by April 22, 2022.

## Important Numbers For You To Have On Hand

HPRS - (614) 431-0781  
VIA Benefits\* - (833) 431-1358  
Medicare - (800) 633-4227  
Medical Mutual of Ohio - (877) 520-6729  
Express Scripts\*\* - (866) 472-6249  
Aetna Vision - (877) 973-3238  
Delta Dental of Ohio - (800) 524-0149  
Social Security - (800) 772-1213  
Ohio Def. Comp. - (877) 644-6457

\*VIA Benefits currently services Medicare-eligible beneficiary recipients only, for health care and prescription coverage. For those not yet Medicare-eligible, health care coverage is provided by HPRS through Medical Mutual of Ohio (MMO).

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

## Our office will be closed:

- Monday, May 30th - Memorial Day

## HPRS Staff Email Directory

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## HPRS Board of Trustees

Captain Matthew Them, *Chair*  
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Scott Richter, *Appointed Investment Expert*  
Joseph Thomas, *Appointed Investment Expert*

## **Ohio Highway Patrol Retirement System**

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