



HIGHWAY PATROL RETIREMENT SYSTEM

April 2023 Newsletter

Contact Us: 614.431.0781



Pre-Medicare Health Reimbursement Arrangement

At the April HPRS Board Meeting, the basic plan design was approved for the Pre-Medicare Health Reimbursement Arrangement (HRA), which will begin January 1, 2024. The final details of the benefit structure will be finalized soon, and will be communicated to all members by email and in the June newsletter. Many of the answers to the questions that members may have can be found on our website, in the Pre-Medicare HRA Frequently Asked Questions section.

The official pre-enrollment season begins in August, and all impacted members and benefit recipients will receive correspondence from HPRS about the change, and guidance on what to expect. Live webinars are planned in September, prior to open enrollment, to make sure members have an opportunity to learn more and get questions answered. Regional meetings will soon be scheduled to provide the details of the change in benefits and answer any questions and concerns of our members.

Purchase of Service Credit and Military Credit



Service credit is important to all our members because it determines when you can retire and how much of a pension you receive. Basically, you receive a day of service credit for every day you work. But there are ways you can purchase service credit, the most common being military service. You can also transfer service from the other Ohio retirement systems. These can be complex and not all service with other systems is eligible for purchase.

The following are some basics on military service credit:

Two types of active military time can be purchased. You can purchase up to seven years of service that occurs while you are an employee of the Patrol (most commonly a Reservist that is called-up) and up to five years of service that occurred prior to your employment with the Patrol (up to ten if you were a POW). To purchase military service, HPRS will need a copy of your DD-214 and you can contact our office to request an estimate of the cost.

Your duty as a Reservist (and with the National Guard) is usually eligible for purchase, but your collective time cannot be more than normally earned. For example, you cannot earn more than one year of service credit within that same year. So, if you work for the Patrol the entire year, you cannot also purchase your weekends with the Reserve or Guard and get over a year. The longer you wait to purchase credit, the more expensive the purchase will be. The cost of your service is based on the member contribution rate at the time, plus interest. The current active member contribution rate is 13%. The applicable interest rate is currently 7.25% and compounds annually, therefore, the earlier you purchase the better. We are happy to discuss your options with you.



Board News

One board seat is up for election in 2023 - Trooper Cynthia Wilt's position as employee trustee. Information has been sent via VRC for active members.

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

New Website for WEP and GPO Information

Ohio State Troopers do not pay into Social Security. However retirees may still qualify for a Social Security benefit as a result of contributions from other employment. A new website helps explain who is eligible to receive Social Security benefits, approximately how much they can expect to receive, and the federal government rules that affect pension-earning government workers. The website, www.governmentpensionoffset.com, includes an overview of the impact of public pensions on Social Security benefits, a discussion of the federal Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), and commonplace rumors regarding pensions and Social Security. The website was developed by Daniel W. Ryan, a pension expert and author.

For OSHP retirees, the monthly Social Security benefit is calculated using the WEP. This new

website guides users through this calculation and helps them to better understand their total expected retirement income. The website also explains the GPO. The scope of the GPO is limited, and it affects only the Social Security benefits that retirees might receive from a spouse's Social Security record. It is important for OSHP retirees to understand how the Social Security component of their retirement works, and this website is an excellent resource to accomplish that.

Stop Social Security Related Scams

Below are tools to help you recognize Social Security-related scams and stop scammers from stealing your money and personal information. Share this information with your loved ones.



Recognize the four basic signs of a scam:

1. Scammers pretend to be from a familiar organization or agency, like the Social Security Administration. They may email attachments with official-looking logos, seals, signatures, or pictures of employee credentials.
2. Scammers mention a problem or a prize. They may say your Social Security number was involved in a crime or ask for personal information to process a benefit increase.
3. Scammers pressure you to act immediately. They may threaten you with arrest or legal action.
4. Scammers tell you to pay using a gift card, prepaid debit card, cryptocurrency, wire or money transfer, or by mailing cash. They may also tell you to transfer your money to a "safe" account.

Ignore scammers and report criminal behavior. Report Social Security-related scams to the SSA Office of the Inspector General (OIG).



Pension Tax Withholding (W-4P) Update

The new IRS Form W-4P is live on the HPRS website. The boxes and questions mirror those of the updated document. For those making changes to their tax withholdings, and those filing a retirement application for the first time, this form is required.

Please note, it is important to fill the form out completely and accurately, even if you only want to increase your withholdings. Due to the nature of the form and the programming required, it now includes standard deductions by default when calculating the amount of withholding. Therefore, once updated, the withholding amount calculated could be less than before, even if you enter an amount in the "additional amount to withhold" box.

When you update your withholdings on the website, you will receive an emailed copy of the calculation worksheet. Please review this to ensure the amount withheld matches your expectations. If not, you can increase your withholdings by submitting another form.

If you have questions, the form and its instructions are located at <https://www.irs.gov/pub/irs-pdf/fw4p.pdf>. HPRS staff is available to answer questions about the form. Specific withholding questions should be directed to your tax advisor.

Ohio State Highway Patrol (OSP) Recruitment

Do you know someone that is ready to build tomorrow?

Are You Ready To Build Tomorrow?

Become a Trooper:

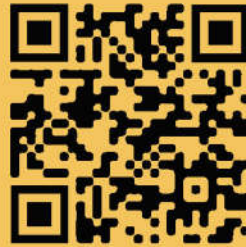
- Paid Academy training
- \$30.28 per hour upon graduation

Recent changes to application process:

- Age requirement is now 20-39 to apply
- Uniform policy change now allows tattoos that can be covered by our long sleeve uniform

Minimum Requirements:

- U.S. Citizen
- High School diploma/GED
- Valid Driver license, less than 6 points
- Become a resident of Ohio prior to graduation



#JoinOSHP

For more information visit
www.statepatrol.ohio.gov



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.

May 2023 Committee Schedule

On Wednesday, May 17, 2023, the Health, Wellness, & Disability Committee will start at 1300 hours.

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!



- OSP Memorial Ceremony - May 5, 2023 - Academy
- Retiree Cookout - June 16, 2023 - Academy
- **OSP Districts 90th Anniversary Celebrations***
 - **Columbus District** - May 6, 2023 - 1100 hours - 1500 hours - The Ohio State University Molly Caren Agricultural Center, 135 State Route 38 NE, London, 43140
 - **Wilmington District** - June 3, 2023 - 1100 hours - 1500 hours - Urbancrest Church, 2634 Drake Road, Lebanon, 45036
 - **Warren District** - June 10, 2023 - TBD
 - **Cleveland District** - July 15, 2023 - TBD
 - **Findlay District** - July 22, 2023 - TBD
 - **Cambridge District** - August 5, 2023 - TBD
 - **Piqua District** - August 12, 2023 - TBD
 - **Bucyrus District** - August 27, 2023 - TBD
 - **Jackson District** - September 23, 2023 - TBD

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



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, 2022, then you must qualify on or prior to May 1, 2023.

The upcoming scheduled retiree qualifications at the Academy are:

- Friday, June 16, 2023, from 0900-1030 hours (Annual Retiree Cookout)
- Wednesday, August 9, 2023, at 1300 hours
- Wednesday, October 11, 2023, at 1300 hours

Additionally, all retirees may also reach out to their local District Headquarters for local weapons qualification availability.

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 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 contact Lieutenant Brian Nelson of the Academy Range at bwnelson@dps.ohio.gov or 614.644.4325.



Our office will be closed:

~ Monday, May 29th - Memorial Day

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.

HPRS Staff Email Directory

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Ohio Highway Patrol Retirement System

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