

# HIGHWAY PATROL RETIREMENT SYSTEM

#### **December 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.

#### URGENT MESSAGE REGARDING HRA FUNDS!!!

All retirees that are eligible for the HPRS Pre-Medicare Health Reimbursement Arrangement (HRA), AND ARE NOT ENROLLED IN HEALTH CARE THAT INVOLVES TAX CREDITS FOR REDUCED PREMIUMS, must take action by completing the opt-in process. The HRA account is not created unless the retiree takes the action to opt-in. Failure to do so will result in forfeiting the HRA allowance. The opt-in process can be easily accomplished by logging in at marketplace.viabenefits.com/HPRS and selecting your funding decision. You may also opt-in by calling Via Benefits at 800-667-2184.

#### Tax Credits

Many members have stated that they chose the tax credits over the HRA, due to the anticipated overall savings. It is important to remind everyone that you cannot use both tax credits that provide for lower premiums AND take advantage of the HRA funds. Doing so will result in tax penalties, etc. This includes a spouse that may use tax credits for Pre-Medicare coverage and a retiree that has a Medicare HRA.

#### Reimbursement Education

If you have opted-in to the HRA, you will soon receive information on how to get reimbursed. In the meantime, you can add your bank information to the Via Benefits website for the account that you desire reimbursements to be deposited. You can also complete your profile and set up the notifications that you would like to receive.

Those that have opted-in can download the Via Benefits phone app. This will provide easy access to your balance and prepare you to use the app for reimbursement.

#### Losing Coverage Group

If you are currently enrolled in health care through HPRS, you are part of a special enrollment period due to losing group coverage and can still get enrolled for coverage starting January 1, 2024. After January 1st, you have until January 15th to enroll in coverage beginning on February 1, 2024. Please engage with Via Benefits immediately 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 cannot take advantage of both.

You can visit the website at <u>marketplace.viabenefits.com/HPRS</u> 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.

## HPRS Health Care Premiums

This message is to clarify any questions regarding the timing of health care premiums deducted from HPRS pensions. If you were on HPRS healthcare for December 2023, your premium payment for December health care coverage was deducted from your December 20th pension payment. Our payment structure is for the current month and does not require members to pay ahead for coverage. This payment schedule is different than the average insurance carrier, and many will be required to pay ahead for coverage that will begin in January 2024.

As a reminder, the January pension payment will not have any health care premium or tobacco surcharges taken out. However, those of you who have vision and dental will still see those premiums taken from your pension check moving forward. No changes have been made to that coverage.



## **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 <u>proflisa1095@gmail.com</u> or they can be mailed to her home address that can be found in the Retiree Directory on our website.

## 1099-R Information

We are in the process of preparing 1099s for 2023 and plan to have them mailed by the middle of January 2024. 1099s will also be available in the secure area of our website. Simply log in and print at your convenience.



Remember to update your address with HPRS if you have moved so your 1099 will be mailed to the most current address. **The post office <u>will not</u> forward 1099s.** 



# Why did my monthly pension amount change?

Taxes - You may have made adjustments to your taxes. Also, federal, state, and/or school district tax tables may have changed.HPRS Health Care Premiums - The 2024 premiums are available on

our website. **Health Care changes made by Retiree** - You may have added or

deleted a dependent, or changed coverage.

Please note that beginning in January 2024 tax tables will change, which may affect your pension check's net pay amount.

## HRA: Personal Information Update

It is important to contact Via Benefits if you have any personal information changes or updates. Updating your information with HPRS will not automatically update Via Benefits records. You can make changes through the Via Benefits website or by calling the numbers below.

Via Benefits (**Medicare**) - 833.431.1358 Via Benefits (**Pre-Medicare**) - 800.667.2184



## 90th Anniversary Pistol Order Update

According to Vance's, their latest open orders report showed a date of 12/23/2023 for all remaining pistols.

You will be contacted when your pistol arrives.

Please do not contact Vance's directly. Please direct all questions to Christi Hawk at <u>cmhawk@dps.ohio.gov</u>. Thank you!

# Job Opportunities for Retirees

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



#### January 2024 HPRS Meetings

On Wednesday, January 17, 2024, the Health, Wellness, & Disability Committee meeting will begin at 1300 hours.

Some committee meetings may be canceled from time to time. Please refer to the HPRS website at <u>www.ohprs.org</u> 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, <u>https://www.ohprs.org/ohprs/RetireeEventsCalendar.jsp</u>.

#### Our office will be closed:



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January 1st - New Year's DayJanuary 15th - Martin Luther King Day



# **Retiree Qualification**

The Academy Range will be hosting annual retiree qualifications in 2024. 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, 2023, then you must qualify on or prior to May 1, 2024.

The upcoming scheduled retiree qualifications at the Academy for 2024 are:

- Wednesday, January 17, 2024, at 1300 hours
- Wednesday, April 3, 2024, at 1300 hours
- Friday, June 21, 2024, from 0900-1030 hours (Annual Retiree Cookout)
- Wednesday, August 7, 2024, at 1300 hours
- Wednesday, October 9, 2024, 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 <u>mjfellure@dps.ohio.gov</u> 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 <u>bwnelson@dps.ohio.gov</u> or 614.644.4325.

#### Important Numbers For You To Have On Hand

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

#### HPRS Staff Email Directory

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#### **Ohio Highway Patrol Retirement System**

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