



# HIGHWAY PATROL RETIREMENT SYSTEM

February 2025 Newsletter

Contact Us: 614.431.0781



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

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## Status of the Social Security Fairness Act of 2023

The Social Security Fairness Act, signed into law on January 5, 2025, eliminates two provisions that have long impacted public servants, including HPRS members: the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These provisions previously reduced or eliminated Social Security benefits for individuals receiving pensions from non-Social Security-covered employment, according to the **Social Security Administration** (SSA). For HPRS retirees, the repeal means they may now qualify for higher Social Security benefits.

On February 25, 2025, the SSA announced that it is immediately beginning to pay retroactive benefits and will increase monthly benefit payments to public sector workers whose benefits have been affected by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Per the announcement, most impacted beneficiaries will receive their one-time retroactive payment by the end of March, which will be deposited into their bank account on record with Social Security.

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## Biographical Data Update Mailing

As part of our effort to maintain accurate and thorough records, it is necessary to conduct a routine update for all personal data to ensure the highest level of service to our members. This process consistently identifies several individual records that contain outdated or inaccurate information. It has been four years since our last request for an update, which occurred in March 2021.

Recently, Biographical Data Update forms were mailed to all members and surviving spouses with a postage paid return envelope included. If you have not received your form or have any questions, please contact us.

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## Message From the Executive Director

For HPRS retirees, the initial pension amount replaces approximately 60 percent of the work income at retirement. While that amount may seem significant at the time of retirement, inflation can quickly erode the purchasing power in just one decade. For many years, the outreach efforts of HPRS strive to educate members on the importance of additional retirement savings. The need for additional retirement income has never been greater, largely due to inflation and the fact that we are living longer.

Retirement planning professionals often refer to the 80% rule, to continue the lifestyle that you have grown accustomed to, based on pre-retirement income. This number can vary of course, depending on the lifestyle you desire. Many expect to travel more and participate in hobbies that were limited during their working years. The important thing to recognize is retirement spending doesn't move in a straight line and is far from predictable for most retirees. Retirees often experience increased spending during the early years when they're eager to enjoy life and tackle their bucket lists.

Utilizing strategies such as the 80% rule is a great place to start. However, many assumptions can be difficult, such as health care expenses and taxes. A financial advisor is a critical resource for determining your financial planning goals to achieve the desired retirement income.

For many, Ohio Deferred Compensation (ODC) has been the key to bridging the gap between their HPRS pension and the desired retirement income. The ease of setting and forgetting is very helpful to most. Additionally, the investment options allow for diversification and high quality at a low cost for every member's comfort and appetite for risk. The earlier you begin saving for retirement, the better off you will be. Starting early allows your investments to grow over a longer period, benefiting from compound interest, which can significantly increase your retirement savings.



### **HPRS Board/Staff Member:** **Spotlight of the Month**

#### **Treasurer of State's Investment Designee** **Craig Warnimont**

Craig is Chief Investment Officer of Venture Visionary Partners, a \$5 billion wealth management firm based in Sylvania, Ohio. He began his career in 1997 as a stock analyst in Cincinnati, where he earned the chartered financial analyst (CFA) designation. Craig is a Summa Cum Laude graduate of Bowling Green State University with a Bachelor of Science degree in Business Administration, Finance specialization.

Craig and his wife Jodi have seven children and reside near Miller City, Ohio. They are active in their church, enjoy watching their kids' sports careers, and spending time with their family. Youngest child Elyse is now six years old, but the family continues to grow in other ways! Oldest son Zach and his wife Morgan are expecting their first child in June and son Caleb will marry his fiancé Annika in October. Oldest daughter Hailey will graduate high school this May, followed by sister Keira, a sophomore. Twins Evan and Noah are in the fourth grade followed by sister Elyse in the first grade.

### **Active & Retiree 2025 Satisfaction** **Survey**

At the beginning of the month a survey was sent to all active and retired members and surviving spouses. Retired members and surviving spouses should have received an email containing a web link to complete the survey, those without email should have received a hard copy of the survey via regular mail. Active members received a web link through Read and Sign. If you haven't already, please take a few minutes to provide feedback on HPRS's performance over the past year. If for some reason you did not receive a link to participate in the survey, please contact our office. The last survey was completed in 2023 and we are looking for genuine feedback as part of our effort toward continuous improvement.







## Job Opportunities for Retirees

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

## March 2025 HPRS Meetings

Currently, there are no meetings scheduled for March.

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

## Save the Date!

- no events at this time



## Our office will be closed:

~ no closures in March

## Retiree Qualification

The Academy Range will be hosting annual retiree qualifications in 2025. 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, 2024, then you must qualify on or prior to May 1, 2025.

Upcoming scheduled retiree qualifications at the Academy for 2025 are:

- Wednesday, April 2, 2025, at 1300 hours
- Friday, June 6, 2025, from 9 a.m. - 10:30 a.m. (Annual Retiree Cookout)
- Wednesday, August 6, 2025, at 1300 hours
- Wednesday, October 8, 2025, 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 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 contact Lieutenant Brian Nelson of the Academy Range at [bwnelson@dps.ohio.gov](mailto:bwnelson@dps.ohio.gov) or 614.644.4325.

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## 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

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## HPRS Staff Email Directory

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## HPRS Board of Trustees

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Craig Warnimont, *Appointed Investment Expert*

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## **Ohio Highway Patrol Retirement System**

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