



HIGHWAY PATROL RETIREMENT SYSTEM

February 2024 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"

Avoid Becoming a Victim of a Scam

Scams targeting retirees have become increasingly prevalent, exploiting vulnerabilities and trust built over a lifetime. With retirement savings as a tempting target, fraudsters employ various tactics to deceive. From fake investment schemes promising unrealistic returns to fraudulent Medicare schemes preying on healthcare needs, retirees face a myriad of threats.



Additionally, phone and email scams, often posing as government agencies or financial institutions, manipulate victims into divulging personal information or sending money under false pretenses. These scams not only jeopardize financial security but also undermine the well-being and peace of mind of retirees who should be enjoying their golden years.

Some basic skepticism and education are crucial defenses against these scams. Scammers often pretend to be from an organization that you know, such as the IRS, Social Security Administration, or a utility in your area. The number on your Caller ID may even reflect who they say they are. Common signs that you should recognize right away are:

- They say you are in trouble or owe money.
- They say there is trouble with one of your accounts.
- They tell you that you have won money or other prizes but must pay a fee to get the full benefit that you have won.
- The request to pay is in the form of gift cards or wiring money.

In summary, be skeptical of anyone asking you for personal information or access to your computer or accounts. If they are pressuring you to act immediately, do not give in. Talk to someone you trust before taking any action on a request that you are not sure of.



State of the Patrol Address

On March 1, 2024, Colonel Charles A. Jones will deliver the State of the Patrol Address at 12:00 p.m. from the Leadership Auditorium at the Patrol's Training Academy. During his remarks, Colonel Jones will address significant accomplishments and discuss future strategic Division goals.

In-person attendance at the event is by invitation only; however, Colonel Jones is pleased to announce that all Ohio State Highway Patrol personnel and retirees can view the speech online.

The program will be available on the Ohio Channel at the following link:

<https://www.ohiochannel.org/live/special-events>.

Newer web browsers like Google Chrome and Microsoft Edge are recommended for accessing the program on a computer.

Those unable to watch the live presentation can access an archived version using the same link as above.

Income-Related Monthly Adjustment Amount (IRMAA)

Medicare, the federal health insurance program for people aged 65 and older, provides essential coverage for medical expenses. However, some beneficiaries may encounter an additional cost known as the **Income-Related Monthly Adjustment Amount (IRMAA)**. It is important that retirees understand how it is calculated, and what you can do if you're affected by it.

IRMAA is a surcharge added to Medicare Part B (medical insurance) and Part D (prescription drug plans) premiums for high-income beneficiaries. It's designed to ensure that wealthier individuals contribute more toward their Medicare coverage. Here are the key points about IRMAA:

- **Income Thresholds:** IRMAA applies only to Medicare beneficiaries whose modified adjusted gross income (MAGI) exceeds certain thresholds. For 2024, these thresholds are:

~ **Individual Return:** \$103,000

~ **Joint Return:** \$206,000

- **Sliding Scale Calculation:** The Medicare IRMAA is calculated on a sliding scale based on your income. Medicare uses the adjusted gross income reported on your IRS tax return from two years prior to the current year. This means that your 2024 IRMAA is based on your 2022 income.
- **Part B and Part D Premiums:** If you fall within the income brackets that trigger IRMAA charges, the additional amount will be added to your Part B premium. For most people in 2024, the standard Part B premium is \$174.70 per month.
- **IRMAA Brackets for 2024:** If your 2022 income exceeded \$103,000 (individual return) or \$206,000 (joint return), your Part B premium will range from \$244.60 to \$594 per month, depending on income.

Remember that consulting a CPA or Financial Advisor is essential to determine the best strategy based on your specific circumstances. By proactively managing your income you can mitigate the impact of IRMAA on your Medicare premiums.

Tax Documents Mailed



If you were enrolled in an HPRS health care plan in 2023, you should expect to receive a 1095-B from your health care provider. This form indicates whether you had qualifying health care coverage under the Affordable Care Act during 2023. **This form is for your records only and does not need to be submitted to the IRS when filing taxes.**

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.

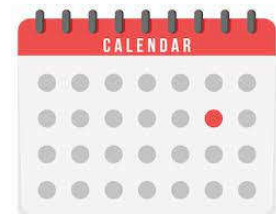
March 2024 HPRS Meetings

On Wednesday, March 20, 2024, the Health, Wellness, & Disability Committee meeting 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!

- **FINAL CALL** - 2024 Snowbird Reunion, March 15 - 16, 2024, Orlando Marriott - Lake Mary, Florida (**registration form due by March 2, 2024**)



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

Our office will be closed:

~ no closures in March



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, 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 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.

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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