



HIGHWAY PATROL RETIREMENT SYSTEM

June 2021

Contact Us: 614.431.0781



"Our History Is Our Pride"

[Message from the Executive Director](#)

The HPRS board of trustees is left with a tremendous vacancy to fill due to the retirement of Captain Cory Davies. His service to the Board for almost two decades provided extraordinary leadership. Captain Davies served several years in important positions, such as the chair of the Board, as well as the chair of the Investment Committee. I am truly appreciative of the dedicated service of retired Captain Davies!



[Update on Medicare Exchange Connector Project](#)

The update for this month provides two important pieces of information for those that will be impacted by the transition to the Medicare Exchange – the amount of the allowance and the timeline for implementation. As a reminder, this transition to the Medicare Exchange primarily impacts our

retirees and dependents that are age 65 and older. The pre-Medicare population will remain with the health care provided through Medical Mutual of Ohio for 2022. For the small number of retirees and dependents that are currently age 65 and older who are on our Medical Mutual of Ohio plan because they do not qualify for premium-free Medicare A, we will contact you soon to let you know how this will impact you.

The annual amount of the Health Reimbursement Arrangement will be \$2,200 for retirees, and \$1,100 for surviving spouses. That annual amount translates to a monthly amount of \$183.33 for a retiree, and \$91.67 per month for a surviving spouse. Based on these levels, the actuaries from Willis Towers Watson (WTW) project that 99% of our members will save money on their annual health care expenses. The average amount of annual savings for these members is estimated to be \$2,170.

A married Medicare-eligible couple currently pays \$3,060 annually in premiums (\$255 per month). Rather than paying that amount in premiums to HPRS, the member will be provided with \$183.33 per month to purchase the plan that makes the most sense for the member and his/her spouse. This is a swing of \$438/month to the member's favor to go toward their premiums and other eligible expenses.

Additional information will be provided in the July newsletter. The official education period will begin August 31st. A Pre-season Getting Started Guide will be mailed to all affected, and a co-branded website will be available to help those get started that may have access to a computer. In addition to virtual retiree meetings, there will be several opportunities to attend in-person events prior to the enrollment period, which starts October 1st. Please continue to watch for updates in the HPRS Newsletter. As always, these can be found on our website.

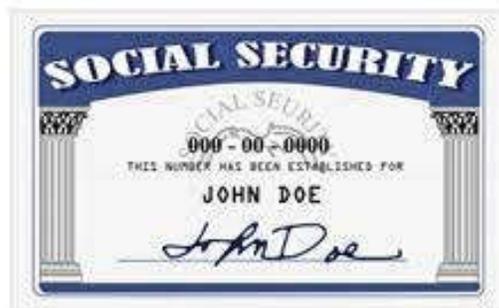
[Cost-of-Living Adjustment \(COLA\)](#)

The most difficult decision that the board makes each year involves what levels to set for active member contributions, COLA, and funding of Health Care. In the June board meeting, there was lengthy debate over what these levels should be. There are several resources utilized in this decision-making process, to include but not limited to: Preliminary Actuary Report for December 31, 2020; HPRS Funding Policy; CPI-W vs. COLA Tracking History. Data was also reviewed that illustrated the loss of purchasing power of retirees. The decision was made to provide for a 3% COLA in 2022, to those members that qualify based on age. Active member contributions and the percentage to the Health Care Fund will remain the same, at 14% and 0% respectively.

Special Election

As a result of the retirement of Captain Cory Davies, a special election will occur to fill the remaining term. The term of office for this position expires July 31, 2022. Pursuant to Ohio Revised Code Section 5505.042, a special election will be held to fill this seat for the remainder of the term. Additional information, to include the timelines, are posted on our website.

Social Security and Medicare Benefits



As an HPRS retiree, the benefits that you may qualify for under Social Security and/or Medicare are complex, and different for individual members. You will not qualify for a Social Security pension as a result of your Ohio State Highway Patrol (OSHP) wages. However, you may qualify for a reduced pension from Social Security based on other employment, some of which may have been off-duty details while you were employed with OSHP. If you haven't already, you are

For most of our members that reduction will result in about half of the benefit stated, depending on the years of substantial earnings. Please contact the Social Security Administration with any questions.

Members hired after March 31, 1986, paid into Medicare, but not Social Security, and should therefore qualify for premium-free Medicare A. However, members that began employment prior to April 1, 1986, did not pay into Medicare, which means they will not qualify for premium-free Medicare A through their OSHP employment. These members may qualify in other ways such as earning the 40 credits to qualify for a Social Security benefit, or through a spouse that qualifies. If possible, a member that is just a few credits short of the eligibility requirement would benefit significantly

encouraged to go to <http://www.ssa.gov/myaccount/> and access your account. Many of our members have found that they already qualify, or only need a few credits. If you do qualify, keep in mind that there is a Windfall Elimination Provision (WEP) that will reduce the benefit.

from obtaining employment to earn them. The amount necessary is currently \$1,470 per credit, with maximum of four credits per year. If you are in this group and you are not sure, please contact Social Security for clarification.

WELLNESS INCENTIVE REMINDER

Wellness programs are recognized as an important factor in maintaining your health. To increase participation in these programs, a reward is currently given for completion of all eligible tests for the CWE or Screening. Until further notice, a \$100 VISA Gift Card will be mailed to the participant once the invoice is received at HPRS and approved, indicating they completed all eligible tests for the CWE or the Screening. A reward is offered for both programs. Please allow 6-8 weeks after your exam or screening to expect the \$100 VISA Gift Card. To participate in these programs, you must have HPRS medical coverage, be 40 or older, and be a retiree, spouse, or surviving spouse. A description of the programs are as follows:

Comprehensive Wellness Examination (CWE): covered once every two years. Includes: physical examination, comprehensive metabolic test, treadmill stress test, body fat testing, muscular strength, and prostate specific antigen for men.

Screenings: covered once every four years. Includes: CT coronary artery calcium scoring, carotid artery ultrasound screening, abdominal aortic aneurysm ultrasound screening, CT lung screening (for current or former smokers only), and bone density screening (for members not eligible for the lung screening).

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, 2020, then you must qualify on or prior to May 1, 2021.

The scheduled retiree qualifications at the Academy are:

- Wednesday, August 11, 2021, at 1300 hours
- Wednesday, October 13, 2021, at 1300 hours

As a reminder, you must complete a Weapons Qualification Record (HP-15C), that includes your personal weapon information, and submit it

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.

Upcoming Events

There are several retiree gatherings that have started back up following the COVID restrictions of the past 16 months. The details on these gatherings, including the contact person, can be found on our website. I encourage you to check with the contact person to ensure they are being held as scheduled prior to traveling to the event.

The Ohio State Highway Patrol Retiree's Association has scheduled two of their main events for the year – the Sunbird Reunion in Waldo, Ohio on August 21, 2021, and the Snowbird Reunion in Lake Mary, Florida, March 23-26, 2022.

The Sunbird Reunion will take place on Saturday, August 21, 2021, at the All Occasions Banquet Facility in Waldo, Ohio. Lunch will be served at 12 Noon. Reservations are due by August 7th and are currently limited to the first 120. The cost is \$12 per person, and you can download a reservation form from their website at www.oshpretiree.org/Index.html.

The Snowbird Reunion will be March 23-26, 2022, at the Orlando Marriott Lake Mary, in Lake Mary, Florida. The hotel is now accepting reservations at a special group rate of \$139.00. You are encouraged to take advantage of the early room reservation opportunity, and check the OSHpra website for more details as they are finalized.

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