



HIGHWAY PATROL RETIREMENT SYSTEM

March 2023 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"

Pre-Medicare Health Reimbursement Arrangement

The Pre-Medicare HRA Project update for this month will provide answers to the most frequently asked questions. Please continue watching for updates in the monthly newsletters.

Q: Why does HPRS need to make changes to the current health care benefit provided to the pre-Medicare members?

A: HPRS health care benefits have been modified many times over the last decade in an effort to provide a sustainable benefit. The changes resulted in some benefits being reduced, and increases to copays, deductibles, etc. Although these changes resulted in the cost savings targeted, the rising costs of health care, especially prescription costs, continue to threaten the sustainability of our health care fund. Projections indicate that without significant changes, the health care fund will be depleted in approximately twelve years. By switching from a group medical plan to a Health Reimbursement Arrangement, HPRS will be able to continue offering current and future retirees assistance with the cost of health care.

Q: What is a Health Reimbursement Arrangement?

A: A Health Reimbursement Arrangement (HRA) is an account funded by HPRS that provides tax-free reimbursement for qualified medical expenses such as monthly insurance premiums, deductibles, co-insurance and co-pays incurred by eligible retirees and dependents. Via Benefits will administer the HRA. Members must submit a request for reimbursement including supporting documentation for Via Benefits to approve and release the money from the HRA into the benefit recipient's personal bank account. Reimbursement eligibility is determined by IRS guidelines.

Q: Will pre-Medicare retirees be required to select a health care plan through Via Benefits to be eligible for any reimbursement from HPRS?

A: No. Pre-Medicare benefit recipients can enroll in any medical plan they choose. Although it's not required, we highly recommend that benefit recipients explore their coverage options through Via Benefits, the contracted Connector. Via Benefits is a resource that helps retirees understand and navigate individual and family health plan options.

Via Benefits isn't an insurance carrier. It's a company that provides:

Consulting – Via Benefits helps you understand your funding options. If you qualify for a federal subsidy, Via Benefits will walk you through a side-by-side comparison to help you decide between taking advantage of the federal subsidy or opting in to the HPRS HRA if eligible. By law, you can't have both at the same time.

Education, support, and assistance – Via Benefits provides these services to benefit recipients and their dependents when selecting and enrolling in individual or family coverage options.

HRA administrative services – Via Benefits reviews claims and issues reimbursements for all eligible recipients that participate in the HRA.

Ongoing benefit recipient support after medical plan enrollment – Via Benefits is an experienced, informed, and unbiased Connector that will help you understand your medical plan details at any time and help you re-evaluate your needs on an annual basis.

Q: Will retirees receive HRA deposits for spouse or dependent children?

A: No. Only the retiree will receive an allowance, however, retirees will be able to use HRA dollars to be reimbursed for qualified medical expenses incurred by an eligible spouse or dependent.

Q: How much will the allotted amount be?

A: HPRS is working with WTW to determine the appropriate amount. This information will be communicated to all members once the plan design is complete. The amount targeted will be based on a retiree impact analysis that takes into consideration the costs of the available plans, and recent health care costs of HPRS pre-Medicare enrollment.

Q: Will a pre-Medicare member with a pre-existing condition be refused coverage under a new medical plan for retirement?

A: No. Under the Affordable Care Act, health insurance companies can't refuse to cover

individuals or charge them more just because they have a pre-existing condition — that is, a health problem you had before the date that new health coverage starts. This protection applies to all plans.

Q: Will HPRS continue to offer dental and vision coverage?

A: Yes. Dental and Vision coverage will continue to be available through HPRS.

**Active & Retiree ~ 2023
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. Retired members and surviving spouses without email should have received a hard copy of the survey by regular mail. Active members received a web link through Virtual Roll Call. 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 2020, and we are looking for genuine feedback as part of our effort toward continuous improvement.



Board News

One board seat is up for election in 2023 - Trooper Cynthia Wilt's position as employee trustee. Active members will be sent information via VRC at the end of April.

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

DROP and Required Minimum Distribution

After participating in the DROP, members can leave all or a portion of their DROP funds with HPRS. This is a desired strategy for many, especially now due to the competitive interest rate. As a reminder, these funds are subject to the Required Minimum Distribution rule of the Internal Revenue Service. The passage of the SECURE 2.0 Act increases the age that required minimum distributions (RMDs) must begin over the next decade. If you reached age 72 on or before December 31, 2022, you would continue taking your RMDs that are in place. Beginning January 1, 2023, the RMD age increased from 72 to 73. If you are no longer working, you will be required to take your RMD in the year you reach age 73.

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:

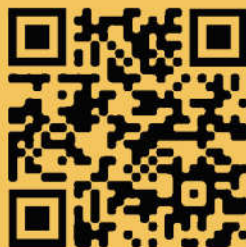
- Paid Academy training
- \$30.28 per hour upon graduation

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.

April 2023 Board/Committee Schedule

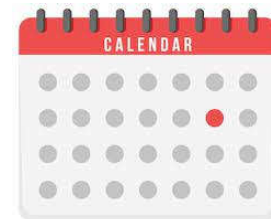
On Wednesday, April 19, 2023, committee meetings will begin at 1300 hours, starting with the Administration Committee, followed by the Health, Wellness, & Disability Committee, and then the Health Care Funding Committee.

On Thursday, April 20, 2023, beginning at 0900 hours, the Audit Committee will meet, followed by the Investment Committee at 0930 hours, and the Board meeting immediately following.

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



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:

- Wednesday, April 5, 2023, at 1300 hours
- 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.

Important Numbers For You To Have On Hand

| | |
|---|---------------------------------------|
| HPRS - (614) 431-0781 | Aetna Vision - (877) 973-3238 |
| VIA Benefits* - (833) 431-1358 | Delta Dental of Ohio - (800) 524-0149 |
| Medicare - (800) 633-4227 | Social Security - (800) 772-1213 |
| Medical Mutual of Ohio - (877) 520-6729 | Ohio Def. Comp. - (877) 644-6457 |
| Express Scripts** - (866) 472-6249 | |

*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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HPRS Board of Trustees

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Major (ret.) Darryl Anderson, *Vice-Chair*
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Sergeant (ret.) Michael Kasler
Trooper Derek Malone
Lieutenant Christian Niemeyer
Sergeant Brice Nihiser
Trooper Cynthia Wilt
Major (ret.) JP Allen, *Appointed Investment Expert*
Joseph Thomas, *Appointed Investment Expert*
Craig Warnimont, *Appointed Investment Expert*

Ohio Highway Patrol Retirement System

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