

<u>Pre-Medicare Health Reimbursement Arrangement</u> <u>Project Update</u>

As a reminder, this project only pertains to the Pre-Medicare (under age 65) Health Reimbursement Arrangement (HRA). Any changes that may occur to the Medicare HRA for 2024 will be decided later this year in August, after receiving the actuarial report.

At the May 2023 HPRS Special Board Meeting, the 2024 Pre-Medicare Health Reimbursement Arrangement was approved, and a summary is provided in this newsletter. Retirees will be provided with a monthly HRA amount based on the full years of Health Care Service Credit (HCSC). HCSC includes HPRS service credit, as well as other eligible credit, and details are provided in the table below.

HPRS has partnered with Via Benefits to provide access to health care from the private marketplace. Purchasing a plan through Via Benefits is optional, however. The HRA funds can be used for reimbursement of plan premiums and other qualified medical expenses. Expenses are determined eligible for reimbursement based on IRS guidelines. HRA funds rollover if you do not use them and continue to be available.

The vast majority (more than 90%) of our retirees should benefit from this change, especially those

that are not currently accessing health care through HPRS. However, a portion of our members will spend more on health care. The additional expense will primarily result from both the retiree and spouse transitioning from subsidized health care from HPRS to a private marketplace plan.

The HPRS website provides the most current updates on this project, as well as answers to the most frequently asked questions, including the critical need for this change. Moreover, the Historical Data and Current Challenges document provides a detailed history of how HPRS has continued to work towards a sustainable health care benefit. Regional meetings are being scheduled to provide the details of the change in benefits and answer any questions and concerns of our members. The details for the regional meetings will be posted on the HPRS website soon, as well as published in the June newsletter.

The official pre-enrollment season begins in August, and all members and beneficiary recipients that will be impacted will receive correspondence from HPRS about the change, and guidance on what to expect. Live webinars are planned in September, prior to open enrollment, to make sure members have an opportunity to learn more and get questions answered.

HPRS PRE-MEDICARE HEALTH REIMBURSEMENT ARRANGEMENT SUMMARY

*Total HCSC	Base = \$800.00		2
	% of Base	Monthly HRA Amount	Annual HRA Amount
20	61%	\$488	\$5,856
21	64%	\$512	\$6,144
22	67%	\$536	\$6,432
23	70%	\$560	\$6,720
24	73%	\$584	\$7,008
25	76%	\$608	\$7,296
26	79%	\$632	\$7,584
27	82%	\$656	\$7,872
28	85%	\$680	\$8,160
29	88%	\$704	\$8,448
30	91%	\$728	\$8,736
31	94%	\$752	\$9,024
32	97%	\$776	\$9,312
33+	100%	\$800	\$9,600

* Health Care Service Credit (HCSC) includes only the following:

- HPRS Service Credit
- Purchased/Transferred Ohio Police & Fire Service Credit
- Purchased Interrupted Military Service Credit
- Deferred Retirement Option Plan (DROP) Participation Time

Disability Retirees:

- In-the-line-of-duty disability retirees receive a minimum of 25 years HCSC, in addition to other qualifying credits.
- Not-in-the-line-of-duty disability retirees with 20 or less HCSC will receive the minimum HRA amount (61% of Base).

Surviving Spouses will receive HRA of \$350 per month.

<u>Active Members: Beneficiary Designation</u> <u>Updates</u>

Many of you may have not completed a Beneficiary Designation form since you entered the Academy. Your marital status and dependents have most likely changed since then. Upon your passing, Chapter 5505 of the



Ohio Revised Code provides for the payment of survivor benefits to your spouse and dependent children. Please take a moment to update your beneficiaries by accessing the Beneficiary Designation - Active and DROP form at <u>www.ohprs.org</u> under the forms tab. The completed form can be faxed, mailed, or emailed to the HPRS office.

Board News

One board seat is up for election in 2023 - Trooper Cynthia Wilt's position as employee trustee. Information has been sent via VRC for active members. The deadline to submit Candidacy Forms is May 26, 2023. *Watch for more information, and don't forget to cast your vote!*





HPRS 2023 Member Survey Results

To ensure we are meeting the needs and expectations of our members, a survey was conducted earlier this year. The survey addressed active members, retirees, and surviving spouses, and was designed to gather feedback for the following dimensions: communication, customer service, member benefits, and retirement planning. Our goal is to listen to our members' needs

and provide them with the most effective pension services possible. The services must be fiscally responsible, prudently administered, and delivered with understanding and responsiveness to all members and beneficiaries. The survey results report can be found in the secure area at **www.ohprs.org**.

Job Opportunities for Retirees



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.

June 2023 Board/Committee Schedule

On Wednesday, June 14, 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, June 15, 2023, beginning at 0900 hours, the Audit Committee will meet, followed by the Investment Committee at 0930 hours, and the Board meeting immediately following. As a reminder, Board meetings are made available to everyone via Zoom. The Zoom meeting information can be found on the corresponding agenda for each board meeting, which is posted to our website.

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!

- 8th Annual Retirees Cookout June 16, 2023 Academy RSVP by June 9, 2023 to lcarson@dps.ohio.gov or 614.728.0005
- OSP Districts 90th Anniversary Celebrations*
 - Wilmington District June 3, 2023 1100 hours 1500 hours - Urbancrest Church, 2634 Drake Road, Lebanon, 45036
 - Warren District June 10, 2023 1100 hours 1700 hours Lake Milton State Park/Harry Meishel Picnic Area, 5900 Milton Ave., Lake Milton, 44429
 - Cleveland District July 15, 2023 TBD
 - Findlay District July 22, 2023 TBD
 - Cambridge District August 5, 2023 TBD
 - Piqua District August 12, 2023 TBD
 - Bucyrus District August 27, 2023 TBD
 - Jackson District September 23, 2023 TBD

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



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:

- 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 <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.

Our office will be closed:

~ Monday, June 19th - Juneteenth





Important Numbers For You To Have On Hand

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

*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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