



HIGHWAY PATROL RETIREMENT SYSTEM

MAY 2021

Contact Us: 614.431.0781



"Our History Is Our Pride"



Update on Medicare Exchange Connector Project

The update for this month will provide information by providing 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 Medicare health care benefit?

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 ten 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 coverage.

[Q: What is the Medicare Exchange?](#)

A : The Medicare Exchange refers to the health care marketplace where individual Medicare plans are available. The Medicare plans are accessed through a marketplace vendor who enrolls Medicare-eligible retirees into individual Medicare plans. The marketplace vendor is not an insurance provider; the marketplace vendor contracts with multiple insurance carriers to provide a variety of plans. The marketplace vendor also manages the reimbursement of eligible expenses, such as premiums and copays, to the retiree through a health reimbursement arrangement (HRA). HPRS has selected Willis Towers Watson (WTW) to contract with for these services.

[Q: Why did HPRS choose WTW?](#)

A : HPRS completed a comprehensive RFP process as part of the marketplace vendor selection. There were four vendors that responded, all of which were interviewed by a committee of HPRS board members and staff. WTW was selected based on their 20 years of experience in managing the transition retirees to the marketplace, with over two million covered lives.

[Q: What is a Health Reimbursement Arrangement \(HRA\)?](#)

A : An 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 copays, incurred by eligible retirees and their dependents. Willis Towers Watson (WTW) will administer the HRA. Only HPRS can contribute funds to the HRA; retirees cannot add their own funds. Retirees must submit a request for reimbursement, including supporting documentation, for WTW to approve and release the money from the HRA into the retiree's personal bank account. Expenses are deemed eligible for reimbursement based on IRS guidelines.

[Q: Will Medicare eligible retirees be required to select a new health care plan through Willis Towers Watson \(WTW\) to be eligible for any reimbursement from HPRS?](#)

A : Yes, Medicare eligible retirees will be required to access their health care through WTW to be eligible for a Health Reimbursement Arrangement (HRA). Not only is this the most cost-effective method for providing the benefits, WTW provides education, support and other resources that helps retirees understand and navigate health plan options.

[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 stipend be?](#)

A : HPRS is working with WTW to determine the appropriate amount for the stipend. This information will be communicated to all members once the plan design is complete. The amount targeted will be based on the costs of the available plans, and recent health care costs of HPRS Medicare eligible employees.

[Q: Will there be assistance with helping retirees in choosing a health care plan?](#)

A: WTW has licensed agents (benefit advisors) that are skilled in helping Medicare eligible retirees select the plan that best meets their individual needs. A trusted family member or friend can be involved to help with the process. WTW experiences a current first call resolution for retirees selecting health care plans of 94%. Should there be any difficulty in the plan selection process, HPRS staff will be prepared to assist.

Retiree - Guest Instructor Interest

In July and August of 2021, the Ohio State Highway Patrol Academy will resume training of Cadet and Basic Classes in support of our Division training mission. Over the years, it has been the practice to invite retirees in as guest instructors to assist in the training topic areas where needed. At this time, they are surveying retirees to see if there is an interest in serving as a guest instructor for future Cadet or Basic Trainee classes, respectively. They are particularly interested in retirees that currently hold or have previously held an OPOTA or OSP Instructor certification. All retirees that are interested and meet the criteria are encouraged to contact Captain Steve Rine, Academy Executive Officer, via e-mail at SRRine@dps.ohio.gov or by phone at 614.387.6095. The deadline to express interest is Wednesday, June 30, 2021.

Upcoming Events

As with most events that were postponed due to the pandemic, retiree gatherings are starting back up again. I, as well as some trustees, have been able to attend a few of them recently, and the information exchanged was valuable. The Sunbird Reunion is in the planning stages, and the date to save for this event is August 21, 2021. Please watch our website for more information on the Sunbird, and other upcoming events.

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:

- Friday, June 11, 2021, at 1000 hours
- 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.

Scams - Staying Safe and Informed



Scammers want your money and will do a number of things to get it. They may contact you by telephone, mail, email, text, or a fake website. They try to persuade consumers to send them money or give personal information, such as bank account information and/or social security numbers. Below are common signs of a scam.

- Your personal information is requested.
 - You're guaranteed to make money.
 - You're pressured to "act now!"
 - You're asked to wire money or send a prepaid gift card.
 - You receive a text asking to update payment information.
 - You receive an email offering a special discount on a service you already receive.
 - You receive a message that you have been locked out of an account.
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