



HIGHWAY PATROL RETIREMENT SYSTEM

October 2022 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"

Medigap

Please keep in mind during this Medicare Open Enrollment period that last year you were given a "golden ticket" to enroll as you were losing group coverage. The significance of the "golden ticket" was you were able to enroll in a Medigap plan no questions asked, the same as those turning 65 and aging into Medicare. Medigap plans are medically underwritten, outside of certain circumstances. That means the providers look at your medical records when you apply and can deny you coverage based on your health status. If you change from a Medigap plan to an Advantage plan, you will have to go through underwriting if you wanted to re-enroll in a Medigap plan again in the future.

Also, open enrollment is a good time to reassess your plan needs with any physician or medication changes.

Tax Information: New W-4P for 2023

Effective January 1, 2023, the IRS is rolling out a new W-4P form for pension benefit recipients. This is part of the IRS's efforts to better align tax withholdings with tax liability, which began with the rollout of the new W-4 form in 2020.

Any active member retiring after January 1, 2023 will be required to fill out the new W-4P as part of their retirement exit interview with HPRS. In addition, any member wishing to adjust their tax withholdings after January 1, 2023 will need to fill out the new form. HPRS plans to have an electronic version up and running in the member portal by January 1st.

As this form is a bit more complex than any other W-4 you have likely completed, HPRS encourages all members to review the new form prior to filling it out. The form, along with the instructions for completing it can be found at <https://www.irs.gov/pub/irs-pdf/fw4p.pdf>.



On August 13, 2022 Colonel Richard Fambro retired from the Ohio State Highway Patrol. Colonel Fambro served on the HPRS board from 2019 - 2022. We wish him well in his future endeavors.



Scott Richter served on the HPRS board as the Treasurer of State's Investment Designee from 2021 - 2022. We wish Scott well in his future endeavors.

Reminder - 2023 Health Care Open Enrollment for Under 65

For those members not participating in the Medicare HRA, the 2023 health care open enrollment period is November 1st - 30th. Please submit a Health Care Election form for new enrollment or to add an eligible dependent. The form can be found on our website at www.ohprs.org, under "Forms". If you do not have any changes, coverage will continue as previously selected. 2023 health care premiums and plan co-pays may be found on our website under "Members", "Health Care".

Termination of medical and prescription coverage (excluding dental and vision) may be done at any time. The Termination of Health Care Coverage form can be found on our website under "Forms".

Ohio State Highway Patrol (OSP) Recruitment

Do you know someone that is ready to build tomorrow? Cadets enjoy \$22.00 per hour/40 hour work week during training and a \$5,000.00 signing bonus upon graduation!

For more information, visit <https://statepatrol.ohio.gov/recruitment-and-training>



The advertisement is a rectangular graphic with a dark blue background. On the left side, there is a vertical blue bar containing the Ohio State Highway Patrol logo at the top, followed by the text "NOW HIRING" in large, bold, white letters, and "OHIO STATE HIGHWAY PATROL" in smaller white letters below it. To the right of this bar, the word "CADETS" is written in bold white letters. Below it, the compensation is listed: "\$22.00 per hour/40 hour week" and "\$5,000 signing bonus for graduating cadets". A small image of a white patrol car with blue lights is shown to the right of the text. Below the compensation information, there is a paragraph of text describing the agency's mission and a list of "Trooper minimum requirements" which includes age, citizenship, education, and license. At the bottom right, the question "Are You Ready To Build Tomorrow?" is written in bold yellow letters, with the website "www.statepatrol.ohio.gov" below it.

STATE HIGHWAY PATROL OHIO

NOW HIRING

OHIO STATE HIGHWAY PATROL

CADETS

\$22.00
per hour/40 hour week

\$5,000
signing bonus for
graduating cadets

The Ohio State Highway Patrol is an internationally-accredited agency whose mission is to protect life and property, promote traffic safety, and provide professional public safety services with respect, compassion, and unbiased professionalism.

Trooper minimum requirements

- Age 20-34 to apply
- U.S. Citizen
- High School diploma/GED
- Valid driver's license, less than 6 points

Are You Ready To Build Tomorrow?

www.statepatrol.ohio.gov

Medicare Open Enrollment

Medicare open enrollment for 2023 began October 15th and runs through December 7th. During the annual open enrollment period, beneficiaries can review and change their Medicare coverage options, from Medicare Advantage and prescription drug plans to Original Medicare. The Centers for Medicare & Medicaid Services projects the average monthly premium for Medicare Advantage plans will fall by \$1.52 in 2023 to \$18, the Medicare B premium will be reduced by \$5.20 to \$164.90 monthly, while the average monthly premium for a basic Medicare

Part D prescription drug plan will fall by 58 cents to \$31.50. Among other changes this year, the Inflation Reduction Act will limit monthly cost sharing for insulin products to \$35 and reduce costs for adult vaccines.

Retiree / Survivor Directory Opt-In

HPRS is seeking written approval to add your information to the Retiree/Survivor Directory. As you may know, the directory is a useful resource to stay in contact with friends, co-workers, and classmates. On October 14th, a Retiree/Survivor Directory Opt-In form along with a self-addressed stamped envelope was mailed to all retirees and surviving spouses. Please fill out the form if you would like any of your information posted in the directory. Once the form is filled out and signed, please return to HPRS in the included stamped envelope.

Once the signed form is received at HPRS, you will be able to update your information, modify what is published, or opt out of the member directory at any time. This can be done on the HPRS website or by contacting HPRS. Access to the directory is limited to retirees, surviving spouses, active members, and the Ohio State Highway Patrol (Administrative Professional staff), and may be used to distribute communications to those who are published in the directory.

2023 Vision Plan Design and Premium Changes



The board approved a vision plan design change that will provide an eyeglass/contact benefit once every 12 months instead of the current coverage of once every 24 months. The vision plan premiums will increase in 2023. For retirees and surviving spouses, the premium will increase to \$8 per month. The premium for a spouse or for children will increase to \$10 per month.



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.

November 2022 Committee Schedule

On Wednesday, November 16, 2022, committee meetings will begin at 1300 hours, starting with the Health, Wellness, & Disability Committee, followed by the Health Care Funding Committee.

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!

- 2023 Snowbird Reunion, February 23 - 25, 2023, Lake Mary, Florida

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, January 25, 2023, at 1300 hours
- 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
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.

Our office will be closed:

- November 11th - Veteran's Day
 - November 24th & 25th - Thanksgiving
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HPRS Staff Email Directory

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HPRS Board of Trustees

Captain Matthew Them, *Chair*

Major (ret.) Darryl Anderson, *Vice-Chair*

Colonel Charles Jones

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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www.ohprs.org



2023 Health Care Premiums / Plan Co-Pays

Medical / Prescription (Medical Mutual of Ohio / Express Scripts)

Premium amount changes take effect the month following your birthday.

Retiree or Surviving Spouse Age	Monthly Premium	Spouse Age	Monthly Premium
60 +	\$201	60 +	\$270
56 – 59	\$285	56 – 59	\$355
52 – 55	\$532	52 – 55	\$600
< 52	\$760	< 52	\$820

The chart above represents premiums for HPRS health care coverage whether HPRS is primary or secondary.

	Monthly Premium
Dependent* or Surviving Children	\$150 each
Tobacco Surcharge	\$50 each user

* Dependent children 18 and over must take coverage through employment, parent or stepparent employment, spouse employment, military service or a college or university if it is available.

Disability Retirees: In-the-line-of-duty are charged at the 60+ rate. Not-in-the-line-of-duty (off-duty) are charged at the rate based on actual age. Once a retiree / spouse turns 52, 56 and 60, the lower premiums become effective.

Dental & Vision

	Monthly Retiree Premium	Monthly Spouse Premium	Monthly Dependent Child Premium*	Monthly Surviving Spouse Premium	Monthly Surviving Children Premium
Dental	\$5	\$20	\$20	\$5	\$5
Vision	\$8	\$10	\$10	\$8	\$8

*A single Dental & Vision premium provides coverage for all dependent children regardless of number.

Coverage Overview / Co-Pay Information

Medical	Non-Medicare (Medical Mutual of Ohio)
General	\$20
Specialist	\$45*; 20% after deductible
Chiropractor	20% after deductible
Emergency Room	\$200
Urgent Care	\$60
Deductible (per person)	\$1,500
Out of Pocket Maximum (per person)	\$4,000

*\$45 copay at time of service; patient responsible for 100% until deductible is met.

Prescription Drug	Retail (up to 34-day supply)	Home Delivery (90-day supply)
Generic	\$15	\$30
Brand / Formulary	\$30	\$60
Brand / Non-Formulary	Not covered	Not covered