



Highway Patrol Retirement System

Newsletter

September 2013

Health Care Changes for 2014

Escalating costs and mandated changes to health care access continue to be important issues that we must address. Other Ohio retirement systems have implemented, or are implementing, substantial changes to their health care plans including much higher premiums and, in one case, the elimination of health care coverage for spouses. By comparison, HPRS continues to provide quality health care coverage at affordable prices to retirees and family members. Our most recent actuarial valuation estimates that our current health care fund will remain solvent only until "about 2024" without major changes.

The HPRS Board approved increased premium contributions to be effective in 2014. These increases are modest compared to other retirement systems. Contributions will go up \$10 per month for persons enrolled

in Medical Mutual of Ohio and Aetna traditional plans. Aetna Medicare Advantage members will see a \$1 per month increase. Premiums for dependent children will see the largest increase of \$20 per month. Check the HPRS website (www.ohprs.org) for the complete list of premium contributions for 2014.

Clearly, these changes are a step in the right direction, but more significant changes will be needed in the future to keep the health care fund solvent. Our Health Care Funding Committee is examining these issues closely in an effort to limit the negative effects on our health care recipients. We will continue to keep you informed as we consider measures to improve the financial condition of our health care fund.

Revised Ohio Withholding Tables

The Ohio Department of Taxation has released revised employer withholding tables, effective September 1, 2013. As a result of the withholding table adjustments, most of HPRS's benefit recipients will notice a decrease in their state withholding and an increase in net pay on their paychecks.



Our office will be closed on —

November 11 (Veteran's Day)

November 28 & 29 (Thanksgiving)

Upcoming Events!

OSHP 80th Anniversary Celebration

November 16, 2013

Aladdin Shrine Center

\$50.00 per person

If you have not yet received information, please contact Sylvia Martinez at smartinez@dps.state.oh.us or 614-752-4672.

The Retirees' Association Annual Meeting will be held in conjunction with the 80th Anniversary Celebration on November 16, 2013, at the Aladdin Shrine Center, Columbus, Ohio. There will not be a separate dinner this year. The business meeting will be held an hour before the social hour, at 4:30PM.



Board News

Colonel Paul Pride and Sergeant Jeremy Mendenhall were sworn in as new board members, and Lieutenant (ret.) Larry Davis was sworn in as a re-elected member at the August 15, 2013, board meeting.

Lieutenant Heidi Marshall (not shown) was sworn in as a re-elected member earlier. Congratulations to all.

Doctor Earl Metz retired as our medical advisor in July and was recognized for 10 years of service. Director (ret. Col.) John Born and Staff Lieutenant Anthony Bradshaw were recognized by new Board Chair, Captain Cory Davies, for their years of service to HPRS. Their leadership and contribution to HPRS are greatly appreciated.



The DROP interest rate for July 1, 2013 through December 31, 2013 has been set at 1.170%.

HPRS Board of Trustees

Capt. Cory Davies, Chair

Maj. (ret.) Darryl Anderson, Vice-Chair

Maj. (ret.) JP Allen

Kenneth Boyer

Lt. (ret.) Larry Davis

Lt. Heidi Marshall

Sgt. Jeremy Mendenhall

Col. Paul Pride

Capt. Carl Roark

Lt. Andre Swinerton

Joseph Thomas

Legal Corner

In this week's legal corner, I wanted to discuss an issue that has become more and more common in recent years – divorce and the division of pension benefits. If you agree (or the court orders) that your pension will be split as part of the divorce, you will need to complete a division of property order (DOPO). The DOPO is a very specialized form and is the only form that can be used. You can find a DOPO on the HPRS webpage listed under "Members" then "Forms." As I am sure you would agree, the division of someone's pension does not leave room for error, so the law requires us to reject any DOPO that is not completed with a pretty high level of precision – even if the error appears inconsequential.

The DOPO form needs to be completed by you or your attorney, submitted to the court, and the clerk needs to send us a certified copy. This process does carry a cost, so we ask that you work with us prior to submitting it to the court. The HPRS staff is more than happy to work with you and answer any questions you might have. This extra work upfront will give you the peace of mind that there are no issues that would cause the DOPO to be rejected, starting the process (and cost) over again.



—Dennis Smith, General Counsel



Highlights of 2014 Health Care Changes

Non-Medicare (Medical Mutual of Ohio or Aetna Traditional)

Premium Contributions/Month	Primary Coverage	Secondary Coverage
Retiree	\$59.00	\$39.00
Spouse	\$117.00	\$97.00
Dependent / Surviving Children	\$50.00*	\$30.00
Surviving Spouse	\$59.00	\$39.00
*50.00 per child, maximum premium \$300.00		

Aetna Medicare Advantage (Medicare Part A & B)

Premium Contributions/Month	Medicare A&B
Retiree	\$12.00
Spouse	\$17.00
Dependent	\$17.00
Surviving Spouse/Children	\$17.00

Helpful Tip!

Remember to check all bills and evidence of coverage for correct charges. Doctor's offices, hospitals, and insurance companies can sometimes make mistakes and it can save you and HPRS money by checking these for accuracy.

****Medicare B Reimbursement will now be \$90.00 per month**

Open Enrollment

The open enrollment period for 2014 health care is November 1-30. If you would like to change your coverage in any way, please complete a new Health Care Election form. Keep in mind that you need to contact HPRS if there is a change in your employment status. If you do not have any changes, coverage will continue as previously selected.



Commemorative Weapon Order Update: Order forms are expected to go out in mid-September. We will pass on the information as soon as we receive it from OSHP.

HPRS Facts & Figures

	Number	Average Benefit	Average Age
Service Retirees	1,093	\$42,742	65.9
Surviving Spouses/Children	246/21	\$16,444/\$2,175	74.9/22.0
Disability Retirees	122	\$33,404	52.9
Total	1,482	\$37,038	65.7

Data as of 9/1/2013



Sunbird - August 2013



On August 24, 2013, the annual Sunbird Reunion was held at the Ohio Veteran's Home Pavilion in Sandusky, Ohio. Over 100 retirees and spouses were in attendance. Thanks go out to Gabe Ferencz, Matt Manly, Ruth Ann Emerick, and Dave Maley for their efforts in hosting this year's event!



As a reminder, the 2014 Retirees' Association Snowbird Reunion will be held in Naples, FL, February 27 – March 2, 2014. Information can be obtained by going onto the Retirees' Association website at OSHPRetiree.org and accessing the "Members Only" tab.

HPRS Investment Returns

Date	Investment Portfolio Market Value	YTD Increase/(Decrease)
7/31/2013	\$769,372,000	10.1%
6/30/2013	\$745,829,000	
3/31/2013	\$749,183,000	
12/31/2012	\$717,036,000	
12/31/2011	\$679,404,000	



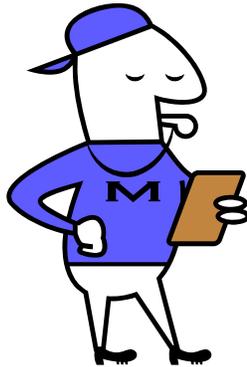
Mansfield Reunion



Personal Medication Coach

Some OHPRS members should expect to start receiving phone calls and letters from the University of Arizona College of Pharmacy. Beginning October 1st 2013, OHPRS will begin offering an extra level of pharmacist support over the phone to members with more than one ongoing chronic condition. The program is called "Personal Medication Coach" and is the result of a partnership between Express Scripts and the pharmacists at the University of Arizona College of Pharmacy. If you qualify for the program, you may receive phone calls and letters offering to set up an appointment for your one-on-one conversation with a pharmacist or licensed intern. These phone calls typically last 30 minutes and cover any questions you may have, including discussing any potential harmful drug interactions, proper dosing and potential cheaper drug alternatives. To qualify for this **free program**, you must be using 4 regular medications for at least 2 of the following conditions:

- Asthma/COPD
- Diabetes
- Depression
- Heart Failure
- High Blood Pressure
- High Cholesterol
- Osteoporosis
- Chronic Pain
- HIV



Please remember to complete your health care verification form that was recently mailed to you by September 30, 2013!

Should you happen to receive a call from the University of Arizona College of Pharmacy, please do not hesitate to take advantage of this valuable service available at no cost to you.

Express Scripts: Helping to Keep Members Healthy!

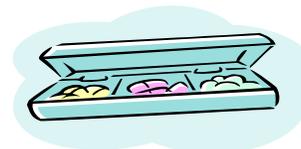
Starting in October, OHPRS is partnering with Express Scripts on a new program to help members get the most out of their pharmacy coverage. This telephone call and letter outreach program is designed to help members stay on track taking their medications exactly as prescribed by the doctor. Not taking medications as prescribed is considered one of the most concerning and costly problems in healthcare right now. It is estimated that medication non-adherence costs the healthcare system over \$300 Billion per year and leads to avoidable complications, such as heart attack, stroke, diabetes complications and asthma attacks. If you are taking medications for one of the following 5 conditions, you may begin receiving phone calls from Express Scripts:

- Asthma / COPD
- High Cholesterol
- High Blood Pressure
- Diabetes
- Osteoporosis

These phone calls are designed to understand any potential roadblocks that may keep you from taking your medication exactly as prescribed. As a result of the phone call, Express Scripts will provide solutions tailored to you, possibly including:

- Reminder Pill Boxes
- Assistance with setting up Home Delivery Automatic Refill
- Suggestions for lower cost alternative drugs
- Assistance with getting your prescription renewed when it is out of refills

If you receive one of these phone calls or letters, please help OHPRS and Express Scripts as we work to keep members healthy by taking medications as prescribed by their doctor. All information is kept strictly confidential.





From the Director

As you can see from our investment returns on page 4, we have had a very good year so far. These gains coupled with 2012 returns have put our system in a much healthier position. The board has diligently worked over the past two years to evaluate every facet of our investment portfolio and make changes in areas that place our portfolio in a better position. The results of this hard work are reflected in the positive numbers.

Substitute Senate Bill 345 granted the board the authority to set employee contribution and COLA rates between established ranges to bring our system back into compliance with funding requirements of the Ohio Revised Code. Because of better than expected returns and other factors, the board did not have to take as severe of action as thought a year ago. At the August board meeting, the board approved the following changes:

- Employee contribution would be set at 11.5% beginning in January 2014, and 12.5% beginning in January 2015.

- COLA would be set at 1.5% beginning in January 2014, and 1.25% in January 2015.
- COLA will remain at 3% for those retirees, 65 or older, who are receiving a pension not greater than 185% of the federal poverty level for a family of two persons.

These changes were spread over a two-year period to help smooth the impact to our membership. Not only were they necessary to ensure the solvency of our system, they will immediately bring us into compliance with the law and will allow for additional employer contribution to go into the stressed health care fund.

You should have received a health care verification form in the mail in the past two weeks. If you have not already done so, please be sure to complete and return this form by September 30, 2013. If you did not receive this form, contact us immediately. It is imperative this form is returned to us so there is no disruption in your

health care benefits. Any changes to your health care can be done during open enrollment in November, or at any time you have a qualifying event. Please remember, a member or spouse who has access to health care through current employment cannot secure primary coverage through HPRS. There are exceptions, but you must contact us if you think an exception applies.

As always, please contact me or any member of staff if you have any questions.

—Mark Atkeson



**6161 Busch Boulevard, Suite 119
Columbus, OH 43229-2553**



**614-431-0781 (Columbus)
800-860-2268 (Toll-Free)
(Press * for a dial-by-name directory)**



**Email: system@ohprs.org
Website: www.ohprs.org**



**6161 Busch Boulevard, Suite 119
Columbus, OH 43229-2553**

«AddressBlock»