



HIGHWAY PATROL RETIREMENT SYSTEM

HPRS Actuarial Report

As reported in the Board Meeting Highlights for August 20, 2020, the employee contribution, COLA, and contribution to the health care fund will remain at 14%, 0%, and 0% respectively for 2021. These are tough decisions that the board struggles with and takes several factors into consideration. Chief among them is the most recent actuarial report, which was presented at the August board meeting by Foster & Foster Actuaries and Consultants. This report shows HPRS with a funded ratio of 67.88% and a 23.33-year amortization period. If no changes are made to the current benefits, the health care fund is projected to remain solvent until 2030. Any increase in these benefits that would comply with the HPRS Funding Policy would increase the amortization period beyond what is required by Ohio Revised Code (ORC) 5505.121, which requires HPRS to be able to amortize its unfunded actuarial accrued liabilities within a period of 30 years.



2021 HEALTH CARE OPEN ENROLLMENT

The 2021 health care open enrollment period is November 1 - 30. 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. 2021 health care premiums and plan co-pays are included as an insert to this newsletter and may also 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".

Flu season is coming!!

We urge you to consider getting a flu vaccine and/or pneumonia vaccine, but first check with your doctor to see if these vaccines are right for you. Flu shots can help prevent serious problems and may save lives. There are different variables on how to get these vaccines at no cost to you. You must use network physicians or network pharmacies. Please check with your medical provider (MMO or Aetna) or Express Scripts (ESI) for network providers.



YOUR VOICE MATTERS!

ACTIVE & RETIREE ~ 2020 HPRS SATISFACTION SURVEY

Prior to the next newsletter you will receive a survey request from HPRS. Retired members responding electronically will receive a web link for Survey Monkey, the company providing the survey, by email. Retired members without email will receive a hard copy of the survey by regular mail. Active members will receive a web link through Virtual Roll Call. Please take a few minutes to provide feedback on HPRS' performance over the past year. The last survey was completed in 2014, and we are looking for genuine feedback as part of our effort towards continuous improvement. If there is an item that you feel should be measured through the survey process, please contact Executive Director Carl Roark.



BOARD NEWS

As a result of the 2020 active election, on August 20, 2020, Staff Lieutenant Matthew Them was sworn in as an active trustee (pictured). Staff Lieutenant Them received the most votes from the two candidates vying for the active position.



Also, Captain Cory Davies was re-elected board chair and Staff Lieutenant Matthew Them was re-elected vice-chair.

Update: Medicare Exchange Connector Project

In the last newsletter we announced the beginning of a project that would eventually change the way our Medicare eligible members access health care. HPRS Staff finalized a recommendation for a vendor to begin working with on this project, which will be on the agenda at the next board meeting. This is a complex project that will take several months to finalize the details. The timeline on this project provides for negotiating the contract with the selected vendor before the end of this year and begin communicating the transition process early next year. As a reminder, this is in the early stages. Members will be kept informed as the project progresses. The target date for this change to be fully implemented is January 1, 2022, so please be patient and stay educated by reading the newsletters and meeting highlights.

FIREARMS QUALIFICATION

Retirees will have one more opportunity this year to qualify at the Academy, which is scheduled for October 14th at 1300 hours. Please wear a mask that covers your nose and mouth, enter the building through the main entrance, and report to the front desk. The staff will take your temperature and groups of 10 will be taken to the range for qualification. If you have questions, please contact Lt. Bobby Hilderbrandt at (614) 387-6093.

ANNOUNCEMENT!

The Academy is now open for retirees to use the fitness facility. If you desire to work out at the Academy, call (614) 466-4896 and schedule your time slot. Upon arrival for your scheduled workout time you will enter through the main entrance and report to the front desk for a temperature check. A mask that covers your nose and mouth must be worn while in the facility, but is not required while engaged in a fitness center activity.

Urgency or Emergency?

Emergency rooms are not the quickest or most cost-effective option when you need urgent health care and it usually can take days for an appointment to see your primary care physician or specialist. Urgent Care facilities recognize your needs and offer a great alternative to emergency room visits.



When to use the Emergency Room:

- ⇒ Heart attack or stroke
- ⇒ Severe or continuous bleeding
- ⇒ Head injury with loss of consciousness
- ⇒ One-sided weakness
- ⇒ Numbness
- ⇒ Chest pain
- ⇒ Severe abdominal pain
- ⇒ Constant vomiting

When to use Urgent Care:

- ⇒ Cough
- ⇒ Sore throat
- ⇒ Sinus congestion
- ⇒ High Fever
- ⇒ Wheezing or asthma
- ⇒ Vomiting or diarrhea
- ⇒ Ear pain
- ⇒ Painful urination
- ⇒ Sprain or broken bone
- ⇒ Burn
- ⇒ Laceration
- ⇒ Eye infection or eye injury
- ⇒ Poison Ivy
- ⇒ Rash
- ⇒ Minor head injury



Knowing the difference could help save you time and money!



Cost Savings Days Impact on Retirement

Currently, exempt employees are part of a cost savings days program that result in a salary reduction, which could potentially reduce their pension when they retire. Although this amount is somewhat small, this correspondence is aimed at clarifying how it works, in response to the questions HPRS has received.

First, it should be noted that by reducing the employee's salary over a period of time, rather than a furlough or other effort that would result in a period of no pay, there is not a break in service credit. If it were not taken out of the salary over a period of time and the employee was furloughed and off payroll, then they would not be accumulating service credit toward age and service retirement. Suspensions also fall into this category.

However, since the salary is reduced, it could slightly lower the final average salary (FAS) that goes into the pension calculation, which is based on the highest five years of compensation. This also applies to any reduction in pay that occurs that would be a part of that FAS calculation. For example, an employee on extended sick leave that results in less than their full pay would have lower contributions to HPRS, likely lowering their FAS.

Please direct any questions you have to HPRS benefits specialists for further clarification.



2021 MMO PLAN CHANGES

Members that have Medical Mutual of Ohio (MMO) through HPRS are encouraged to educate themselves on the upcoming plan design changes for 2021. These changes are necessary due to the rising costs of health care. Please see the included yellow insert and forthcoming MMO plan book for details. The changes include increases in deductible and out of pocket costs, as well as changes to emergency room co-pay should the visit be deemed non-emergency. Members are also encouraged to utilize the nurse line resource that has been added for routine health questions.

HPRS Investment Returns

Date	Investment Portfolio Market Value	YTD Increase/Decrease
9/15/2020	\$924,000,000 (est.)	1.7% (est.)
12/31/2019	\$932,858,000	18.3%
12/31/2018	\$817,309,000	-4.7%
12/31/2017	\$898,155,000	14.4%
12/31/2016	\$825,505,000	7.3%
12/31/2015	\$809,209,000	-0.3%

HPRS Wellness Program Incentive

Wellness visits and comprehensive exams are recognized as an important factor in maintaining your health. Moreover, screening tests are recognized as the best way to find disease early. To increase participation in these programs, a reward will be given for completion of all eligible tests for the Comprehensive Wellness Exam (CWE) or Screening. For exams or screenings on or after September 1, 2020, until further notice, a \$100 VISA Gift Card will be mailed to the participant once the invoice is received at HPRS and approved, indicating they completed all eligible tests for the CWE or the Screening. A reward is eligible for both programs. Please allow 6-8 weeks after your exam or screening to expect the \$100 VISA Gift Card. To participate in these programs, you must have HPRS medical coverage, be 40 or older, and be a retiree, spouse, or surviving spouse. A description of the programs are as follows:

Comprehensive Wellness Examination (CWE): - covered once every two years

Includes: physical examination, comprehensive metabolic test, treadmill stress test, body fat testing, muscular strength, and prostate specific antigen for men.

Screenings: - covered once every four years

Includes: CT coronary artery calcium scoring, carotid artery ultrasound screening, abdominal aortic aneurysm ultrasound screening, CT lung screening (for current or former smokers only), and bone density screening (for members not eligible for the lung screening).





WRAP-UP

- For active members that have not already noticed, you will find that there is a change to the pension calculator available to you after you log into the HPRS website. All that is required now is that you enter the date that you plan to retire, and it pulls data from your account to estimate your pension. Keep in mind that this is an estimate, and that the farther you are from retirement the less accurate it is likely to be.
- Informational Zoom meetings that address specific topics have not been scheduled due to no topics suggested from the members. If there is a topic that you feel the members would benefit from a brief presentation on Zoom, please forward them to c.roark@ohprs.org.
- The HPRS office remains open for business, as it has been throughout the COVID-19 emergency. Although face-to-face meetings are not routinely being held, HPRS staff continue to provide full services to our members. Please do not hesitate to call us if you have questions.
- Board meetings will be accessible through Zoom until further notice. The agenda for each board meeting will have the meeting ID and password listed in the meeting information. This will allow members an opportunity to listen in on the board meetings and stay informed on the decisions that are being made. If you have questions about how to access the meetings through Zoom, please contact HPRS.
- We are looking at updating the HPRS website. If you have suggestions for improvement, please forward them to c.roark@ohprs.org.
- A DROP 5-year study will be conducted by Foster & Foster to examine the impact on HPRS, with an objective of determining if a minimum DROP interest rate can be established.



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2021 Health Care Premiums / Plan Co-Pays

Non-Medicare 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
60 +	\$175
56 – 59	\$248
52 – 55	\$484
< 52	\$760

Spouse Age	Monthly Premium
60 +	\$235
56 – 59	\$309
52 – 55	\$545
< 52	\$820

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

	Monthly Premium
Dependent* or Surviving Children	\$152 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.

Medicare A & B Medical / Prescription (Aetna Medicare Advantage / Express Scripts)

	Monthly Premium
Retiree	\$43
Spouse	\$212
Surviving Spouse	\$121

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	\$5	\$5	\$5	\$5	\$5

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

Coverage Overview / Co-Pay Information

Medical	Medicare A & B (Aetna)	Non-Medicare (Medical Mutual of Ohio)
General	\$25	\$20
Specialist	\$40	\$45
Chiropractor	\$15	20% after deductible
Emergency Room	\$75	\$200
Urgent Care	\$35	\$60
Deductible (per person)	\$250	\$1,500
Out of Pocket Maximum (per person)	\$2,000	\$4,000

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