

THE NEWSLETTER

Issued by PUBLIC EMPLOYEE RETIREES, INC.

Second Quarter 2016

President & CEO Report



Geoff Hetrick

Greetings to all PERI members! Now that I am several months into my role as your President & CEO, I am getting settled in to the position and working to learn as much as possible

about our great association. And thank you to those of you who have taken the time to write or email me with your best wishes! It means a great deal to me and reinforces how much you care about PERI.

It's become clear to me that there are significant opportunities to improve the value we provide to our members. This will be accomplished over many months and with the guidance of our dedicated board of trustees here in Columbus.

To get this process underway, your board began engaging in a comprehensive strategic planning exercise to imagine what PERI could look like in five years. They are laying the ground-

work for change that will enhance PERI's most important competencies and add emphasis to areas of the business that provide opportunities for future growth.

These are all just words at the moment but soon they will come to life as cornerstones of our new and improved PERI. We expect the process to run through June and conclude with a clear vision, a work plan with a timeline and identification of resources needed to make the plan actionable. Your volunteer leaders are truly energized and are enjoying the strat plan journey as we imagine, "What if?".

I will be keeping you informed of our progress and will be eager to share highlights of the final plan once it is unveiled this summer.

In the meantime, I have been meeting with senior officials at OPERS to develop the kind of relationships that will be crucial to protecting your pension and keeping our system one of the best in the United States. We

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Legislative Report

by John Gilchrist

PERI has consistently opposed the action of those who would like to use OPERS and the other four retirement systems to further their political, social, or personal agenda. House Joint Resolution 6 (HJR – 6) is another attempt at meddling with Ohio's retirement systems to further a group's political agenda.



This Joint Resolution proposes to prohibit the state and the five retirement systems from contracting with or investing in certain companies doing business in Iran, Sudan, and Syria. More specifically, HJR – 6 proposes to enact Section 18, Article VIII of the Ohio Constitution to force their mandate on the pension systems. To have this Joint Resolution brought before Ohio voters and placed upon the statewide ballot, it must be adopted by three-fifths of the members of both the Ohio House and Senate. The joint resolution has a prime sponsor and 47 co-sponsors.

This joint resolution appears to be backed by the national group called, Defund Iran, to which State Treasurer Josh Mandel is affiliated. The group and Treasurer Mandel want to amend the state constitution to prohibit the state and the five retirement

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Public Employee Retirees, Inc.
659 Park Meadow Road • Ste F
Westerville, Ohio 43081
(614) 891-6868 • (800) 247-7374
Fax: (614) 891-8887
Email: office@operi.org
Web site: www.operi.org

A Message From the Chairman

by Bev Calvert



Summer is an exciting time of the year. The trees are full of leaves, the spring and summer flowers are blooming. This is an excellent time for chapters to contact their elected state senators

and representatives to speak at chapter meetings. There may not be any specific items that pertain to PERI but it is very important for chapter members to develop relationships and have face to face communications with our elected officials.

While on this topic, it is also critical that chapters reach out to all members and reinforce the need to belong to our legislative action network. What does this mean? Simply put, when there is a key legislative issue of concern to PERI, these members will call, email and send letters to the representatives in their districts. We don't expect there to be many such issues since we do a good job in Columbus of tamping down these initiatives on our own. That said, we need to be prepared just in case we find ourselves in a serious fight to protect the pension you worked so hard to earn. Remember, our ability to succeed in the legislative arena is proportional to the number of PERI members who are willing to get involved in this process.

In this world of change it is very difficult to reach new retirees. We need to make contact with public sector employees while they are still in the workplace and provide education on the importance of PERI, our PERI chapter legislative networks and the role they play protecting their retirement pension. Once retired, they will already be knowledgeable about our legislative action network and hopefully, be a key partner ready to help protect their pension through relationship building with their elected representatives. Our chapters need to be able to depend on these new retirees to step into chapter leadership roles as well.

In my last newsletter, I spoke about our new President/CEO, Geoff Hetrick. The PERI Board, with Geoff's guidance, is involved in a five year strategic planning exercise taking a fresh look at PERI and formulating a five year plan to take us to new heights.

Our vision is reflected in our Mission Statement. Our mission at PERI will always be to protect our retirement system. As the PERI Board representing the retirees of the State of Ohio, it is our pledge to current and future retirees to keep PERI the most powerful voice in fulfilling that most important mission – protecting our pensions. You will likely see many exciting changes in PERI over the next year. I can assure you that we will build on our core values, and find new ways to deliver great service to you, our members.

In our strategic planning we are looking at our strengths, weaknesses, opportunities and threats that might endanger our mission. In the coming months, you will hear more about what this planning process reveals. There are exciting days ahead for PERI as we merge our vision into our mission and put the necessary resources in place that will make a stronger, bolder PERI in step with the world of new technology but still very much in touch with the needs of our all retirees.



In Memory of Franklin Thomas PERI Vice-Chair

Mr. Franklin Thomas passed away February 15, 2016. He was a native of Geauga County, retired in 2003 after 32 years as a civil engineer in the Stark County Engineer's office.

After retiring, Franklin and his wife of 51 years, Diane, relocated to Butler County, where Franklin joined PERI and the local PERI chapter. The members of the chapter first elected him to the position of Treasurer and then to the position of President.

In March of 2008, Franklin was first appointed, and then elected for three additional terms, as the District 4 Representative. In 2013 he was elected to the 2nd Vice Chair position on the PERI Board of Trustees, then served as Vice-Chair in 2015.

We appreciate all that Franklin contributed to PERI and will miss him.

Legislative Report

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systems from investing in certain companies doing business in Sudan, Syria, Cuba, and particularly Iran.

PERI opposes this Resolution for the same basic reason we oppose H. B. No. 284; that is, using the retirement systems to further some personal, social, or political agenda. And we believe that Treasurer Mandel and Defund Iran do have an agenda: they oppose the Iran Nuclear Agreement recently entered into by the United States and the other participating nations.

PERI does not defend Iran or the chaos it has perpetrated on the international scene

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PERI ANNOUNCES NEW DISTRICT REPRESENTATIVES



Chairman Bev Calvert swears in District 3 Representative John DiPietro

PERI is pleased to announce that the Board of Trustees has appointed two new Representatives for Districts 3 and 4, both of which serve West Central and Southwestern Ohio.

The Board appointed John Di Pietro to fill the vacant District 3 position at its April 26th meeting in Columbus. Mr. Di Pietro joined the Miami Township Police Department in 1986, where he held the positions of Patrol Officer, Detective, Corporal and Sergeant. In March of 2013, John retired as the Deputy Chief of Police. He is an academy instructor, holds a degree in Police Sciences from Sinclair College and is a graduate of the Police Executive Leadership College. He achieved his credentials as a Certified Law Enforcement Executive

(CLEE) from the Ohio Association of Chiefs of Police in 2010.

John has been a member of the Ohio Crime Prevention Association since 1992, and has continued to remain active in the association by serving as president from 2003 to 2004. He is the current Vice Chairman for the Crime Prevention Coalition of America, which serves as an advisory board to the National Crime Prevention Council in Washington DC. He is also the First Vice President for the International Society of Crime Prevention Practitioners.

John is an active member with the Miami Valley Crime Prevention Association. He serves as the President of the Fraternal Order of Police, Ohio Lodge # 117, and is the State Chairman for Mothers Against Drunk Driving (MADD), Ohio. In 2003 he was selected as MADD's TOP COP. He is a former Board Member for Greater Dayton Humane Society, and is a State Certified Humane Agent.

Bill Russell was named to his post by the Board at its meeting on March 22nd. Mr. Russell spent over forty years working as an administrator primarily in higher education at various institutions including Miami University, Eastern Michigan University, Northern Kentucky University, Southern State Community College, and Cincinnati



Chairman Bev Calvert swears in District 4 Representative Bill Russell

State Technical and Community College. He retired from the Ohio Board of Regents in 2011 after serving as Associate Vice Chancellor for Adult Education.

He has served on various boards having just completed a four year term on the Board of Education of his local school district. In addition, he has provided consulting services to local governments, schools, and private agencies in strategic planning, program development, business planning, and partnership initiatives.

Bill lives in Warren County near Kings Island with his wife who is a college math instructor. Volunteer activities and enjoying the abundant social, cultural, and sports activities in the Cincinnati area, along with family events, fill the days in an interesting and meaningful way.

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and whether one supports or opposes the Iran Nuclear Agreement, PERI believes that the retirement systems should not be used to express someone's opposition to the Agreement. In addition, part of the Iran Nuclear Agreement contains a provision which encourages the lifting of individual sanctions such as laws and policies that prohibit investment in certain companies doing business in Iran. In short, the Resolution is telling the systems to divest certain holdings and assume the transaction costs

associated with selling these investments along with the potential losses related to reinvesting in stocks that may provide a smaller investment return than the ones they were forced to sell.

IF HJR – 6 passes, the transaction costs and potential investment losses will be borne by retirees and future retirees and not by those forcing this divestiture. This action would create an unfunded liability. It should be noted that nothing prevents me, you, the mutual funds we invest through, and others from owning these investments. Stated differently, no Ohio or federal law or

directive of the U. S. Department of State prohibits these investments. However, should this proposal be enacted, the five retirement systems and the state would be prohibited and would be required to divest any such investments, while you and I and others could continue holding these investments.

Since companies in signatory countries, (China, France, Germany, Russia, and the United Kingdom) and others will be investing in Iran, passage of this proposal could further limit investments opportunities by prohibiting investing in these companies.

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The Ohio Public Employees Retirement System is pleased to partner with PERI and provide news and updates concerning OPERS health care coverage within your PERI Newsletter. If you have questions or need further information, please contact OPERS at 1-800-222-7377.

Help with the HRA reimbursement process

OPERS uses a reimbursement process administered by OneExchange to help participants in the OPERS Medicare Connector pay their expenses. This mechanism requires specific actions to receive reimbursement.

We realize that the process can become frustrating. It requires participants to first pay their health care costs, then request reimbursement from their Health Reimbursement Arrangement accounts through OneExchange. There are several ways to do this.

While we chose OneExchange to administer the Connector, we are still your advocate. To help resolve issues you might have with your reimbursements, here are some tips. Keep in mind that it's important to protect your financial privacy, and OPERS wants to make sure your personal information remains confidential.

- Call OneExchange at 844-287-9945 and select option 3 to be connected to the OneExchange funding department if you have reimbursement issues such as incorrect amounts, delays or denials, especially ones involving specific dollar amounts.
- Use the customer help tab on the OneExchange/OPERS website. Here you can get answers to general questions, submit a question to OneExchange or provide feedback directly to OneExchange.
- If you have issues with OneExchange customer service, or you need help escalating the issue with OneExchange, we want to know about it. Please send us a message through your OPERS online account or call us at 800-222-7722 to share your general concerns. If you require action on a specific personal issue, call OneExchange for immediate attention.

Also, to help you get a handle on the reimbursement process, we've posted **new videos and recorded presentations** that walk you through the steps to receiving reimbursement for OPERS dental, vision and non-Medicare plan premiums as well as your Medicare Part B premiums.

You can find these resources online at www.opers.org. To

access the videos, click on the red YouTube link from the home page. To find the recorded presentations, click "Connector & HRA" from the quick links on the right side of the home page. From the Connector & HRA page, click on the HRA Allowance link. You'll find the presentations under the heading of HRA References on that page.

For additional information regarding the HRA, refer to the following materials that are available on the OPERS website:

- * Frequently Asked Questions
- * HRA Quick Reference Guide
- * Get HRA Ready brochure
- * Getting Reimbursed Guide

You asked and we listened!

You can now receive a recurring reimbursement for your OPERS dental, vision and non-Medicare medical plan premiums. Request your reimbursement just once and receive it every month for the entire year!

OPERS Educational Opportunities

2016 Retiree Health Care - Transitioning to the Connector

This seminar has been created to prepare retirees under age 65 for their transition to the OPERS Medicare Connector and to an individual Medicare plan.

May 4	May 18	June 1	June 24
Akron	Toledo	Lima	Columbus

May 11	May 25	June 1	June 29
Boardman	West Chester	Cleveland North	Zanesville

You can register for a seminar two ways:

Online Account - You can register online through your OPERS online account. Log into your account and click Tools and Resources, then select Seminars and Counseling to select a seminar.

Phone - You can also register for a seminar by calling OPERS at 1-800-222-7377, Monday through Friday from 8 a.m. to 4:30 p.m.

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Can't attend a seminar? Register for a live, interactive webinar or view a recorded presentation.

Recorded presentations can be viewed at any time and registration is not required. Register for a webinar or view a recorded presentation, at www.opers.org, under Retirees, Educational Opportunities.

The advantages of joining a chapter

...Some of the Reasons

The following is a list of things you will gain by joining a local PERI chapter:

- A place to meet Ohio Senators and Representatives, experts from various OPERS departments, health care service provider representatives, and your PERI District Representative.
- A place to receive a more in-depth explanation than can be achieved in a newsletter, on topics such as: pending legislation, health care benefits, outside influences that will impact the operation and long-term financial health of our pension system.
- A place to receive quicker legislative updates. Chapters receive copies of the Legislative Counsel's monthly report to the Board of Trustees, plus instant messages concerning time critical legislative action requirements.
- A place for personal input. When you hear anything that pertains to OPERS, you have a meeting place where you can bring it to everyone's attention.

VISIT OUR WEBSITE FOR A LIST OF PERI
CHAPTER MEETING LOCATIONS AND TIMES
IN YOUR LOCAL AREA.

www.operi.org

Please remember to inform us
if you move or if you change your email address

You can write, call, or email us

PERI

659 Park Meadow Road • Ste F

Westerville, Ohio 43081

(614) 891-6868 • (800) 247-7374

email: office@operi.org

Chapter Round-up

PERI CHAPTER 91, CUYAHOGA COUNTY

Representative Nickie Antonio spoke to PERI Chapter 91 in Cuyahoga County at their March meeting. She brought a lot of information to the chapter and the chapter members, in return, shared their concerns regarding legislation affecting their pensions.



PERI CHAPTER 43, MONROE COUNTY

Shown above are Treasurer Becky McGee, President Eleanor Leeper, Secretary Kitty Kahrig, Vice President Charles Blue and District 8 Rep Richard Ross.



OFFICERS AND COMMITTEE CHAIRS OF PERI CHAPTER 83, LORAIN COUNTY

Sitting left to right: Carol Z. Warren, Vivian McCullough, Dan Billman, Katy Cox. Standing left to right: Clete Johnson, Dave Pillion, Gene Smith, Joyce Snyder and Stanley Wojdyla. Missing: Joe Shapko and Gary Siwierka.

**THE OPERS WEBSITE HAS
EDUCATIONAL RESOURCES
FOR OPERS RETIREES**

Webinar:

- [Retiree Health Care - Transitioning to the Connector \(for retirees under the age of 65\)](#)

Videos:

- [OneExchange Enrollment Call](#)
- [Returning to Work After Retirement](#)
- [Get Ready to Enroll - Medicare Part A and Individual Medicare Plan Enrollment](#)

Recorded Presentations:

- [Health Reimbursement Arrangement \(HRA\)](#)
- [HRA - Seeking Reimbursement of Your Medicare Part B Premiums](#)
- [HRA - Seeking Reimbursement of Your OPERS Vision and Dental Premiums](#)
- [Get Ready with OneExchange](#)
- [Returning to Work After Retirement](#)
- [How to Print a 1099 From Your Online Account](#)
- [2016 OPERS Medicare Connector](#)
- [Medicare Basics](#)
- [Your OPERS Online Account for Retirees](#)
- [2016 Benefit Change Notice](#)
- [Form 1099-R](#)
- [Medicare Part B Reimbursement](#)

**IMPORTANT NUMBERS
FOR YOU TO HAVE ON HAND**

(800) 222-7377 OPERS
(844) 287-9945 One Exchange
(866) 591-1913 Aetna Vision
(888) 262-4874 Metlife Dental
(800) 633-4227 Medicare
(800) 772-1213 Social Security
(877) 644-6457 Deferred Comp

If you need information concerning your HRA account or insurance, call One Exchange. If you have questions concerning your pension, please call OPERS.

Legislative Report

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Some, including State Treasurer Mandel, contend that the monies held by the retirement systems belongs to taxpayers and thus it is appropriate to use the Systems to express a political point of view. This is flat out wrong as the assets in the retirement systems belong to their members, not the state of Ohio or taxpayers.

At one time this money was the taxpayers' money, but PERI contends that it loses its characterization as taxpayer money at the time it was paid to public employees for their services and a certain percentage of an employee's contribution along with the employer's contribution went into one of the retirement systems. This money became funds held in trust for that employee to provide for pension and benefits.

It should not be used to further some social, personal, or political agenda—instead, it should only be used for purposes related to retirement or disability benefits. Section 145.11 underscores this point when it states ...“The board (OPERS) and other fiduciaries shall discharge their duties with respect to the funds solely in the interest of the participants and beneficiaries; for the exclusive purpose of providing benefits to participants and their beneficiaries and defraying reasonable expenses of administering the public employees retirement system.....”

Some PERI members have asked if Issue 2, a constitutional amendment which passed last year, would be applicable. We do not believe so and here is why. There are two way of amending the Ohio Constitution—by initiative petition signed by ten percent of the electorate; and by passage of a joint resolution by three-fifths of the Ohio General Assembly. As you may recall, Issue 2 was proposed by a joint resolution that was passed by the General Assembly. It was proposed to prevent Issue 3 from taking effect should Issue 3 pass. Issue 3, which was proposed by initiative petition, would have created 10 facilities with exclusive rights to commercially grow marijuana. Issue 3 did not pass, but Issue 2 did.

Issue 2 amended Section 1 of Article II of the Ohio Constitution to provide that the power of the initiative shall not be used to pass an amendment to the constitution that would grant or create a monopoly, oligopoly, cartel, or confer a commercial interest to any group of individuals that is not available to other similarly situated persons. Issue 2 does not apply for two reasons. Issue 2 deals with constitutional amendments that are proposed by the initiative petition and not by a joint resolution adopted by the legislature; and second, Issue 2 prevents initiatives that would create a monopoly, oligopoly, or cartel. HJR - 6 deals with none of these.

Again, some of the objections expressed above are the same arguments we used when we testified in opposition to H. B. No. 284. As you may recall, that bill would add extortion, perjury and certain federal offenses to the list of offenses that may result in the forfeiture of retirement benefits when committed by certain individuals.

The bill called for the forfeiture of retirement benefits as an additional punishment for the commission of certain criminal offenses by certain high ranking officials serving in a position of honor, trust, and profit. Although well-intentioned, we opposed the bill on the basis that monies held in OPERS are not public funds. Public employees, who were paid with tax dollars, earned it, but once earned and deposited into the retirement system, it became private funds, held on their behalf and should not be used for anything but retirement and disability benefits. Forfeiture of one's public retirement benefit should not be used as an additional penalty against those who commit certain offenses.

Another bill of interest is H. B. No.476 which would prohibit a state agency from contracting with a company that is boycotting Israel or disinvesting from Israel. State agency is defined as any organized body established for the exercise of a function of state government. It is unclear if the retirement systems come within the definition of “state agency” and thus would be affected by the bill. However, the sponsor has indicated that it was not his intent to include the

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retirement systems within the definition of state agency. More specifically, the bill prohibits a state agency from entering into or renewing a contract with a company for the acquisition or provision of supplies, equipment, or services, or for construction services unless the contract declares that the company is not boycotting Israel or divesting from Israel.

The bill may be in response to the nationwide “Boycott, Divestment, Sanctions” movement whose goal is to punish Israel economically and pressure it to change its treatment of Palestinians. This movement appears to be taking place on college campuses, including Ohio State University and Capital University here in Columbus.

President & CEO Report

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are talking about collaborating in areas where it makes sense for both organizations and our members. They are very open minded and so are we. Although we might not see eye to eye on all matters, we have agreed to be completely open, honest and transparent with one another.

On another topic of much interest to members, we are closely monitoring H.R. 711 in the U.S. House of Representatives in Washington D.C. This is the windfall elimination provision, ‘WEP’ bill, more popularly known as the “Equal Treatment of Public Servants Act of 2015,” that has been hung up in the Congress for years.

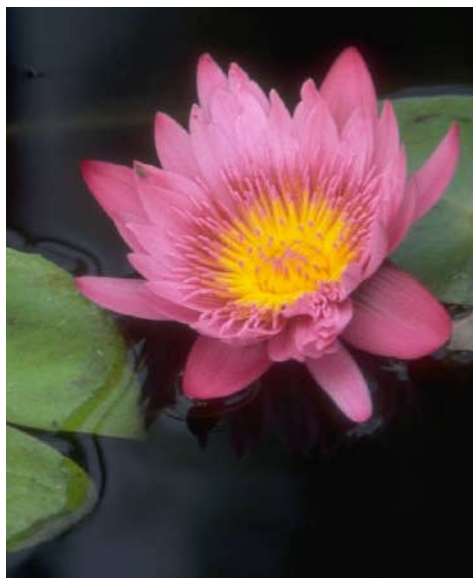
As you are probably aware, this legislation is designed to eliminate the current WEP standard that reduces the Social Security benefits of workers who also have pension benefits from employment not covered by Social Security. This applies to OPERS retirees. There was a positive hearing in the House Ways and Means Committee in

March that we hope will be the beginning of the road to passage.

Another hot issue is House Joint Resolution 6 (HJR – 6) that was introduced in the Ohio House of Representatives this past winter. It would prohibit the retirement systems from investing in any company that does business in countries currently on the U.S Department of State’s list of state sponsors of terrorism.

Although we agree with the premise that no one supports doing business with such companies, the resolution is an overreach that seeks to dictate how OPERS invests members’ assets. Once an employer contributes to an employee’s account in OPERS, it is no longer controlled by the employer, period.

If this resolution were to be enacted by the General Assembly, and approved by voters at the ballot box, OPERS would be forced to sell any holdings in violation of the amendment. OPERS would likely experience a loss on these transactions and see a net reduction to their assets. OPERS has a long standing policy in place to divest such assets in a prudent and responsible manner, designed to protect their value to the extent possible. You will find more information on this resolution in the report of John Gilchrist, also in this issue of the Newsletter.



We receive many calls asking when OPERS will be sending out the pension checks. For your convenience, we are printing the payment schedule as shown below. If you have specific questions regarding your payment, please call OPERS at (800) 222-7377.

OPERS Remaining 2016 Payment Schedule

June	6/1/16
July	7/1/16
August	8/1/16
September	9/1/16
October	9/30/16
November	11/1/16
December	12/1/16

OPERS & PERI... what is the difference?

OPERS is the acronym for Ohio Public Employee Retirement System

PERI is the acronym for Public Employee Retirees, Inc.

What is the difference?

OPERS is the retirement system that administers your pension funds and health care benefits. OPERS sends your check to you each month.

PERI is your retiree association that represents members like you who receive OPERS checks. Additionally, PERI keeps on top of all political activity that affects your pension and health care benefits.

PUBLIC EMPLOYEE RETIREES, INC.

659-F Park Meadow Road Westerville, Ohio 43081-2879
(614) 891-6868 • (800) 247-7374 • Fax (614) 891-8887
Email: office@operi.org • Web site: www.operi.org

PERI Board of Trustees



Bev Calvert
Chairman
(740) 373-4917
bev@jimcalvert.com



Connie Dailey
District 5
(740) 814-3957
bskt1cd@yahoo.com



John Haught
1st Vice-Chair
(440) 352-7134
haught_jm@att.net



Merlin "Boots" Sheets
District 6
(740) 524-4684



Marlene Bond
2nd Vice-Chair
(740) 658-3673
bond007@1st.net



Carolyn Waddle
District 7
(740) 533-9376
cewaddle@roadrunner.com



Thomas George
Secretary/Treasurer
(440) 734-8177
TJGeorge1369@msn.com



Richard Ross
District 8
(740) 962-5737
richross@embarqmail.com



John Sanderson
District 1
(419) 335-7738
jofred38@gmail.com



John DeBonis
District 9
(740) 695-4320
johndebonis@comcast.net



Merrill Asher
District 2
(937) 726-1569
masher4@woh.rr.com



Rick Lawrence
District 10
(440) 225-2957
ricklawrence269@yahoo.com



John DiPietro
District 3
(937) 294-5757
district3peri@gmail.com



Charlene Powell
District 11
(440) 834-4325
powell.peri@gmail.com



Bill Russell
District 4
(513) 379-1729
wrussell937@gmail.com

PERI Staff / Advisors

Geoffrey D. Hetrick
Administrator

Laurie Frithiof
Administrative Secretary

Nancy Heath
Bookkeeper / Newsletter Layout

John Gilchrist
Legislative Counsel

District 1 Counties:
Defiance, Fulton, Henry, Lucas,
Ottawa, Sandusky, Williams, Wood

District 2 Counties:
Allen, Auglaize, Hardin, Mercer,
Paulding, Putnam, Shelby, Van Wert

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Logan, Miami, Montgomery, Preble

District 4 Counties:
Adams, Brown, Butler, Clermont,
Clinton, Hamilton, Highland, Warren

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Morrow, Richland, Seneca, Wyandot

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Delaware, Fairfield, Fayette, Franklin,
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District 7 Counties:
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Pike, Ross, Scioto, Vinton

District 8 Counties:
Athens, Hocking, Monroe, Morgan,
Muskingum, Noble, Perry, Washington

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Harrison, Holmes, Jefferson, Tuscarawas

District 10 Counties:
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Lorain, Medina, Summit, Wayne

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Mahoning, Portage, Stark, Trumbull