



Public Employee Retirees, Inc.™

Perspectives

Serving OPERS Members Since 1948

1st Quarter 2022

Mission Statement:

To protect and preserve OPERS pension and benefits programs and advocate for changes that are in the best interest of PERI members, while providing value through communications and education of the membership through our districts, local chapters and external partnerships.

In This Issue

Chairman's Message	Page 1
Legislative Report	Page 1
OPERS Report	Page 3
District Annual Meeting Info	Page 4
OSHIIP	Page 4
Member Cards	Page 5
Important Numbers	Page 5
Chapter News	Page 6

IMPORTANT

If you have a seasonal address, please call or email us when you move. Our mail is sent out bulk rate, therefore the post office does not forward it.

A Message from Your Chairman

by Richard L. Ross



It has been a hectic first three months as your chairman. We have appointed two excellent former board members, Merrill Asher and Marlene Bond, to fill vacancies of two offices for which no one chose to run in the last election.

We have hired Greg Bennet, of Byers, Minton & Associates, to be our new lobbyist. Greg has an excellent reputation around State House Square and will represent us well before the legislature and OPERS.

I have spoken at a joint district meeting of officers from Districts 3 and 4 in New Carlisle, the Hocking County chapter in November and the Fairfield County chapter in December. I am scheduled to speak in Portage County in February. I am impressed and refreshed with the zeal and knowledge that our members have in our joint mission to preserve the Ohio Public Employees Retirement System, our defined benefits, and health care.

There has been legislation introduced in the Ohio House that would increase the employers' contribution into the Ohio Police and Fire pension system. It has been over 40 years since there has been a significant increase in

Continued on page 2

Legislative Report

by Greg Bennett, *Byers, Milton & Associates*



Our team at Byers, Minton & Associates is excited to work with all of you at the Public Employee Retirees, Inc. We give our thanks and appreciation to John Gilchrist who has been a fantastic steward of the PERI mission throughout his nearly four-decade career in state government. Congratulations to John on his retirement.

It has been a pleasure getting to know the PERI leadership team and staff, and we look forward to joining you in your district soon. Given this is our first legislative report column for the quarterly newsletter, I want to take the opportunity to introduce our firm and myself to all of you as members of PERI.

Firm Background

Byers, Minton & Associates is a multi-client government affairs firm based in Columbus, Ohio, with Bill Byers and Andrew Minton serving as the Principals of BMA. With over 50 years of combined experience in local, state, and federal government relations, we are proud of the reputation of trust, integrity, and results, we have developed with our clients, legislators,

Continued on page 2

the employers' contribution into OPERS. Understanding that OPERS' first responsibility is to maintain a strong pension program, for the past couple of years no employer contributions have been made to our health care trust fund. Only employee contributions can be contributed to the pension trust fund. The only other source of income for our healthcare trust fund are investments.

With the number of retirees increasing and living longer and healthcare cost escalating we have seen the demands on our health care program increase. To address these issues, we as retirees have seen significant changes to our health care benefits. Beginning in January of 2022, additional sacrifices will be made by retirees when our health care benefits will be reduced (under 65 retirees going into the HRA and those 65 and over having their HRA contributions reduced). With that being said serious consideration needs to be given to increasing the employers' contribution to OPERS.

There is some chatter on social media about having a "forensic audit" done on OPERS similar to the one that was conducted on the State Teachers Retirement System (STRS).

The problems that STRS has had for years do not exist in OPERS. Even though we do, from time to time, have some differences with OPERS (COLA and health care administration problems) most of the time we work together to maintain our defined benefit system from those who wish to undermine or destroy one of the best, if not the best, retirement system in the country. I understand that people are concerned that the health care benefits have been reduced, but that does not equate to a mismanagement of the retirement fund.

OPERS is a public pension system managed by professionals who have a fiduciary duty to do what is best for its members. Every year OPERS issues a Comprehensive Annual Financial Report (CAFR). This document is presented by OPERS to show their commitment to providing us accurate and transparent information regarding our pension program.

The CAFR can be found by going to www.opers.org and entering "CAFR" in the "search OPERS.org" at the top of the page. In OPERS' 2020 CAFR it explains that an external financial auditor conducted an independent audit of its financial statements (see OPERS 2020 CAFR pg. 20). Additional oversight is provided by OPERS' investment consultants (see OPERS 2020 CAFR pg. 98) and actuarial consultants (see OPERS 2020 CAFR pg. 140).

Therefore, to those who seek an additional "audit" of OPERS, PERI will not encourage or discourage those outside efforts.

Legislative Report Continued from page 1

administration officials, and those involved in government affairs advocacy across the state. Our team has the privilege

of currently representing over 60 clients across myriad industries including healthcare, K-12 and higher education, workforce and economic development, transportation, energy and public utilities, sports entertainment, agriculture, retirement, and procurement services. Specifically, our advocacy services and expertise include legislative and executive branch lobbying, regulatory representation and compliance, issue monitoring, coalition development and management, grassroots advocacy, capital budget appropriations, and political intelligence services (including media monitoring).

Personal Background

I am a graduate of the University of Akron's Ray C. Bliss Institute of Applied Politics and began my career in state policy at a non-profit organization educating candidates for the 129th General Assembly on energy and environmental policy issues. In 2012, I was selected to be a member of the Ohio Legislative Service Commission Fellowship Program and assigned to the Ohio Senate Majority Caucus. As a legislative fellow, I was assigned to the offices of Senate President Keith Faber and Senators Troy Balderson, Bob Peterson, and Frank LaRose. Some of these names may be familiar to you as Senator Faber now serves as Ohio's Auditor of State, Senator LaRose serves as Ohio's Secretary of State, and Senator Balderson now represents the Ohio 12th Congressional District.

I became Senator Balderson's permanent legislative aide and clerked the Senate Committee on Energy & Natural Resources. I also had the pleasure of working on an array of issues dealing with Education, Public Utilities, Health Care, Transportation, and Workforce Development, building my skillset drafting and analyzing legislation, speechwriting, coalition building, and providing constituent outreach services.

After several years of working in the Ohio Senate, I followed my passion for public policy and government affairs by joining Byers, Minton & Associates. I am grateful for the opportunity to represent wonderful clients as a firm partner and have been at the firm for over eight years.

2022 Policy and Political Outlook

We are half-way through the 134th Ohio General Assembly as legislators return to session in mid-January. 2021 proved to be a busy year with pandemic-related executive and legislative policies being considered and adopted, state legislative and congressional redistricting, and addressing issues such as telehealth, property taxation and education funding, sports wagering, and covid-relief.

Upon the return of the General Assembly, we expect to see

Continued on page 3



Legislative Counsel, Greg Bennett and PERI Chair Richard Ross

further legislative priorities addressed prior to legislators returning to their districts for the 2022 Primary and General Elections. Notable legislation to be considered includes consumer personal data protection, oversight and prohibitions around vaccine mandates, the state capital budget, and criminal justice reform.

Further, Ohio will hold November general elections including a U.S. Senate seat

to replace Senator Rob Portman, all 15 U.S. House seats, all statewide executive officeholders, three Ohio Supreme Court seats, all Ohio House seats, and half of the Ohio Senate.

Retirement Legislative and Regulatory Updates

Specifically on the retirement front, our firm will closely follow and engage, when necessary, on legislative and regulatory issues affecting PERI and its membership. In mid-November, the Ohio Public Employees Retirement System filed a class action lawsuit against Facebook, alleging the company sought to artificially inflate its stock price. OPERS purchased over 139,000 shares of Facebook stock from April 29th to October 21st. The lawsuit stems from a September 13th Wall Street Journal article highlighting internal Facebook disclosure documents, followed by a 14% decline in the company's stock price.

On December 15th, Representatives Cindy Abrams and Brian Baldrige introduced House Bill 512, which would increase employer contributions to the Ohio Police and Fire Pension Fund. Citing benefit cuts, health care cuts, and a recent increase in the employee contribution in comparison to an unchanged employer contribution increase over the last 36 years. The legislation would increase the employer contribution to 26.5% over a five year period. While we expect this to be a contentious issue between pension funds, membership organizations, and local governments, we will be closely monitoring this legislation and providing periodic updates as it moves through the legislative process.

Our firm looks forward to assisting your organization to further the mission to support and protect Ohio Public Employees Retirement System pensions and benefits programs. Should you have any questions, please do not hesitate to contact me at Greg@ByersMinton.com. Stay well, and Happy New Year.



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

Contact Via Benefits with questions regarding your HRA

During the last months of 2021, OPERS and Via Benefits both received a higher-than-average number of phone calls as Pre-Medicare retirees transitioned from a group health plan to the OPERS Health Reimbursement Arrangement (HRA). We apologize if you experienced extensive on-hold times and we thank you for your continued patience as we complete this transition.

If you have a question concerning your HRA or a reimbursement, please reach out to Via Benefits directly. OPERS cannot answer specific questions regarding your reimbursements. Contacting Via Benefits directly is the quickest way to get the information you need. You can reach Via Benefits by calling 1-844-287-9945. You can also find information and track your reimbursements by logging in to your Via Benefits online account at <https://marketplace.viabenefits.com/opers>.

We've made it easy to start the new year off right

OPERS has created a single web page where you can find the 2022 OPERS benefit payment schedule and information on changes in your benefit and 2021 tax forms. Simply visit opers.org and click on the Get Ready for 2022 link at the top of the homepage.

A: You will need to continue to be enrolled in a medical plan through Via Benefits in order to receive monthly HRA deposits in 2022. However, no matter how much you receive as a monthly HRA deposit, the process for paying your monthly premium and receiving reimbursement will not change. You pay the full monthly premium for your plan up front. That amount is then reimbursed from the funds within your HRA and deposited into your personal bank account. If you don't carry a balance within your HRA from month to month and there aren't enough funds to reimburse you for the full monthly premium, you will simply receive a smaller reimbursement. Because you already pay the full premium up front, there will not be a need to "pay the difference". If you have questions regarding the administration of your HRA or reimbursements, please contact Via Benefits.

2022 District Annual Meeting Information

PERI District 3 Annual Meeting

Thursday May 5th

OT Farm & Banquet Center
9316 West National Road,
New Carlisle, Ohio 45344

Time, Cost & Guest Speakers TBD
(pending confirmation)

PERI District 5 Annual Meeting

Thursday June 9th

High School in Mount Gilead
338 Park Avenue
Mount Gilead, Ohio 43338

Registration Opens: 9:00 am

Meeting Starts: 9:45 am

Lunch: 12:15 pm

Guest speakers: OPERS

(additional speakers TBD)

\$15.00 per person

PERI District 9 Annual Meeting

Tuesday May 17

New Philadelphia First Christian Church Social Hall
104 3rd Street NW,
New Philadelphia, Ohio

RSVP: member's local chapter

Registration Opens: 9:45 am

Meeting Starts: 10:30 am

Guest speakers: Greg Bennett, *Byers Minton & Associates, LLC, Columbus, Ohio, PERI's new legislative counsel.*

Legislators attending: (TBD, pending confirmation)

Cost: TBD (\$15 or less)

IMPORTANT

Please notify PERI when a member is deceased so that we don't continue mailing to them. Either call us at (800) 247-7374 or email us at laurie@operi.org

What is New for Medicare in 2022?



Your Medicare coverage and costs can change each year, so it is important to understand and review your benefits. Here is an overview of changes and opportunities in 2022.

Part A costs: Medicare Part A covers inpatient hospital services, skilled nursing facility services,

home health care, and hospice. Most people do not owe a premium for Part A. If neither you nor your spouse have 10 years of Social Security work credits, however, you may owe a monthly premium of either \$274 or \$499 per month in 2022, depending on the number of years worked. If you are admitted to the hospital, you will owe a deductible of \$1,556. If you have multiple hospitalizations, you may owe the deductible more than once. After you meet your deductible, your first 60 days in the hospital cost \$0 per day. If you are hospitalized for more than 60 days, you may owe an out-of-pocket cost each day for your continued hospital stay. If you are admitted to a skilled nursing facility, you will owe \$0 per day for the first 20 days. You will then owe \$194.50 a day for days 21-100 in 2022 and the full cost of care after day 100.

Part B costs: Medicare Part B covers out-patient costs, such as doctor visits and out-patient procedures. In 2022, the standard Part B premium is \$170.10 for people with a yearly income equal to or below \$91,000 for a single person or \$182,000 for a married couple. If your income is higher than that, you may pay a higher premium. If you have Original Medicare, you will owe an annual Part B deductible of \$233 in 2022.

If you have a Medicare Advantage Plan, your hospital and medical costs vary by plan. Contact your plan for more information about your Medicare costs in 2022.

Part D costs: Medicare Part D covers outpatient prescription drugs. In 2022, the national average premium for a Part D prescription drug plan is \$33.37 per month. Your particular costs vary based on your plan and your prescription drug needs. If your Part D plan has an annual deductible, it can be no higher than \$480 in 2022. If you and your plan spend \$4,430 for covered drugs for the year, in most plans, you will reach what is called the coverage gap. In the coverage gap in 2022, you will owe 25% of the cost of your drugs. If you spend \$7,050 on covered drugs in 2022, you will enter what is called catastrophic coverage. Then, you will owe 5% of the cost of each drug, or \$3.95 for generics and \$9.85 for brand-name drugs—whichever is greater—in 2022.

If you have Extra Help, an assistance program that helps

Continued on page 5

pay for your Part D prescription drug costs, your costs may be lower and the deductible and the coverage gap may not apply.

Know your opportunities to change coverage in 2022.

You can change your coverage in 2022 outside of the Open Enrollment Period if you have a Medicare Advantage Plan. You have one opportunity from January 1 through March 31 to change your plan or switch back to Original Medicare with or without a prescription drug plan. You might also qualify to return to your Medigap plan if you had one.

If you have Extra Help you can make one change per quarter through October 1. You can change your Medicare Advantage plan or your Part D plan.

New in Ohio 5-Star Plans: Medicare uses information from member satisfaction surveys, plans, and health care providers to give overall performance star ratings to plans. A plan can get a rating between 1 and 5 stars. A 5-star rating is considered excellent. These ratings help you compare plans based on quality and performance. Medicare updates these ratings each fall for the following year. These ratings can change each year. If a Medicare Advantage Plan with a 5-star rating is available in your area, you can use the 5-star Special Enrollment Period to switch from your current Medicare plan to a Medicare plan with a “5-star” quality rating. You can use this Special Enrollment Period only once through November 30.

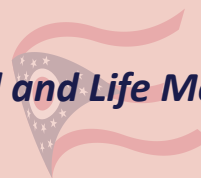
Marketing violations that could affect your 2022 coverage.

Medicare Advantage Plans and stand-alone Part D plans are administered, marketed, and sold by private companies. Plan representatives, agents, and brokers must follow federal guidelines when marketing to you. These guidelines protect you from manipulative/ deceptive sale and enrollment tactics that can lead to marketing violations by a plan. Here are some red flags:

- You signed up for a plan after being told by an agent or company that certain services or prescriptions were covered, but after enrolling, you discovered they were not covered by that plan.
- A company represented itself as coming from or sent by Medicare, Social Security, or Medicaid.
- You received an unsolicited phone call or text from a plan with which you have no prior relationship, you have asked not to contact you, or of which you disenrolled from.
- A plan agent returned uninvited to your residence after missing an earlier appointment.
- An agent discussed other insurance products, such as life insurance or annuities, during a visit or meeting that was scheduled to only discuss a Part D or Medicare Advantage product.

The Ohio Senior Health Insurance Information Program or OSHIIP at the Ohio Department of Insurance can assist you with your Medicare questions and issues in 2022. The OSHIIP hotline is available Monday-Friday 7:30am-5pm at 1-800-686-1578.

2022 Annual and Life Member Cards



Member cards are being mailed out in late January or early February. All Life members will receive a new member card with their new member ID number.

You may have noticed that your member ID number has changed several times over the years. Before 2016, everyone had the letter P before their member number. After 2016, we changed to a different database, and an 8-digit number was assigned that began with 4, 5 or 6.

In February 2021, we upgraded to a database that better suits our needs, but this system required us to assign you a new member ID number once again. This new number is printed on your new member card, under your name.

IMPORTANT NUMBERS FOR YOU TO HAVE ON HAND

- (800) 222-7377 OPERS
- (844) 287-9945 Medicare VIA Benefits*
- (833) 939-1215 Non-Medicare VIA Benefits*
- (866) 591-1913 Aetna Vision
- (888) 262-4874 Metlife Dental
- (800) 633-4227 Medicare
- (877) 556-4582 AMBA
- (800) 772-1213 Social Security
- (877) 644-6457 Deferred Comp
- (800) 686-1578 OSHIIP

*If you need information concerning your HRA account or insurance, call VIA Benefits (formerly OneExchange). If you have questions concerning your pension, please call OPERS.

Chapter News

District 3



PERI Chapter 24 Greene County



At a young age 96, Leta Thordsen, Secretary of Green County Chapter, steps down. Congratulations, Leta!



Doug Smith swearing in Greene County 2022 officers, (L to R) Secretary Judy Minton, V.P. Jim Willis and Treasurer Deloris Willis.



Ralph McEldowney, from the Montgomery County Chapter, receiving an award of excellence for his many years of service as chapter president.



At their December 14, 2021, District 3, #6 Montgomery County meeting, PERI Treasurer, John DiPietro (far left), swears-in officers to serve in 2022. From left to right: Guest Speaker Representative, Lynda Hohnhorst: Vice-President, Billy Anderson: President, Patrick MacKenzie: Outreach Representative, Barb Manuel: Treasurer, Beth Niswonger.



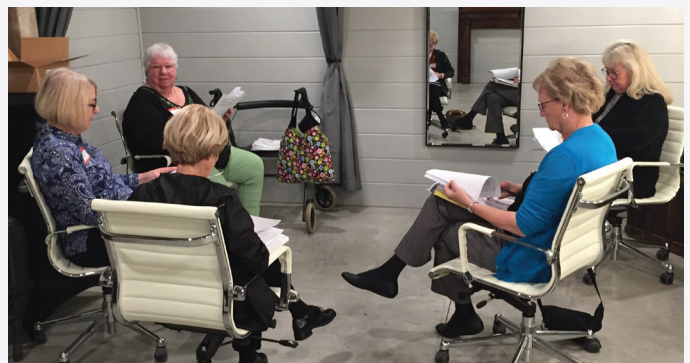
District 3 Chapter 6, Montgomery County Chapter of the year for 2020



District 3 officer of the year for 2021, President Patrick MacKenzie

District 3 & 4

District 3 & 4 Chapter Officer training held on November 14th, 2021 in Carlisle. There were 40 people at the training. The morning session focused on membership and the afternoon session had breakout sessions for the officer positions.



Chapter News

District 5



President Ruth Reier, president of the Wyandot County chapter talking to members before starting the meeting.



PERI Chapter 75 Marion County swearing in of Vice President Ann Bauer, Treasurer Janet Elliott and new Legislative Officer Bede Agner.



State Representative Riordan McClain speaking to PERI Chapter 88 Wyandot County. He filled the group in on his latest projects, and the chapter members discussed their concerns regarding health care and the future of their pension and COLA.

District 9



PERI Chapter 5, Jefferson County meeting. President Judy Krenzel is at the far left, Secretary Francesca Veltri is next with Treasurer John McDevitt on the right.



January 12th meeting of PERI Chapter 25 Tuscarawas County at Ricardo's Restaurant in New Philadelphia. The guest speaker, Tuscarawas County Sheriff Orvis Campbell, is pictured with members Ronna Harding, Larry Lautzenheiser (back left), and Jim Hykes, former president.

District 8



PERI #45 Hocking County Chapter held their annual holiday luncheon with PERI Chair Richard Ross as guest speaker. From left to right Richard Ross, chapter President Karen Cottrill, and District Representative, Lin Avedaño.

District 11

PERI Chapter 18 Mahoning County with chapter president Walter Duzzny giving awards of appreciation



Engineer Patrick Ginnetti receiving chapter life member/appreciation awards from PERI Mahoning County chapter President Walter Duzzny.



Debbie Moss, Linda Merin and Diane Zagorsky, Mahoning County Nursing staff, on hand to give vaccinations to chapter members.



Kacy Dicky, staff member and Chief Assistant Prosecutor, Gina DeGenova-Zawrotuk with PERI Mahoning County chapter President Walter Duzzny.



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Allen, Auglaize, Hardin, Mercer, Paulding, Putnam, Shelby, Van Wert

District 3 Counties:

Champaign, Clark, Darke, Greene, Logan, Miami, Montgomery, Preble

District 4 Counties:

Adams, Brown, Butler, Clermont, Clinton, Hamilton, Highland, Warren

District 5 Counties:

Crawford, Hancock, Knox, Marion, Morrow, Richland, Seneca, Wyandot

District 6 Counties:

Delaware, Fairfield, Fayette, Franklin, Licking, Madison, Pickaway, Union

District 7 Counties:

Gallia, Jackson, Lawrence, Meigs, Pike, Ross, Scioto, Vinton

District 8 Counties:

Athens, Hocking, Monroe, Morgan, Muskingum, Noble, Perry, Washington

District 9 Counties:

Belmont, Carroll, Coshoccon, Guernsey, Harrison, Holmes, Jefferson, Tuscarawas

District 10 Counties:

Ashland, Cuyahoga, Erie, Huron, Lorain, Medina, Summit, Wayne

District 11 Counties:

Ashtabula, Columbiana, Geauga, Lake, Mahoning, Portage, Stark, Trumbull