



Public Employee Retirees, Inc.™

Perspectives

Serving OPERS Members Since 1948

2nd 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

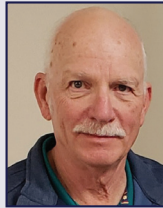
Chairman’s Message	Page 1
Legislative Report	Page 1
Administrator Report	Page 1
Thank You Nancy	Page 3
OSHIIP	Page 4
Important Numbers	Page 4
OPERS Report	Page 5
Chapter News	Page 7

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 is with sadness that I inform you of the death of William I. Winegarner. Mr. Winegarner was the administrator of PERI from 1993 until 2017, where he introduced up-to-date office procedures, forms, and data processing. He helped it transition from a small, primarily Columbus coordinated association to a fully functioning national association with a solid Ohio network of Districts and local Chapters.

His leadership kept our organization at the forefront of the battle to preserve, protect, and defend our pensions from those who wished to see them disappear. We have continued to represent our membership in the fight to uphold the Ohio Public Employee Retirement System as one of the premier pension systems in the

Continued on page 2

Legislative Report

by Greg Bennett, *Byers, Minton & Associates*



The State of Our State is Strong

On March 23rd, Governor Mike DeWine joined the Ohio General Assembly for a joint session at the Statehouse to deliver his first “State of the State” address since 2019. Given the onset of the COVID-19 pandemic, Ohio’s response, continued recovery, and the need for unity over division, took center stage.

Governor DeWine expressed optimism about Ohio’s recovery from the pandemic, his Administration’s response efforts and collaboration with the Ohio Legislature, and recent investments made to benefit the overall Ohio economy. Another primary focus in Ohio’s recovery is how the state will utilize infrastructure funding following

Continued on page 2

Your New Administrator

by Lezlie Garcia



Hello PERI members, I am truly honored to join you as part of the PERI team. I want to provide you with some of my background and experience and look forward to meeting you soon at the District Annual Meetings and upcoming Chapter meetings. I am a native of Northeast Ohio and have lived in Lewis Center, Ohio, since 2006. I have been married to my husband, (Major, Retired) Ferdinand Garcia Jr, for 29 ½ years and have two adult children, Emily, 26,

and Eric, 23.

I am a graduate of Rasmussen University with a BA in Business Management and Leadership. Much of my career began in banking in 1987 and continued through October (or leave out month) 2006 when we moved to Columbus for a military

Continued on page 3

country.

We hired Mrs. Lezlie Garcia as our new administrator at our March board meeting. She has introduced herself in her column in this newsletter. She and Greg Bennett, our legislative agent, will serve as the face of PERI to OPERS and the General Assembly.

By the time you read this column, I will have been the guest speaker at chapter meetings in Morgan, Stark, Mahoning, and Portage counties.

I will also be speaking at the district annual meetings in Districts 4, 9, and 10. I am always eager to share the message of PERI and to receive feedback directly from our membership.

While most of our effort is directed towards our relationships with the state legislature and the OPERS Board and Staff, we have also been active in supporting legislation to eliminate the inequities of the Windfall Elimination Provisions (WEP) and the Government Pension Offset (GPO) under current Social Security law. These provisions limit or eliminate social security payments to those of us who receive OPERS pensions. United States House Resolution 82, "The Social Security Fairness Act of 2021", would repeal the WEP and GPO.

Congressional co-sponsors of the bill from Ohio are Balderson, Beatty, Brown, Carey, Gibbs, Joyce, Kaptur, Ryan, and Turner. If one of these is your representative, please thank them. If your representative is not listed, please contact them to support this legislation.

I recently contacted OPERS' Health Care division to seek assistance for some retirees under 65 who discovered that their insurance was not accepted when they required necessary medical attention. By us making OPERS aware of this problem, it should make the process work better for everyone.

The PERI Board is advocating for increasing the employer contribution to OPERS so that part of those contributions can be used to stabilize the health care fund for retirees. There have been no employer contributions going into the health care fund for the last four years. Its only source of revenue has come from investment returns. It will take legislation in the Ohio General Assembly to increase those contribution levels.

OPERS' investment returns and the recent changes to our health care plan have increased the Funds' solvency from 11 to 25 years. We need to see if it could positively impact the allowances that retirees are receiving in their HRAs.

I look forward to meeting many of you in person as I attend some chapter and district meetings and the state Annual Meeting in September.

Legislative Report Continued from page 1

the passage of the bipartisan \$1 trillion Federal Infrastructure Investment and Jobs Act signed into law by President Biden in mid-November. Other priorities highlighted within the address include investments made in children's initiatives and Ohio's most vulnerable populations, in addition to a focus on workforce

development and preparing Ohioans for the in-demand jobs of today and the future.

In advance of Ohio's looming Primary and General Elections, the overarching theme for the Governor centered around growth, opportunity, and Ohio's optimistic future. Through collaboration, public-private partnerships, tax cuts, and an eye toward continued growth, Governor DeWine noted, "The State of the State is strong."

Ohio Redistricting Process

Ohio's redistricting process is also taking center-stage as the Ohio Supreme Court continues to review state legislative maps submitted for a fourth time by the Ohio Redistricting Commission following three previous attempts being invalidated by the court on Ohio Constitutional grounds. The Commission hired two independent mapmakers to produce a map for consideration but chose to move forward with minor adjustments made to a previous map, giving Republicans a 54-45 advantage in the House and an 18-15 advantage in the Senate.

A federal court has given the state until April 20th to decide on the validity of maps before it intends to step in and decide for the state. This has led to the likelihood of a bifurcated primary. May 3rd will continue as originally scheduled with statewide and congressional races while state legislative races are likely to be decided in a second primary on August 2nd, unless otherwise scheduled by the State.

As of right now, the only state legislative maps that have not been deemed invalid include the fourth iteration submitted to the Ohio Supreme Court by the Redistricting Commission and the (ultimately scrapped) maps developed by the two independent mapmakers upon the request of the Commission.

Retirement-Related Legislation

We continue to closely monitor several pieces of state legislation related to retirement and retirees as we approach the summer legislative recess. Notably, there continues to be legislation introduced regarding an increase in employer contributions for several retirement funds, including the Ohio Police & Fire Pension Fund (HB 512) and the State Teachers Retirement System and School Employees Retirement System (HB 601). While HB 512 has received two committee hearings, the future of these bills remains uncertain given the truncated legislative calendar and the 2022 Primary and General election cycle.

As it relates to Federal legislation, H.R. 82 -- The Social Security Fairness Act of 2021 remains a focus for members of Congress this Session with 268 legislative cosponsors. The legislation is a re-introduction of H.R. 141 from the 116th U.S. Congress, which had 264 cosponsors. WEP and GPO repeal bills have been introduced in consecutive Congressional Sessions since 2001.

Several Congressional members have sent letters to leadership asking the legislation to be discharged to the House floor for a vote -- bypassing the Committee process. PERI has finalized letters of support and thank you for Ohio delegation members who have both signed on as cosponsors and those we are requesting further

Continued on page 3

consideration to cosponsor the bill. Ohio Senator Sherrod Brown has also introduced the Senate companion bill, S. 1302.

The Ohio Retirement Study Council

On March 10th, the Ohio Retirement Study Council named Representative Phil Plummer (R-Dayton) as Chairman of the committee following the departure of former Chairman Rick Carfagna, who has taken a position with the Ohio Chamber of Commerce. Representative Plummer most recently served as the Sheriff of Montgomery County before his time as state representative for the 40th House District.

Further, the Council and Fund Directors discussed the need to divest Russian investments totaling more than \$200M in the wake of the conflict with Ukraine. However, the Funds know this process is easier said than done and will provide the Council with financial documents and updates as next steps are deliberated. The most recent example of hostile foreign state divestment dates to 2007 with the passage of legislation requiring divestiture of Iran and Sudan investments. Today, there remains \$264M of the original \$2.5B invested.

While the Funds are cautioning policymakers about making abrupt moves potentially running afoul of the Board's fiduciary duties, Directors were asked to provide an update to the Council at the April meeting.

Closing Remarks

Byers, Minton & Associates thanks you for your continued involvement in PERI and helping us serve the organizational mission. We are always happy to answer any questions or concerns you may have. Please feel free to reach out via email at Greg@ByersMinton.com.



PERI Chair Richard Ross and new Administrator Lezlie Garcia

just finished one week at the PERI office and look forward to developing as much insight as possible about this significant association, building solid relationships, and supporting the staff, who have been without an administrator for almost a year. I am grateful for the outpouring of support I have already received and feel truly blessed to be a part of this team.

As I get my feet wet, I have found a few immediate opportunities to help the organization grow and work diligently with the Board to prioritize. The office would greatly appreciate information on donation centers in your area that may need operating electronic equipment (printers, laptops, monitors, projectors, keyboards, etc.). The office is cleaning out unused equipment that we would like to provide to a school or organization in need. Please reach out to your Chapter, District leaders or contact our office with the information for the team to collect.

My challenge to every member this quarter is to bring one new member into PERI in an immediate effort to increase membership; maybe even consider sponsoring an annual membership for a friend or family member for them to realize the importance and value of the organization. PERI is nothing without the members and support from each other. Our office is here and ready to help answer any questions and collect feedback we can bring to our Board and Legislative Counsel, Greg Bennett.

I am excited about our future and will promise my 100% dedication to the development and growth of the organization and staff associates.

relocation. I accepted a position with a federal contractor to work in family programs for the Ohio National Guard as a Family Readiness Support Assistant through 2014 when I returned to banking management until December of 2021.

I have served on the Worthington Area Chamber of Commerce since 2016 as a committee member for recruitment for one year, Board Trustee, 1st Vice-Chair, Chair, and Past Chair, and was a fundraising committee chair for The Taste of Worthington, Worthington Market Day and Red, Wines, and Desserts.

Shortly after finishing my degree in 2021, I chose to leave the banking & financial industry to pursue other opportunities that allowed me to use my skills in relationship building, customer service, and advocacy, which brought me to the position of PERI Administrator. I have



Thank You Nancy Heath!

We want to extend our gratitude to Nancy, PERI Accounting Manager for 21 years. Nancy helped many of our members who called the office, as well as chapter officers who needed information. She will be missed by the PERI staff and we wish her great success in her next adventure!



Filing a complaint with a Medicare Advantage Plan or Part D Plan

Things don't always go according to plan. When unforeseen challenges or mistakes occur, it is helpful to know where to voice your concerns and who can help. In Ohio, OSHIIP is a great resource to help you file complaints or grievances with your Medicare Advantage or Part D prescription drug plans.

A grievance is a formal complaint that you file with your Medicare Advantage or Part D prescription drug plan. A grievance is not the same as an appeal, which is a request for your plan to cover a service or item that it has denied. You may wish to file a grievance if your plan has poor customer service, takes too long to decide on an appeal, or your plan fails to deliver a promised refund. To file a grievance, send a letter to your plan's Grievance and Appeals department within 60 days of the event that led to the grievance. Visit your plan's website or call the plan for the address. You can also file a grievance with your plan over the phone but keep a written record of the name of the person you spoke to, the date and time of the call, and the outcome of the call. Your plan must investigate your grievance and get back to you within 30 days or within 24 hours for urgent requests. You can check the status of your grievance by calling your plan or 1-800-MEDICARE.

You can also file a complaint with Medicare if you have an issue with your plan that has not been resolved through the grievance process or if you want to alert Medicare about other issues with your plan. Medicare has a formal system to handle beneficiary concerns with Medicare health and drug plans. For example, if a plan is not responding to your grievance or appeals by Medicare's specified deadlines, you should file a complaint. OSHIIP at the Ohio Department of Insurance can help you file a complaint with your Medicare Advantage or Part D plan. Call OSHIIP Monday-Friday 7:30am-5pm at 1-800-686-1578.

Medicare fraud occurs when someone knowingly deceives Medicare to receive payment when they should not, or to receive higher payment than they should. Medicare abuse involves billing Medicare for services that are not covered or are not correctly coded when the provider has unknowingly or unintentionally misrepresented the facts to obtain

payment. Medicare errors are honest mistakes related to the billing of a health care service or product. You can watch out for fraud and abuse by keeping a calendar of all your medical appointments and comparing it with your Medicare statements and the bills you receive from your providers. If something does not seem right—for example, if you see on a claims summary notice from Medicare that your provider billed Medicare for an office visit on a day when you did not see them—you should first contact your provider.

Call your doctor or their billing office and let them know about the problem in case it was a mistake. If your doctor does not fix the error or if you suspect potential fraud or abuse, you should report it. OSHIIP works directly with Ohio's Senior Medicare Patrol (SMP) through Pro Seniors, who reports Medicare fraud, waste, and abuse to CMS.

Resources such as OSHIIP and Pro Seniors are important numbers to keep close by if things don't go as planned. OSHIIP is available Monday through Friday, 7:30 am-5 pm at 1-800-686-1578. Or Call Pro Seniors at 1-800-488-6070.

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

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. If you have questions concerning your pension, please call OPERS.



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

To help OPERS retirees receive the help they need as efficiently as possible, we've prepared the chart below which advises retirees where to direct some typical health care questions.

I have a question about health care. Who should I call?

Enrolling into a Medical and/or Prescription Plan	<ul style="list-style-type: none"> • Available Insurance Carriers / Plans • Enrollment Process • Address Change • Issues with my Insurance Carriers / Plans 	Via Benefits Serves as the OPERS Connector and administers the OPERS HRA
Health Reimbursement Arrangement (HRA)	<ul style="list-style-type: none"> • Premium Tax Credit (PTC) vs. HRA • Opting in or out of the HRA • Using the HRA • Eligible Expenses • Reimbursement Process • Claims - Status/Denials • Dollar Amount of monthly HRA Deposit • Timing of HRA Deposit • Forfeiture Process 	Medicare / HRA: 1-844-287-9945 Pre-Medicare: 1-833-939-1215 Medicare: my.viabenefits.com/opers Pre-Medicare: marketplace.viabenefits.com/opers
OPERS Dental Coverage	<ul style="list-style-type: none"> • Available Providers • ID Cards • Covered Services • High vs. Low Option 	MetLife Administers the OPERS Dental Plan 1-888-262-4874 www.metlife.com/mybenefits
OPERS Vision Coverage	<ul style="list-style-type: none"> • Available Providers • ID Cards • Covered Services • High vs. Low Option 	Aetna Administers the OPERS Vision Plan 1-866-591-1913 www.aetnavision.com
Retiree Medical Account (RMA) <i>For participants receiving disbursements</i>	<ul style="list-style-type: none"> • Using the RMA • Eligible Expenses • Reimbursement Process • Claims - Status / Denials • Forfeiture Process • Address Change 	PayFlex Administers the OPERS RMA 1-888-672-9136 www.payflex.com
Retiree Medical Account (RMA) <i>For participants making contributions</i>	<ul style="list-style-type: none"> • Vesting policy • Interest • Impact on HRA • Re-Employed Accumulated HRA 	
Re-employment <i>Benefit recipients employed in an OPERS-covered position</i>	<ul style="list-style-type: none"> • Impact on HRA • Re-Employed Accumulated HRA 	
OPERS Dental and Vision Coverage	<ul style="list-style-type: none"> • Enrollment Process • Opt In / Opt Out Process 	
Miscellaneous	<ul style="list-style-type: none"> • Eligibility to Receive HRA Allowance • HRA Allowance Calculation • Medicare Part A Premiums - Reimbursement Process 	OPERS 1-800-222-7377 www.opers.org

OPERS and Via Benefits offer How to use your HRA webinars



This live and interactive webinar is offered twice per month and will provide you with a better understanding of how to manage your HRA.

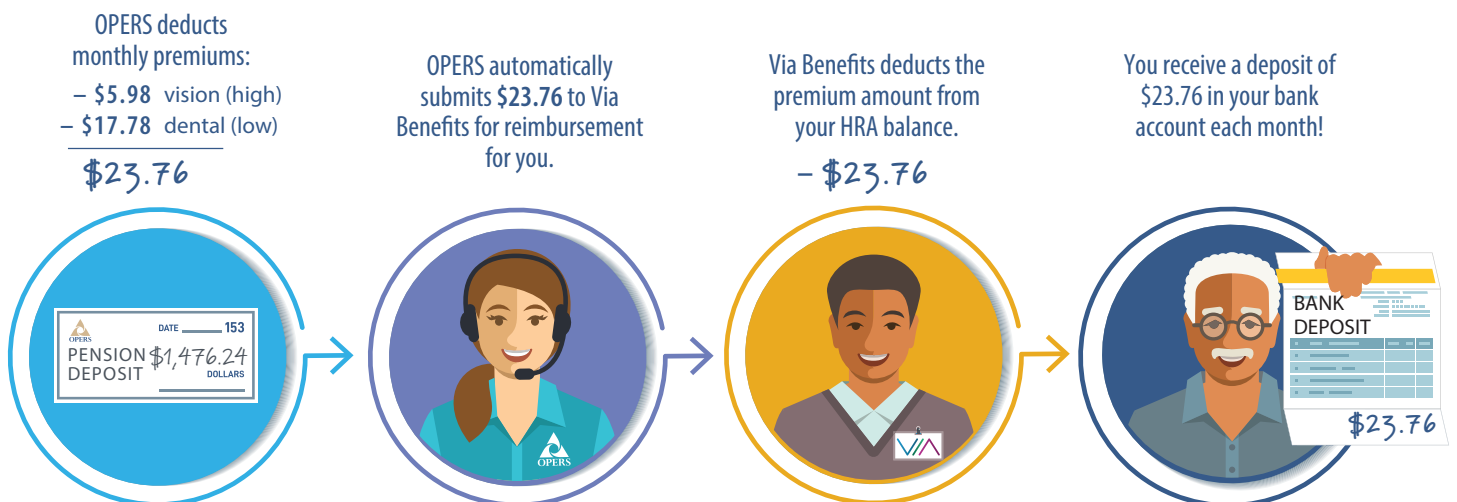
Topics that will be reviewed include the following:

- ✓ A review of eligible expenses
- ✓ Explanation of reimbursement types
- ✓ Submitting a claim for reimbursement
- ✓ Tracking your payments
- ✓ Information for caregivers

Registration for this webinar is required. To register, visit opers.org and select "Member Education Center" and then "Retired Members" from the homepage.

How it works – Auto reimbursement for OPERS vision and dental plan premiums

OPERS makes it easy for you to be reimbursed for your OPERS vision and dental plan premiums. OPERS deducts the monthly premiums from your benefit payment and then automatically submits these premiums to Via Benefits for reimbursement from your HRA. You receive a monthly reimbursement deposit in your bank account without needing to submit any additional forms or receipts.



Chapter News

District 1



Wood County February Chapter meeting



(L to R) Wood County Treasurer Linda Hamilton; Nate Miller Certified Bob Ross Instructor & his painting; Ken Rieman, President; and Janet Holton, Legislative Officer.



Wood County Chapter's March program was on the BGSU robot delivery service.

District 5



Michael Vance, American Red Cross Ohio Buckeye Region, spoke to the Morrow chapter members over breakfast at their March 8th chapter meeting.



The Wyandot chapter enjoyed a Lenten luncheon before a program about the Developmental Disabilities services in Wyandot County at their March 9th meeting.



Impaired Vision Services presentation at the Marion Co. chapter meeting.



Richland chapter President Marcia Rice (R) with Samantha Davis (L), Program Manager from the Cleveland Clinic Cancer Center, who spoke at the March 15th chapter meeting.

District 8



Lin Avendaño, District 8 Representative, welcomes Hocking County Treasurer Diana Sargent to PERI Chapter #45 Hocking County meeting

District 9



(L to R) This photo is of Harrison County Chapter President Betty Kellar, Vice-President Wanda Swelbar, and Legislative Officer Jack Kibble. Member Diane Frazier is in the background. The meeting was at Puskarich Public Library in Cadiz, Ohio.

District 11



Pictured from left to right is Chairman Richard Ross, District 11 Rep. John Haight, Lobbyist Greg Bennett & Mahoning County Chapter President, Walter Duzzny.



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2nd Quarter 2022 Newsletter!

PERI Board of Trustees



Richard Ross
Chairman
740-962-5737
richross@embarqmail.com



Merrill Asher
Vice-Chair
937-726-1569
masher4@woh.rr.com



Marlene Bond
2nd Vice-Chair
740-658-3673
bond007@2nd.net



John DiPietro
Treasurer
937-294-5757
district3peri@gmail.com



Christopher Thompson
District 1
419-729-3653
thompson6161@hotmail.com



Sharon Drerup
District 2
419-969-0392
sharondrerup@yahoo.com



Doug Smith
District 3
937-360-5381
dsmith@elminfinancialpartners.com



Rosemary Dahmann
District 4
513-922-3459
jdahmann@juno.com



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



Bonnie Mitchell
District 6
614-443-8314
bmitche2@columbus.rr.com



Greg Ervin
District 7
740-286-8218
gaervin1@gmail.com



Lin Avendaño
District 8
740-450-2847
lrvandano@yahoo.com



Jim Range
District 9
330-827-7591
jarange48@gmail.com



Rick Lawrence
District 10
440-225-2957
ricklawrence269@aol.com



John Haught
District 11
440-352-7134
haught_jm@att.net



Lezlie Garcia
Administrator



Greg Bennett
Legislative
Counsel



Laurie Frithiof
Administrative
Assistant



Diana Daniels
Accounting
Assistant

PERI Staff & Advisors

District 1 Counties:

Defiance, Fulton, Henry, Lucas, Ottawa, Sandusky, Williams, Wood

District 2 Counties:

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:

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

District 10 Counties:

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District 11 Counties:

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