



Public Employee Retirees, Inc.™

Perspectives

Serving OPERS Members Since 1948

2nd Quarter 2023

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	2
Administrator Report	Page	3
OSHIIP	Page	4
Chapter News	Page	5-6
2023 District Annual Meetings	Page	7
Important Numbers	Page	7
PERI Board of Trustees	Page	8

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A Message from Your Chair

by Richard L. Ross



With the weather improving, not only are the flowers blooming but so are several other items. Greg Bennett and Lezlie Garcia have pointed out in their columns what is happening in the State House and what is happening in the United States House of Representatives on HR 82, the bill to repeal WEP and GPO. As Lezlie has pointed out, over two hundred representatives have signed as co-sponsors. If your representative has co-sponsored, give your representative your thanks. If not, urge them to support the bill. In the United States Senate, there is a similar bill (S 597) sponsored by Ohio Senator Sharrod Brown (D) and Maine Senator Susan Collins (R). Please thank Senator Brown for his support and urge Senator Vance to sponsor the legislation.

Greg, Lezlie, and I met with Rep. Bob Young, the chair of the Ohio House Pension Committee, and Rep. Angie King, the vice-chair of that committee, to introduce ourselves, our organization, and our goals. After that meeting, Rep. King co-sponsored with Rep. Phil Plummer HJR 6, urging Ohio Congressional members to repeal the WEP and GPO. We thank them for endorsing a matter of such importance to our members who had work experience in both the public and private sectors.

As Greg pointed out in his column, Lezlie and I testified in writing in support of SB 6 in the Ohio Senate to codify the fiduciary duty of those who invest public monies. To be blunt, we expect OPERS to use its best judgment to get the largest, prudent return it can get for its investments for the health and pension funds. We support them in that work. Financial, not political, decisions are what should determine those investments.

Please make plans to attend your district meeting this spring and summer and the state annual meeting on September 18th. These meetings will educate and/or remind you of many of the issues and possibilities surrounding your OPERS benefits.

I would like to extend my personal thanks to Lin Avendano, my predecessor, and successor, as the District 8 Representative. His friendship and wisdom have been invaluable on the board and will be missed. While Lin will be difficult to replace, we do need a replacement for him as District 8 representative. If you live in District 8 and would be interested in serving, please let us know.

I was in Athens, Ohio the second week of April for a meeting that had nothing to do with PERI. Two individuals spoke with me about PERI while I was there and appreciated the effort that our organization (and theirs) has in preserving and protecting our benefits. We need the support of everyone.

Legislative Report

by Greg Bennett, *Byers, Minton & Associates*



We hope this update finds you in good health and spirits. I want to take this opportunity to share some important public policy updates with you as the Ohio legislature remains active with budget deliberations and legislative committee hearings.

House Bill 33 – Ohio’s Main Operating Budget

Members of the Ohio House leadership teams spent their legislative spring break reviewing 2,300 distinct amendments submitted for consideration in Ohio’s main operating budget, HB 33. Ohio’s main operating budget is a financial plan that outlines the spending priorities and revenue sources for the state government over a two-year period. It is also the largest piece of public policy passed and signed into law by every General Assembly.

Ohio’s operating budget is a critical tool for managing the state’s finances and ensuring that essential services are adequately funded. It is an important document for policymakers, stakeholders, and citizens, providing a roadmap for how the state plans to allocate its resources over the next two years.

As of this writing, the House Finance Committee plans to reconvene the week of April 17th to accept and consider a substitute budget bill detailing the chamber’s funding and policy priorities. The House Finance Committee will make additional changes via an omnibus amendment before voting on the budget legislation and sending it to the Senate for further consideration. Under the Ohio Constitution, the state budget must be passed and signed into law by July 1st. We will be vigilant in reviewing this legislation and any proposals that may affect public pensions and other relevant policy recommendations impacting PERI membership.

House Pensions Committee Convenes

Chairman Bob Young (R-Green) convened the first meeting of the newly created Ohio House Pensions Committee. Following member introductions, Ohio’s five public employee pension funds provided the committee with high-level overviews of each fund’s operations and functions on behalf of Ohio’s active and retired public employees. Speaker Jason Stephens announced the development of the House Pensions Committee at the outset of the 135th General Assembly, sending a signal about the importance of continued focus on Ohio pension systems.

PERI will continue to monitor these committee hearings and any introduced legislation pending before the House Pensions Committee.

System Investment Losses

Following the Silicon Valley Bank (SVB) crisis requiring federal intervention, it’s been reported that Ohio public pension systems had lost over \$30 million through investments in both the SVB of California and Signature Bank of New York. While the news of bank failures is always cause for concern, the losses identified below are minimal in relation to the total amount of each fund’s investment portfolio. The estimated losses per system are as follows:

- STRS - \$27.2 million (SVB) - 0.03% of the total portfolio
- OPERS - \$3.2 million (SVB) and \$2.2 million (Signature) – 0.0058% of the total portfolio
- SERS - \$929,000 – 0.01% of the total portfolio
- OP&F – \$320,000 (Indirect exposure via Russell 1000 Index Fund)

Ohio ESG Legislation

You may have also noticed a wave of legislation being deliberated across the country concerning public and private sector investments and Environmental, Social, and Corporate Governance (ESG) policies. As ESG investment considerations have grown for both the public and private sectors in recent years, legislative proposals around the country have sought to adopt laws either expanding or restricting ESG policies and investment decisions being made by public pension systems, state institutions of higher education, and other entities handling public contracts and procurement decisions. These proposals, however well-intended, have resulted in overly burdensome regulations and additional costs at the expense of the state’s taxpayers due to, among other factors, a lack of competition in the financial market.

In Ohio, two bills (HB 4 and SB 6) have been introduced to clarify how public entities handle these investment-related practices. While we are still waiting on fully developed House legislative language to review and address accordingly on behalf of PERI, we recently submitted testimony in support of Senate Bill 6, sponsored by Senator Kirk Schuring, which seeks to clarify and reinforce the prudent investor standard established in Ohio law requiring a fiduciary to act in the best interest of the trust’s beneficiaries. Ohio’s public pension fiduciary responsibility and prudent investor standard laws are designed to protect public employees from being taken advantage of by employers and other financial advisors. These laws ensure that public employees receive accurate and timely information about their retirement plans and that their investments are managed responsibly. Additionally, the law guarantees that public employees have access to a safe and reliable retirement plan tailored to their needs.

We appreciate Senator Schuring’s responsible approach to clarifying the fiduciary responsibilities of the State’s investment practices. Our team will continue to monitor and

engage in the committee process around these bills in both the House and Senate.

Other Updates and Relevant Information

Lastly, I am providing a few additional updates that may be relevant to you as a PERI member. Please do not hesitate to reach out if you have any questions or need further information regarding these programs. As always, our team is available to answer any questions or concerns you may have. We wish you all a happy and healthy Spring season and look forward to working with the PERI board, its districts, and local chapters across the state.

- Early voting began Tuesday, April 4th, for the May 2 election in Ohio for the 67 counties with local candidates and issues on the ballot. More information about the election can be found at www.voteohio.gov.
- The Ohio Department of Aging (ODA) recently unveiled the "Alzheimer's Disease and Other Dementias Statewide Resource Program" through a partnership with the Ohio State University (OSU) College of Nursing, the Ohio Department of Medicaid (ODM), and other relevant organizations. This statewide initiative was created to develop a dementia-prepared caregiver workforce in Ohio.

A Message from Your Executive Director

by Lezlie Garcia



I would like to thank all our members for renewing your membership or joining PERI. District meetings are scheduled for spring and summer are underway. Please consider attending these events that are local to your community. Our District Representatives and Chapters work hard to make it a worthwhile event, and I look forward to meeting you there. If you are unsure when your district meeting is, please call your District Representative listed on the back page of the newsletter.

Let me cover developments on H.R. 82 Repeal the Windfall Elimination Provision, "WEP," and Government Pension Offset, "GPO." Several thousand PERI members are affected by these provisions in federal law, and it impacts the amount of pension received through Social Security. Since WEP took effect more than 35 years ago, any person receiving a public pension who accumulated at least 40 quarters of employment with contributions to Social Security is not eligible for a full pension and the formula is progressive.

The WEP eliminates the high benefit return these workers receive on their Social Security income when they are not genuinely low-income. This "Windfall Elimination Provision" saves money in the Social Security Trust Fund by arguing that those who qualified for both pensions were unfairly double-dipping. The Government Pension Offset, "GPO," reduces the amount of your Social Security spouse's, widow's, or widower's benefits by two-thirds of your public pension. The rationale behind this is like WEP, as described above.

PERI believes that if you played by the rules and qualified for a pension through OPERS and Social Security, you should not be unfairly penalized and are entitled to receive both without reductions in Social Security. In 2022, H.R 82 Repeal WEP and GPO were presented and had momentum, resulting in over 305 co-sponsors, including ten from Ohio. It did not go to the house floor for a vote, so the Ways and Means Committee returned it with a promise to re-introduce it in 2023 to work on a compromise to encourage a positive vote.

On January 9, 2023, H.R 82 was submitted to the 118th Congress by Rep Garret Graves. As of April 24, 2023, there are 232 co-sponsors with the following eight Ohio legislators: Rep Michael Turner, Rep Joyce Beatty, Rep Shontel Brown, Rep Troy Balderson, Rep Marcy Kaptur, Rep David Joyce, Rep Greg Landsman and Rep Bill Johnson.

Unlike some other groups representing Ohio retirees, PERI is committed to working with stakeholders and interested parties to reform the law and provide relief for those unfairly impacted by these provisions. PERI has more power in numbers, and when our local chapters and members continue to keep the topic at the forefront of legislators, we can make a difference. We will keep you posted on the progress.

Important Note for our Members

We continue to get many phone calls regarding another association sending new and renewal membership notices around the same time as PERI. We are not POP5 (Protect Ohio Pensions), nor do we have any affiliation with the organization. We will have our PERI logo with the State flag on all correspondence in our mailings, just like the one in this newsletter, to help identify PERI. We urge you to call our office if you need clarification and assistance. We are here to help!



Speaking to Your Doctor

It is important to work with your doctor to ensure you get the best health care possible with your Medicare benefits. Communication is key when building relationships with your health care

providers and getting the best possible care. To help you communicate with your providers, take the following steps:

- **Be prepared.** Arrive at your doctor's office prepared with your health insurance cards, a copy of your health history if you're a new patient, and a list of questions you want to ask your doctor. Bring something to take notes on what your doctor tells you. Consider bringing another person, like a family member, friend, or caregiver, if you think they can help.
- **Share information.** Tell your doctor about symptoms you're having and any trouble you're having with activities of daily living. Share about other providers you've seen and any treatments they recommend.
- **Ask questions.** If you don't understand something your doctor says, ask them to explain it.
- **Get it in writing.** Ask your doctor to write down what you should do between now and your next visit, including instructions for how to take medicines, specialists you should see, or lifestyle modifications.
- **Follow up.** If you experience any issues after your appointment, call your doctor's office to schedule a follow-up. Ask your doctor's office if they use email or an online portal to communicate with patients.

It is also important to know your rights if a provider does not think your care will be covered.

If you have Original Medicare and your provider believes that Medicare will not pay for a service, they may ask you to sign an Advance Beneficiary Notice, or ABN, before you receive that service. The ABN allows you to decide whether to get the care—and pay out of pocket for it—if Medicare denies payment. The notice must list the specific reason why the provider believes Medicare may deny payment. Providers are not required to give you an ABN for services or items that are never covered by Medicare, such as hearing aids or dental care. Medicare requires providers

to only use ABNs on a case-by-case basis. Providers cannot have a blanket ABN policy where they provide an ABN for all services. Contact OSHIP – 1-800-686-1758- if you have questions about an ABN or covered or non-covered services.

If you have a Medicare Advantage Plan, you or your provider should contact your plan in advance and ask for a formal decision about whether an item or service will be covered. This is called asking for determination. If the plan denies coverage before you receive the service, you should get a Notice of Denial of Medical Coverage. Follow the appeal instructions on the notice and ask your plan to reconsider its decision not to cover your service or item. Ask your doctor to submit evidence to the plan that you meet the coverage criteria for the item or service and that it is medically necessary. Contact OSHIP – 1-800-686-1578 - if you want individualized information and counseling about the process.

In some cases, you may need a second or third opinion from another doctor other than your regular doctor, to make an informed decision. Original Medicare covers second opinions if a doctor recommends that you have surgery or a major diagnostic or therapeutic procedure, such as something that would require general anesthetic. Medicare will cover a third opinion if the first and second opinions are different from each other. The second and third opinions will be covered even if Medicare will not ultimately cover your procedure. Note that Medicare does not cover second and third opinions for excluded services, such as cosmetic surgery. If you are in a Medicare Advantage Plan, your plan may have different cost and coverage rules for second and third opinions. Contact your plan for more information about costs and restrictions.

Finally, doctors and their billing departments can make errors or honest mistakes when billing. You can spot these errors by reading your Medicare Summary notices or Medicare Advantage Plan Statements and comparing them to your own records. If something doesn't seem right, call your provider. If they made a billing error, they should correct it. If your provider does not fix the error, or if you notice a pattern of errors, contact OSHIP at 1-800-686-1578.

Save the Date Now for the 2023 PERI State Annual Meeting.

Monday, September 18, 2023
in Columbus

PERI Announces Search for District 8 Representative

We are seeking a candidate to fill the position of District 8 Representative. Counties within this district can be found on page 8. To be a District Representative, one needs to live in the district and be willing to travel throughout the district and to Columbus for monthly board meetings.

If you are interested and want more details, please call us at (800) 247-7374 or send us an email at laurie@operi.org.

Chapter News

District 5



PERI Chapter #84 Richland County chapter members Robin Gaston and Roberta Knapp won door prizes from AMBA Representative, Chuck Kinkopf, who was their guest speaker.

PERI Chapter #37 Seneca County hosted Seneca County Health Commissioner Ann Goon from the Seneca County Health Department at the March 1st chapter meeting.

District 6



PERI Chapter #95 Franklin County president, Aristotle Hutras, addressing the chapter during Franklin County meeting. District Representative, Bonnie Mitchell, was in attendance.

PERI Chapter #36 Delaware County President, Fred Garcia and Secretary Nelda Sisler-Buck, being sworn in by District 6 Representative, Bonnie Mitchell.

District 8



PERI Chapter #47 Muskingum County hosted Beau Moyer, CPFA Vice President, Investments Moyer Group and Raymond James.



PERI Chapter #48 Morgan County's February meeting. PERI Chair, Richard Ross, swore in Nancy Oliver (secretary) and Duane McCune (president).

IMPORTANT:

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

District 9



PERI Chapter #5 Jefferson County from (L to R) Secretary Francesca Veltri, Treasurer John McDevitt, Vice President Rose Mary O'Brien, and Co-Presidents Terry Jennings and Pat Horton.



PERI Chapter #79 Belmont County President, Judy Jenewein and V.P. James Pocza at the PERI Chapter #79 Belmont County Meeting.

District 11



PERI Chapter #18, Mahoning County has been making plans for the district 11 annual meeting on Wednesday, June 21st at Rachel's Restaurant in Austintown (just west of Youngtown). The theme for the get together is "IT'S ALL ABOUT US".

The district chapters will have an active role in providing input based on past and future needs. Also on hand will be PERI's Executive Director, Lezlie Garcia and Legislative Liaison, Greg Bennett. The excitement is scheduled to kick off at 10:30am. The atmosphere will be charged with energy from the district chapters. We look forward to your attendance and participation.



PERI Chapter #18 Mahoning County President Walter Duzzny with Mahoning County Prosecutor, Gina DeGenova and the attending 80 members.

PERI Webinar Series



Life 101: The Basics of Life Insurance



Tuesday, June 20th
4 PM EST



PERI
Public Employee Retirees, Inc.

How do you know how much to buy? Is there a difference between "renting" and "owning" life insurance?

Life insurance isn't a subject that gets talked about much, mainly because it causes so much confusion. For more clarity, join us and our benefits partner, AMBA, on Tuesday, June 20th, at 4 PM EST to explore the various types of life insurance and examine why one plan might be better than the other.

This webinar is FREE, but registration is required.
Scan the QR code below to reserve your spot today!



Open your camera.
Scan the QR code.
Reserve your spot.

Illinois Retired Teachers Association

1-800-728-4782 | irtaonline.org | 828 S 2nd Street, Springfield, IL 62704

2023 District Annual Meetings

District 1: Contact: Christopher Thompson at 419-729-3653
Date: June 26th
Location: Fraternal Order of Eagles #2562, 2301 Detroit Ave in Maumee
Time: 10:00am-2:00pm
Guest Speakers: Lezlie Garcia, AMBA
Cost: \$15

District 2: Contact: Sharon Drerup at 419-969-0392

District 3: Contact: Doug Smith at 937-360-5381
Date: Thursday May 11th
Location: Young's Jersey Dairy, 6880 Springfield Xenia Rd, Yellow Springs
Registration Time: 10:00am
Program Time: 11:00am
Guest Speakers: Greg Bennett, Steve Toth & Tim Steitz
Cost: \$25.00

District 4: Contact Rosemary Dahmann at 513-922-3459
Date: June 8th
Location: Warren County Educational Service Center - Conference Center, 1879 Deerfield Road, Lebanon
Registration Time: 9:00am
Program Time: 10:00am
Guest Speakers: Barbara Williams, Alzheimer's Association, John DiPietro, PERI Treasurer, Tim Seitz, OPERS Retiree Representative
COST: \$25.00

District 5: Contact: Connie Dailey at 740-814-3957
Date: Thursday June 8th
Location: High School in Mount Gilead, 338 Park Avenue, Mount Gilead Ohio 43338
Registration Time: starts at 9:00am
Program Time: at 9:45am
Guest speakers: Rep. Riordan McClain, Sen. Bill Reineke, OPERS Rep. Steve Toth and PERI Legislative Council, Greg Bennett
Cost: \$15

District 6: Contact Bonnie Mitchell at 614-443-8314
Date: June 12th
Location: OCSEA Union Hall, 390 Worthington Rd, Westerville
Program Time: 10:00am
Guest Speaker: Jonathan Miller from MORPC
Cost: \$16

District 7: Contact: Greg Ervin at 740-286-8218
Date: Thursday, June 15th
Location: First Presbyterian Church of Jackson, 225 Church Street, Jackson, Ohio 45640
Registration Time: 9:15 to 10:00 a.m. Registration, Coffee, Doughnuts and Fellowship
Program Time: 10:00 a.m.
Guest Speakers: Lezlie Garcia, Greg Bennett, Tim Steitz
Cost: No Cost

District 8: Contact Richard Ross at 740-962-5737
Date: June 20th
Location: The Heck Harkins Community Center, 1685 Broadway Street in Stockport, Ohio
Meeting Time: 9 am to 1 pm
Guest Speakers: Greg Bennett, Lezlie Garcia, Tim Steitz
Cost: \$15, Reservations must be in by June 8. Send money to Ginger William, Morgan PERI treasurer at 340 Poplar Dr, McConnelsville, OH 43756

District 9: Contact: Jim Range at 330-827-7591
Date: Tuesday May 2nd
Location: Mr. Lee's Restaurant, Banquet Room, 2000 E Wheeling Ave, Cambridge
Registration time: 9:45 a.m.-10:30 a.m.
Meeting time: 10:30 a.m.
Guest speakers: Lezlie Garcia, Tim Steitz
Cost: \$15

District 10: Contact: Rick Lawrence at 440-225-2957
Date: Thursday July 12th
Location: The Barn, 877 W Main St, Smithville, OH
Program Time: 10:00 am-12:00 lunch Amish Style
Guest Speakers: Greg Bennett, Lezlie Garcia, Steve Toth and Tim Steitz
Cost: \$20

District 11: Contact: John Haught at 440-352-7134
Date: Wednesday June 21st
Location: Rachel's Rest/catering, 54 Westchester Dr Austintown OH 44515
Program Time: 11:00-2:30
Guest Speakers: Lezlie Garcia, Greg Bennett
Cost: \$15, still in negotiations

**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*
 (888) 262-4874 Metlife Dental & Vision
 (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.



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2nd Quarter 2023 Newsletter!

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

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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:
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District 10 Counties:
Ashland, Cuyahoga, Erie, Huron, Lorain, Medina, Summit, Wayne

District 11 Counties:
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