



Public Employee Retirees, Inc.™

Perspectives

Serving OPERS Members Since 1948

4th 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
Important Numbers	Page	4
Annual Meeting Highlights	Pages	5-9
Treasurer’s Report	Page	7
PERI sponsors	Pages	10-11

Follow us on Social Media



@PublicPeri



Public Employee Retirees, Inc
-PERI



public-employee-retiree-inc

A Message from Your Chair

by Richard L. Ross



I have finished my first two-year term as your chairman and have now commenced my second and final term. My two-fold goal is to increase membership in our organization and to increase our influence with OPERS and the Ohio legislature. Without your support, the organization has no influence.

We represent about eighteen (18) per cent of the 200,000 OPERS beneficiaries. At one time we represented about thirty per cent of OPERS retirees. COVID and an increasing reluctance in our society to join organizations have decreased our numbers. Please reach out to your former co-workers and ask them to join us in our mission to preserve our pensions and benefits.

H.R. 82, the US House bill to repeal the WEP and GPO, has 298 co-sponsors, including 11 of Ohio’s 15 representatives. S.B. 597, the WEP and GPO repeal bill in the US Senate, has 47 co-sponsors, including both of Ohio’s senators. It would appear that passage, if it happens, would first happen in the House. H.R. 6, a resolution in the Ohio House urging the Ohio congressional delegation to join in repealing WEP and GPO, was passed unanimously by the Ohio House Pension Committee.

We had an excellent annual meeting last month with almost 300 attendees. The food was good, the speakers interesting, and the break-out sessions informational. Please mark your calendar to attend next year to celebrate our 50th anniversary defending our defined benefit pension system, the best in the country.

I enjoy meeting our members and learning your concerns. At the state meeting, I met two PERI members who had worked in Lucas County but had retired to “that state up north”. A couple who recently returned to Southeastern Ohio, after living for several years in Florida, told me of a group of our members that meet in Central Florida. I may have to make a January trip to visit that chapter! Seriously, I enjoy going to chapters to speak and listen. If any of you chapter officers feel that a visit by an officer or our executive director will be of benefit to your chapter, contact us. I have been at the Morgan, Perry, and Tuscarawas County chapters recently.

Finally, I would like to thank Jim Douglas and John Haight for the service that they have rendered to PERI. Both have left the board in the last two months. Their wisdom and counsel will be missed.

IMPORTANT Note on page 3
PERI Searching for District Reps on page 3.

Legislative Report

by Greg Bennett, Byers, Minton & Associates



Greetings, PERI Members:

I hope this newsletter finds you in good health and high spirits. As your government affairs team at the Ohio Statehouse, we are committed to informing you about the latest public policy developments and the Ohio political landscape. This letter highlights key updates regarding the Ohio Retirement Study Council (ORSC), Ohio House Pensions Committee changes, and Federal WEP/GPO legislation - The Social Security Fairness Act 2023 (H.R. 82/S.B. 597).

Ohio Retirement Study Council (ORSC)

We continue to monitor all scheduled Ohio Retirement Study Council hearings. Most recently, members of ORSC were presented with a 2022 investment performance presentation by RVK CEO Becky Gratsinger. The returns for Ohio plans varied from 0.12% to 1.96% in the last two quarters of 2022. Gratsinger stated that equity and fixed-income markets exhibited better outcomes in the fourth quarter despite increased volatility, which was a challenging year for many investors.

The ORSC continues to play a vital role in shaping retirement policies that directly impact public employees across our state. Through its research, analysis, and recommendations, the council strives to ensure sustainable retirement benefits for all public employees while considering fiscal responsibility. We actively engage with ORSC members to advocate for fair and equitable retirement policies that protect our members' interests.

The next ORSC meeting is tentatively scheduled for Thursday, November 9, 2023.

The Ohio House Pensions Committee Welcomes New Chairman

In other related news, Speaker Jason Stephens has named freshman Representative Adam Mathews as Chairman of the Ohio House Pensions Committee following the ongoing legal troubles and subsequent resignation of former Committee Chairman Bob Young. Chairman Mathews is serving his first term in the Ohio House of Representatives, representing the 56th Ohio House District. This district includes Lebanon, South Lebanon, and Mason, covering a southwestern portion and central Warren County.

Prior to his political career, Rep. Mathews worked as a civilian engineer for the Naval Nuclear Propulsion Program. He later pursued a career as an intellectual property attorney after returning to Notre Dame. In his legal practice, he represents inventors, small businesses, and entrepreneurs.

Rep. Mathews also has experience in local government, as he previously served as the Vice Mayor of Lebanon before being elected to the Ohio House of Representatives.

The Ohio House Pensions Committee is a crucial platform for discussing pension-related legislation affecting public employees' retirement benefits. We closely monitor committee activities to provide input on proposed bills that could impact our members' financial security during their well-deserved retirement years.

Federal: Windfall Elimination Provision & Government Pension Offset

At the Federal level, we have further bipartisan progress as it relates to U.S. Senator Sherrod Brown's (D-Ohio) version of the Social Security Fairness Act 2023 (S.B. 597) – with the recent co-sponsorship of Ohio's Republican U.S. Senator, J.D. Vance. At the time of this writing, the Senate legislation has 47 co-sponsors, including 37 Democrats, 7 Republicans, and 3 Independents. The House version, H.R. 82, has secured 298 cosponsors, including 11 of Ohio's 15 Congressional members.

The Social Security Fairness Act 2023 (HR 82) addresses concerns related to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which have long affected public employees' Social Security benefits. We are actively monitoring the progress of this legislation at the federal level and collaborating with national advocacy groups to support its passage. We aim to rectify these unfair provisions, ensuring our members receive their full Social Security benefits earned through other employment.

The 49th Annual Meeting

Lastly, here is a quick note on PERI's recent success in hosting members at the 49th Annual Meeting. I'd like to sincerely thank OPERS Director Karen Carraher for her informative presentation on current OPERS initiatives and legislative priorities ahead. We were also honored to have Representatives Rodney Creech and Mary Lightbody join us as keynote speakers, advocating for retirees' rights and discussing legislative initiatives impacting your benefits before the Ohio House Pensions Committee and Ohio Retirement Study Council.

Your active participation, insightful questions, and unwavering support strengthen our collective voice as we advocate for fair policies safeguarding your hard-earned benefits.

I encourage you to stay engaged by attending future events, sharing concerns or suggestions directly with PERI, and participating in grassroots advocacy efforts protecting retiree interests across Ohio. Thank you for your ongoing support as we work together to protect and enhance retirement benefits for all public employees in Ohio.

A Message from Your Executive Director

by Lezlie Garcia



Peri Members,

I am humbled and grateful for the opportunity to work for PERI and focus on our mission. I traveled to most of the 2023 district meetings and attend numerous chapter

meetings throughout the state, having the privilege to speak to our members, address issues, and answer questions.

Our 49th Annual Meeting was a wonderful event that provided our members with the opportunity to hear directly from OPERS Executive Director, Karen Carraher, on the state of your pension fund. We had the honor of Ohio legislators, Rodney Creech and Mary Lightbody, members of the Ohio Pension Committee, address the members and an educational information session. We hope to see many more of you attend to help celebrate our 50th Annual Meeting in September of 2024.

Our chapter leaders are at the forefront of assisting PERI in spreading information throughout the region, and PERI relies on you. I appreciate all the dedication, time, and energy you put into your chapters. It does not go unnoticed. If you are receiving this newsletter and have not visited your local county chapter, get involved locally and learn what your local chapters are doing to be involved. Visit our website at www.operi.org for local chapter meeting information, or call our office for assistance.

We continue to monitor the critical Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) bills, H.R. 82, and S.B. 597. Our legislative representative, Greg Bennett, highlighted these in his article. We hope that the Ways and Means Committee in DC can work together to devise a compromise and solution, looking into re-calculating the WEP and changing the rules for surviving spouses with financial impact, like many of our members.

Our annual membership renewal mailing will be going out by mid-November, and I encourage you to go online and renew or send in your membership. PERI appreciates and depends on your membership and continued support.

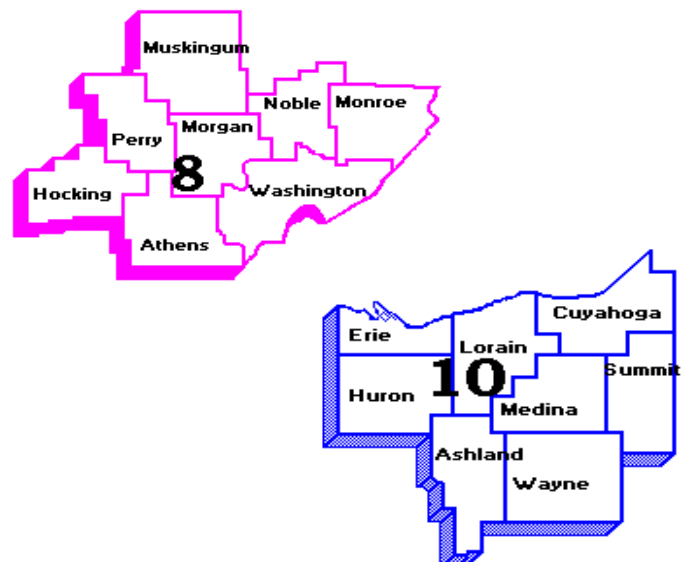
Important Note for Our Members

Public Employee Retirees, INC (PERI) is not POP5 (Protect Ohio Pensions), nor do we have any affiliation with the organization. We keep a full-time lobbyist at the statehouse, Greg Bennett of Byers, Minton & Associates. We are the only association that is focused exclusively on OPERS' pension and benefits and always advocate on behalf of the retiree.

All of PERI's communications will have the State of Ohio flag as the E in our logo. Receiving this newsletter confirms that you have an active membership with us. If you are an annual or associate member, you will be notified of membership renewals in mid-November. Please call our office at 1-800-247-7374 if you need any assistance.

PERI Announces Search for District 8 & 10 Representatives

We are seeking candidates to fill the positions of District 8 and 10 Representative. Counties within these districts can be found below. 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.



Protecting Yourself from Marketing Violations

During Medicare’s Open Enrollment Period, you will likely experience more marketing from private Medicare plans, like Medicare Advantage Plans and Part D plans. Companies try to reach consumers in various ways, like television commercials, radio ads, events, mailings, phone calls, and texts. The government has rules, though, to protect you from forceful or misleading marketing. Knowing the rules and red flags can help you make the best choices for yourself during Open Enrollment.

Remember, these companies are not the government. They just have permission from the government to sell their private plans to you. The government says that plans and their representatives **cannot**:

- Call or email you if you are not enrolled in the company’s plan.
- Call or email you if you have asked them to stop - even if you are enrolled in their plan.
- Visit your home without an appointment.
- Sell you a plan or set up a sales appointment with you while at an educational event. If you share your contact information at an event like this, this often permits plans to contact you later. However, this permission to contact you expires after 12 months.
- Use the Medicare name or logo or imply that they represent Medicare.
- Approach you in public spaces like a mall or parking lot.

On the other hand, plans and representatives **must**:

- Explain how enrolling in a new plan will affect your current coverage.
- Check that your providers and pharmacies are in the plan’s network before enrolling you.
- Tell you which companies they represent and whether they sell all plans available in your area.
- Schedule an appointment with you no sooner than 48 hours after you agree to the scope of the appointment.

You may not remember all the rules, but there are some definite red flags to watch out for. For example:

- No one should make you feel pressured or rushed to enroll in their plan.
- No one should make you feel that you could lose your Medicare benefits if you don’t enroll in their plan.

- No one should ask for your Medicare or Social Security numbers just to provide you with information.
- No one should make a cold call to ask for your Medicare or Social Security information.

Instead, rely on government websites, phone numbers, and offices for information. OSHIIP is a great resource to help you understand these plans. Contact OSHIIP Monday-Friday, 7:30a-5p at 1-800-686-1678.

If you think you have experienced marketing violations, you should report it. Keep any documented proof, such as an agent’s business card, marketing materials, emails, or phone call records. You can report marketing violations to OSHIIP at 1-800-686-1578.

No one should ask for your Medicare number, Social Security number, or bank information just to provide you with information. Someone can use your personal information to enroll you in a plan without your permission or to steal your personal information. If you have been enrolled in a plan without your knowledge or because of misleading marketing, you may be able to make changes to your coverage outside of the Open Enrollment Period. Call OSHIIP – 1-800-686-1578 - to see if you qualify and for help making the change.

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.



PERI 2023 Annual Meeting Minutes



John DiPietro, PERI Treasurer, introduced the Honor Guard from the Franklin County Sheriff's Department who performed the flag ceremony.

Richard Ross, PERI Chairman, led the National Anthem and called the meeting to order.

Jim Range, District 9 Representative, led the assembly in prayer.

John DiPietro gave opening remarks and introduced OPERS Executive Director, Karen Carraher.

Ms. Carraher discussed pension funding and health care, investment history,



with 2023 preliminary results, and current legislation.

OPERS' overall goals are to provide a stable pension for all OPERS retirees, to provide a meaningful retiree health care program, to minimize drastic plan design changes, to be financially positioned to react to

market volatility and to maintain intergenerational equality.



Mr. DiPietro introduced John Franciscan, from OPERS, who presented an educational program entitled "Open Enrollment 2024 and your HRA".

Mr. Franciscan discussed evaluating your medical coverage, OPERS Dental and Vision Plans and choosing a plan outside of Metlife. He provided details about how to

go about making changes in insurance and gave contact information.

Mr. Franciscan ended the program with information about working with VIA Benefits and he reviewed the basics of getting reimbursements from your HRA.

The assembly broke up into a 45-minute breakout session. Each participant had the option to sign up for one out of four different presentations.

The presenters were Jon Green from AMBA on increasing participation and membership growth, David Painter from OSHIIP on Medicare 101, Richard Ross and Greg Bennett on Legislative Networking and Ryan Lippe from the Attorney General's office, on Senior Scams.

The attendees reassembled in the Ballroom for lunch.

During lunch, the Education Committee raffled off a basket from each of the eleven PERI districts filled with items from each county within the districts.



Mr. DiPietro introduced State Representative Mary lightbody, a member of the Pension Committee, to speak to the assembly. Mary has been working on issues such as our sources of energy, aging infrastructure, workforce development, the opioid addiction crisis and other health issues, threats to the environment and

clean water, challenges facing farmers, and the pressures of growth.



Mr. DiPietro introduced Representative Rodney Creech, Chairman of the House Agriculture Committee, to the attendees. Representative Creech is focused on providing high quality education, growing Ohio's economy, job growth, and wage increases, and to fight over regulation and

excessive taxes. Addressing the opioid epidemic is also a top priority.

Chairman Ross presented his report to the assembly. Mr. Ross discussed the need to increase membership, making a plea to members to reach out to former co-workers and acquaintances to let them know about PERI. He said that the only time he carries weight with Ohio legislators is when he speaks for PERI members. The more members we have, the more weight we carry with the legislators on important retiree issues.

Mr. Ross reported that he testified for HCR 6, urging our Ohio legislators to support federal bill HR 82, the Social Security Fairness Act of 2023.

The bill passed. He shared that we also support Ohio SB 6, the ESG bill that simply codifies fiduciary responsibility of state pension systems prohibiting them from investing for reasons other than returns and benefits.

Mr. Ross shared that he, as well as our other officers, are willing to speak at chapters to help bring more members



to the meetings or address the needs of the chapters.

Treasurer DiPietro presented the 2022 Financial Report.

He reviewed our assets and liabilities, including our investments and annuities.

TREASURER'S REPORT	
December 31, 2022, Balance Sheet	
ASSETS	
Checking/Savings	
Huntington Bank Checking	\$170,250.83
Memorials and Gifts	212.97
Petty Cash	100.00
Shipping Cost	107.50
Stripe (required for Synder)	420.00
Total Bank Accounts	\$171,091.30
Accounts Receivable	\$ -665.00
Other Current Assets	
INVESTMENTS	
Huntington Investments	\$1,156,416.96
ISDA Financial Life	\$105,000.00
Stifel Investments	\$700,942.95
Total Investments	\$1,962,359.91
Prepaid Postage	17,474.75
Total Other Current Assets	\$1,979,834.66
Total Current Assets	\$2,150,260.96
Fixed Assets	
Accum. Depreciation	-59,159.00
Furniture/ Equipment	71,449.99
Total Fixed Assets	\$12,290.99
Other Assets	
Security Deposits	5,175.00
Total Other Assets	\$5,175.00
TOTAL ASSETS	\$2,167,726.95
LIABILITIES AND EQUITY	
Current Liabilities	\$6,913.94
Long-Term Liabilities	
Chapter Trust Fund	7,017.72
Operating Fund	38,084.35
Reserves	\$2,175,500.43
Total Long-Term Liabilities	\$2,220,602.50
Total Liabilities	\$2,227,516.44
Equity	\$ -59,789.49
TOTAL LIABILITIES AND EQUITY	\$2,167,726.95



Mr. DiPietro introduced Lezlie Garcia, PERI Executive Director, to speak to the gathering.

Ms. Garcia shared that her goal is to always advocate for our members. She attended all of the District annual meetings and several chapter meetings as guest speaker. This gave her an opportunity to listen to member concerns which she brings to the PERI Board to address.

Ms. Garcia said that, as an association, we must embrace change if we want our chapters to grow and to attract younger retirees. She thanked AMBA for its help with chapter growth and encouraged chapter leadership to take advantage of AMBA's help. She also thanked our diamond and ruby sponsors for helping support our mission.

Mr. Ross filled in for Greg Bennett, who was called away on business.

Mr. Ross reviewed ESG legislation, WEP/GPO legislation and the redistricting of Ohio districts.

Mr. Ross thanked Jim Douglas for his service as 2nd Vice Chair and honored the memory of Marlene Bond who was the latter's. Jim recently resigned due to health issues and he will be missed. He recognized former Board Chair and District 11 Representative, John Haught, who has completed his terms on the Board.

Chair Ross called on all 2024 elected District Representatives to come to the front of the room for the swearing in ceremony. Mr. Ross presented the oath of office and swore in Doug Smith, District 3 Representative, Brenda Harden, District 5 Representative, Greg Ervin, District 7 Representative, Jim Range, District 9 Representative and Reggi Witsaman, District 11 Representative. Chris Thompson, District 1 Representative was absent.

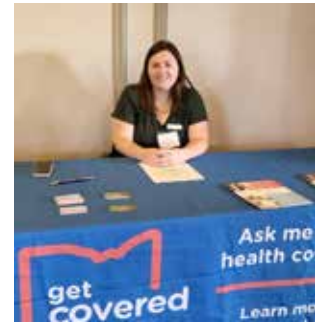


Ms. Garcia called on all 2024 elected Officers to come to the front of the room for the swearing-in ceremony.

She presented the oath of office to Richard Ross, Chair, Merrill Asher, Vice Chair, Connie Dailey, 3rd Vice Chair and John DiPietro, Treasurer. Rick Lawrence, 2nd Vice Chair, was not present.

Joe Maddalon, from AMBA, and Rick Dobson, from PJ Promotions, each presented raffle winners with a prize. The Education Committee presented the 50/50 purse of \$270 to the lucky winner.

Richard Ross led the assembly in singing God Bless America and adjourned the meeting.







Do Your Doctors Give You Their Cell Phone Number? Ours Do!

**At Dedicated Senior Medical Centers,
PERSONALIZED CARE IS BETTER CARE**

NOW ACCEPTING NEW PATIENTS

West Broad Street
50 N. Wilson Road
Columbus, OH 43204
(614) 702-7915

Morse Road
2260 Morse Road
Columbus, OH 43229
(614) 702-7899

Whitehall
5156 E. Main Street
Columbus, OH 43213
(614) 702-7655

www.Dedicated.care

We partner with OhioHealth. Your primary care doctor is affiliated with **OhioHealth**, which means you get excellent routine care and convenient referrals to specialists close to home.



**Dedicated Senior
Medical Center**
IN PARTNERSHIP WITH OHIOHEALTH

109848

Medicare plans with heart. in the heart of it all.

*I'm Barbara Stodler
and Medical Mutual is my
Medicare Advantage.*

Medical Mutual's Medicare Advantage plans are designed by Ohioans, for Ohioans. We're proud to be your hometown Medicare insurer.



MEDICAL MUTUAL

Medicare Advantage

MedMutual.com/ForOhio

1-877-583-3181 (TTY 711)



MEDICAL MUTUAL

Medicare Advantage

How Much Do **You** Know About

MEDICARE

Does Medicare call you to verify your annual enrollment?

Should you receive a new Medicare card each year?

Do you qualify for a free back brace?



The Ohio Senior Medicare Patrol helps protect older adults from medical identity theft. Have you gotten a call from Medicare? Did you notice strange charges on your medical summary notice? Call us today to learn how to stop fraudsters in their tracks.

800-488-6070

www.proseniors.org/ohio-smp



SMP

Senior Medicare Patrol

Preventing Medicare Fraud

This project is supported by the Administration for Community Living, Dept of Health & Human Services, as part of a financial assistance award totaling \$982,941 with 100% funding by ACL/HHS.



**BENEFITS
STILL FIT?**

CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from PERI & AMBA:

- Dental & Vision Plans
- Long-Term Care & Home Health Care
- Emergency Ground and Air Transportation Coverage
- Cancer, Heart, Stroke, and Accident Insurance
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Tax-Deferred Asset Protection
- Hearing Benefits
- Hospital Stay Coverage
- Discounts on Travel, Dining & more

1.877.556.4582

myambabenefits.info/peri

Public Employee Retirees, Inc.





Public Employee Retirees, Inc.™

659-F Park Meadow Rd. • Westerville, Ohio 43081

NON-PROFIT ORG.
U.S. POSTAGE
PAID
COLUMBUS, OH
PERMIT NO. 3995

4th Quarter 2023 Newsletter!

PERI Board of Trustees



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



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



Rick Lawrence
2nd Vice Chair
440-225-2957
ricklawrence269@aol.com



Connie Dailey
3rd Vice Chair
740-814-3957
bskt1cd@yahoo.com



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@elmfinancialpartners.com



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



Brenda Harden
District 5
419-210-7385
hardebh@gmail.com



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



Greg Ervin
District 7
740-286-8218
gaerwin1@gmail.com



Vacant
District 8



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



Vacant
District 10



Reggi Witsaman
District 11
330-687-6293
rwitsama@kent.edu

PERI Staff & Advisors



Lezlie Garcia
Executive Director



Greg Bennett
Legislative Counsel



Laurie Frithiof
Administrative
Assistant



Diana Daniels
Accounting
Assistant



Kris Evans
Office
Assistant

<p><u>District 1 Counties:</u> Defiance, Fulton, Henry, Lucas, Ottawa, Sandusky, Williams, Wood</p> <p><u>District 2 Counties:</u> Allen, Auglaize, Hardin, Mercer, Paulding, Putnam, Shelby, Van Wert</p> <p><u>District 3 Counties:</u> Champaign, Clark, Darke, Greene, Logan, Miami, Montgomery, Preble</p> <p><u>District 4 Counties:</u> Adams, Brown, Butler, Clermont, Clinton, Hamilton, Highland, Warren</p> <p><u>District 5 Counties:</u> Crawford, Hancock, Knox, Marion, Morrow, Richland, Seneca, Wyandot</p> <p><u>District 6 Counties:</u> Delaware, Fairfield, Fayette, Franklin, Licking, Madison, Pickaway, Union</p>	<p><u>District 7 Counties:</u> Gallia, Jackson, Lawrence, Meigs, Pike, Ross, Scioto, Vinton</p> <p><u>District 8 Counties:</u> Athens, Hocking, Monroe, Morgan, Muskingum, Noble, Perry, Washington</p> <p><u>District 9 Counties:</u> Belmont, Carroll, Coshocton, Guernsey, Harrison, Holmes, Jefferson, Tuscarawas</p> <p><u>District 10 Counties:</u> Ashland, Cuyahoga, Erie, Huron, Lorain, Medina, Summit, Wayne</p> <p><u>District 11 Counties:</u> Ashtabula, Columbiana, Geauga, Lake, Mahoning, Portage, Stark, Trumbull</p>
---	---