



Public Employee Retirees, Inc.™

Perspectives

Serving OPERS Members Since 1948

1st Quarter 2024

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
Important Numbers	Page 7

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

Follow us on Social Media



@PublicPeri



Public Employee Retirees, Inc
-PERI



public-employee-retiree-inc

Chairman's Column

by Richard L. Ross



Happy New Year! As I write this column on January 6th, there is a snowstorm expected today.

It also would have been the 101st birthday of my father-in-law. He was a dairy farmer and a Morgan County Commissioner. He urged me to run for prosecuting attorney. I won by 28 votes, and I am sure that being his son-in-law got me more than 28

votes. Since I was the prosecuting attorney for 20 years, the majority of my OPERS time, I owe my pension in large part to his support. I am certain that all of you have one or more people responsible for you being able to serve the public in the capacity in which you earned your OPERS pension.

One of the things that PERI has worked diligently on in my first two years as your chair is the repeal of the WEP/GPO penalty to your Social Security benefits imposed by the federal government. In May, I testified before the Ohio House Pensions Committee in support of House Concurrent Resolution 6, which urges our US representatives to support the repeal effort. This resolution passed the Ohio House unanimously on December 6th.

On December 13th, it was referred to the Government Oversight Committee of the Ohio Senate. On November 20th, 2023, the United States House of Representatives Ways and Means Committee held a public hearing on House Bill 82 to repeal the WEP/GPO.

This was the first time this type of repeal made it this far in the legislative process. We will continue to pursue correcting this wrong for those who have worked in both the public and private sectors.

I was a co-speaker with Representative Mark Johnson at the Hocking County meeting in October. I spoke with Representative Johnson, and he is a firm supporter of our defined-benefit pension. We also spoke of the OPERS board supporting an increase in the employers' contribution to stabilize the fund. As of this writing, no bill has been introduced to implement this. We will keep a close watch on this matter.

December took me to Muskingum and Noble counties to speak before those chapters. While some chapters have closed, primarily due to the lack of members willing to be officers, it was good to meet with chapters like these three in Southeastern Ohio which continue to come together for a common cause in preserving and defending our defined benefit pensions and health care.

Please be a part of your local chapter of PERI and urge your former fellow workers to join you. When Lezlie, Greg, and I speak to the legislature and OPERS on your behalf, we have no influence without your support.

Ohio Legislative and Political Update

by Greg Bennett, Byers, Minton & Associates



To all our PERI members and families, Happy New Year! We hope this newsletter finds you well and you had a safe and happy holiday season. As we begin the 2024 calendar year, there are several legislative and political issues we want to bring to your attention during the second and last year of the 135th Ohio General Assembly biennium. As your dedicated lobbying team, we are pleased to provide you with the latest legislative updates and analysis for the State of Ohio, which you will find outlined below.

Federal WEP/GPO Repeal Effort (H.R. 82 and S. 597)

Beginning on the Federal front, our team is closely monitoring these bills at the federal level, which aim to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

In November, the Federal House Ways and Means Social Security Subcommittee conducted a field hearing in Baton Rouge, Louisiana to discuss the impact of WEP and GPO on retired government employees. Testimony was given by retirees from various sectors such as law enforcement and education. During the Louisiana hearing attended by members of Congress, including Ways and Means Chairman Jason Smith, compelling stories were shared by affected state employees such as police officers, firefighters, and teachers, highlighting financial difficulties caused by these provisions.

Despite strong support indicated by 300 co-sponsors for the repeal legislation in the House of Representatives, unfortunately, progress has historically stalled at the committee level due to concerns about cost—estimated at \$146 billion over ten years—and implications for an already strained Social Security trust fund projected to become insolvent early 2030s without legal changes.

We will remain vigilant as the committee process continues with the hope of further hearings and eventual floor action on the legislation.

State of Ohio Efforts

In related WEP/GPO news, PERI has successfully assisted with and supported the Ohio House passage of House Concurrent Resolution 6 (HCR 6), which urges Congress to repeal the WEP and GPO, by a unanimous 85-0 vote. Our efforts continue as the Resolution has now been referred to the Senate Government Oversight Committee.

To that end, we will be meeting with members of the Ohio Senate in the coming weeks to work towards gaining broader support from legislators and advocate for passage in the Chamber.

On another note, during a meeting of the Ohio Retirement Study Council (ORSC), an investment expert reported that Ohio pension funds experienced returns ranging from 5.1 percent to 8.3 percent in the first half of 2023. The

expert noted that there was more noticeable variation in performance and strategies among the funds than usual. The Council also reviewed actuarial valuations for three systems: Ohio Public Employees Retirement System (OPERS), Ohio Police & Fire Pension Fund (OP&F), and Highway Patrol Retirement System (HPRS). However, none of these systems met the statutory requirement for long-term funding plans based on their valuations. According to the law, plans must submit a plan if it will take more than 30 years to pay off their unfunded liabilities. While HPRS had an amortization period of 21 years, OPERS had 16 years, and OP&F had 26.7 years, all below the threshold of 30 years.

Pre-Primary Election (2024)

As we look ahead to this year's primary election, our team will be developing a post-election analysis for distribution to PERI and its members, highlighting key legislative races and potential implications based on the election's outcomes. As a reminder to all of you, this year, Ohio's primary election will take place on March 19, 2024, with polls open from 6:30 a.m. to 7:30 p.m. The voter registration deadline for Presidential Primary Election Day is February 20th.

It is our privilege to advocate on behalf of the Public Employee Retirees, Inc., and we understand that these topics hold significant importance for you as members, which is why we strive to keep you informed about developments at both the federal and state levels of government. As always, please feel free to reach out if you have any questions or require further information regarding specific legislative matters or advocacy efforts on your behalf.

Thank you for your continued support as we work together towards securing a brighter future for OPERS retirees.

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.

A Message from Your Executive Director

by Lezlie Garcia



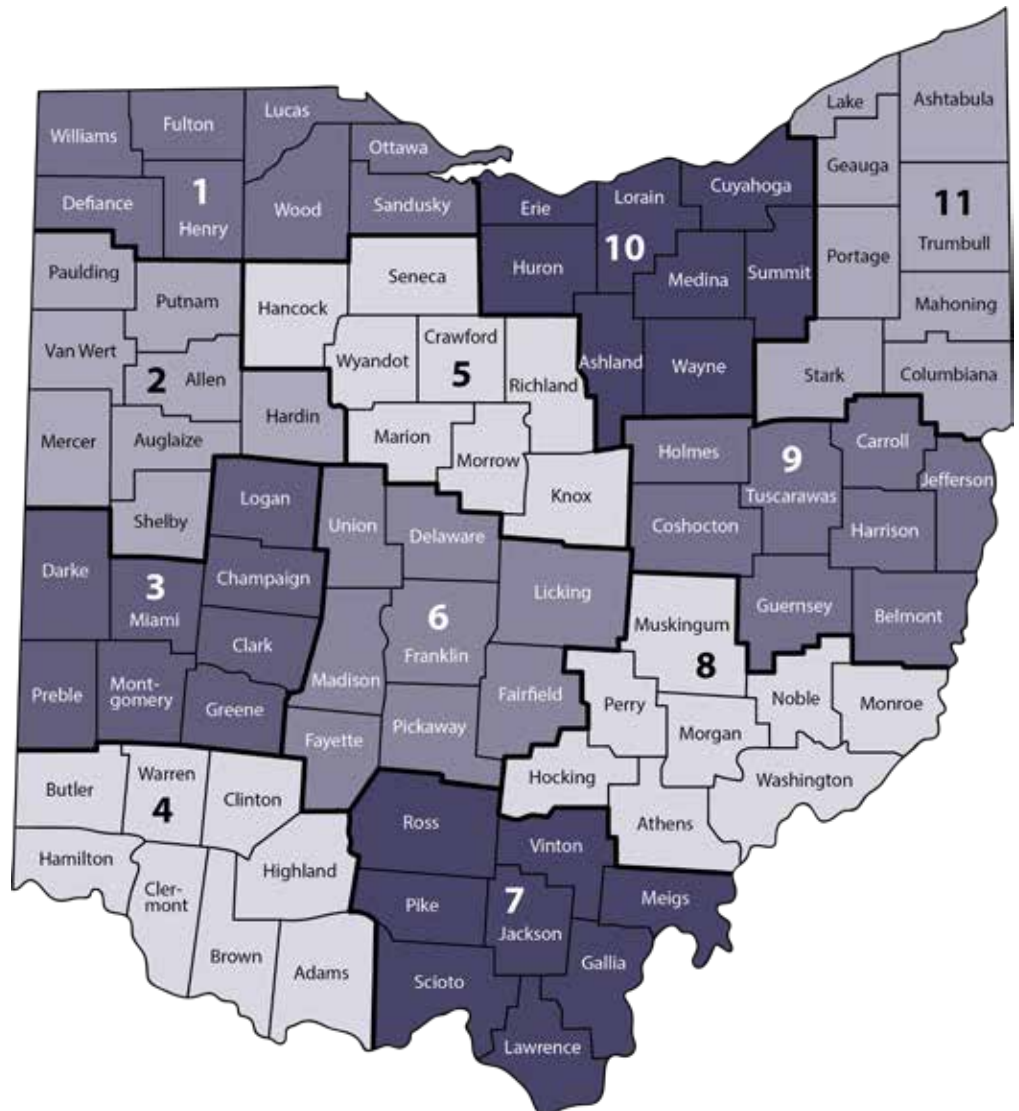
Happy 2024! I hope all our members had a memorable holiday season and that the beginning of the new year has gone well. The state office was busy throughout 2023, meeting with local legislators regarding several state bills and potential upcoming bills that may affect your pension. I wrote, called, and emailed U.S. Ways and Means Committee legislators regarding H.R. 82, the Social Security Windfall Elimination, and Government Pension Offset (WEP/GPO) to encourage a House vote. This is discussed in the articles from our Chair, Richard Ross, and Legislative Representative, Greg Bennett.

In the last quarter of 2023, I was requested to speak at various chapter meetings throughout Ohio. I was a guest speaker at chapters in Fairview Park in Cuyahoga County, New Philadelphia in Tuscarawas County, Norwalk in Huron County, Newark in Licking County, and Sidney in Shelby County. Every chapter I spoke at was engaging and asked great questions, and the members provided important feedback that I will bring back to our Board of Trustees. It has been an honor and privilege to provide transparent communication to our members, resulting in increased attendance to the chapters which has assisted in their continued growth.

If you are a member of PERI and still need to join a local county chapter, please visit our website at www.operi.org and click on chapters. You can quickly locate your district from the map on that page or in this newsletter. All meeting information and contacts are listed, and chapter members would love to see you visit your local community meeting and learn what is new with OPERS retirees.

Two thousand twenty-four annual renewals are underway, and our office has processed over 10,000 of your payments, with many more to come. If you still need to renew your membership, kindly send them in as soon as possible. Visit our website or call our office at 1-800-247-7374; we can renew them over the phone. The renewed membership cards for everyone who paid through January 5, 2025, have been sent out, and you should have them. If you paid after January 5th, we will send another batch of cards out around March 15, 2024.

The office staff and I thank you for your support of PERI. Please help us share information about our organization with friends, family, and past co-workers to increase our membership. Our membership numbers are crucial to our bargaining and influencing legislators and the OPERS board. *It's all about strength in numbers!!!*



What's New in Medicare in 2024

Saving money on prescription drugs

Starting January 1, 2024, if a person has Medicare drug coverage (Part D) and the drug costs are high enough to reach the catastrophic coverage phase, they don't have to pay a copayment or coinsurance. Extra Help — a program that helps cover Part D drug costs — will expand to cover more drug costs for certain people with limited resources and income.

Coinsurance amounts for some Part B-covered drugs may be less if a prescription drug's price increased higher than the rate of inflation.

Lower costs for insulin and vaccines

A Medicare drug plan can't charge more than \$35 for a one-month supply of each insulin product Part D covers, and there is no deductible.

If a person takes insulin through a traditional pump that's covered under Medicare's durable medical equipment benefit, that insulin is covered under Medicare Part B. They won't pay more than \$35 for a month's supply and the Medicare deductible no longer applies.

Recommended adult vaccines are also now available at no cost.

Changes to telehealth coverage

Telehealth services were provided at any location in the U.S., including a person's home, until the end of 2024. In 2024, a person must be in an office or medical facility located in a rural area to get most telehealth services. There are some exceptions, like for mental health services.

Managing and treating chronic pain

Medicare now covers monthly services to treat chronic pain if a person has been living with it for more than three months.

Better mental health care

Starting January 1, 2024, Medicare will cover intensive outpatient program services provided by hospitals, community mental health centers, and other locations for those in need of mental health care.

More times to sign up for Medicare

If someone recently lost (or will soon lose) Medicaid, they may be able to sign up for Medicare or change their current Medicare coverage. There are other special situations that allow someone to sign up for Medicare.

COVID-19 care

Medicare continues to cover the COVID-19 vaccine, and several tests and treatments.

Medicare Open enrollment is over, now what?

- If changes were made during the Medicare open enrollment period, new plan materials will arrive in the mail soon.
- If plan costs or benefits for existing coverage has changed, those changes will be effective on January 1, 2024.
- If a service or prescription is needed after the New Year and plan membership materials haven't arrived, take the following items to the pharmacy:
 - Red, white, and blue Medicare card
 - Photo ID
 - Acknowledgement or confirmation letter, or an enrollment confirmation number from the plan
 - Medicaid card or letter showing eligibility for Extra Help

If enrollment can't be confirmed at the pharmacy, paying-out-of-pocket for drugs and working with the plan for reimbursement is an option.

- If you have a Medicare Advantage plan you can use January-March to drop or change your Medicare Advantage plan with changes starting the first of the next month. This enrollment period is only for people who already have a Medicare Advantage Plan

If you have any questions about your Medicare coverage for 2024, call OSHIIP at 1800-686-578, Monday-Friday, 7:30a-5pm



CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider the benefits & discounts from PERI and AMBA. Call now to find out more.

1.877.556.4582

myambabenefits.info/per

Public Employee Retirees, Inc.



Chapter News

DISTRICT 01 OTTAWA COUNTY



Ottawa County Chapter #82 Meeting

DISTRICT 02 SHELBY COUNTY



Shelby County Chapter #11 officers sworn in by Lezlie Garcia

DISTRICT 03 GREENE COUNTY



Greene County Chapter #24 meeting, photo by John DiPietro, PERI Treasurer

DISTRICT 05 RICHLAND COUNTY



Richland County Chapter #84 members host Michelle Swank, Executive Director of Daysprings, who gave a history and the current use of the Richland County Daysprings facility at the Golden Corral in Ontario.

DISTRICT 05 MARION & KNOX COUNTY



State Representative Tracy Richardson with former District 5 Representative Connie Dailey and District 5 Representative Brenda Harden.



AMBA Representative Darrell Kick was introduced to the Knox County Chapter #64 group by Legislative officer Lee McPhail.



Marion County Chapter #75 legislative officer Bede Agner introduced State Representative Tracy Richardson for an informative and interactive session with the Marion members.

Save
the Date
PERI
Public Employee Retirees, Inc.
PERI 50TH ANNUAL MEETING
09.16.2024

Chapter News

DISTRICT 05 WYANDOT COUNTY



Wyandot County PERI Chapter #88 members appreciated an interactive presentation on Alzheimer's with Jennifer Miller.

DISTRICT 06 LICKING COUNTY



Licking County Chapter #23 meeting. Tim Steitz, OPERS Retiree Representative is the guest speaker at the Licking County Chapter meeting.

DISTRICT 08 MORGAN COUNTY



PERI Chair Richard Ross, Senator Troy Balderson and Morgan County Chapter #48 President Duane McCune

DISTRICT 08 HOCKING COUNTY



Representative Johnson, PERI Chair Richard Ross and Hocking County Chapter #45 President Karen Cottrill

DISTRICT 10 ANNUAL MEETING



Members gather for the District 10 Annual Meeting.



Rick Lawrence, former District 10 Representative with Steve Toth, OPERS Retiree Representative.



Guest speakers at the District 10 Annual meeting: Greg Bennett, PERI Legislative Counsel. Lezlie Garcia, PERI Executive Director and Tim Steitz, OPERS Retiree Representative

Chapter News

DISTRICT 11 LAKE COUNTY



Lake County Chapter #28 holds their Annual Picnic

DISTRICT 11 MAHONING COUNTY



At the December meeting the guest speaker was John Muckridge, President, and CEO from the Mahoning Valley Rescue Mission.



At the October Mahoning County Chapter #18 meeting, guest speaker was Jim Cain, Benefits Manager with AMBA. Jim is the PERI endorsed benefits provider that addresses our 'Gaps' in present-day Medicare.



The guest speaker was Canfield Fair board member, George Roman. He presented highlights and history of the Fair which began in 1846. Pictured is President Walter Duzzny presenting Mr. Roman (on right) with the Ambassador award for his continued service to our community.

DISTRICT 11 STARK COUNTY



Stark County Chapter #20 members check in prior to hearing a presentation from the Social Security Administration and a receiving lunch at La Pizzeria Restaurant.



On Oct 10, Stark County Chapter members brought donations of toys and canned goods for local holiday giving.

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.

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.



Public Employee Retirees, Inc.™

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

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

1st Quarter 2024 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



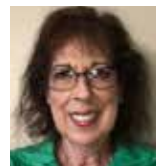
Greg Bennett
Legislative Counsel



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>
---	---