

# MEMBER'S REPORT

The quarterly newsletter for active and retired OP&F members and their survivors

Ohio  
Police  
& Fire Pension  
Fund

Volume 43 / Number 2 / SPRING 2024

## MESSAGE FROM THE EXECUTIVE DIRECTOR

### OP&F “Charity Champions” present check to Cincinnati Fire Foundation



Mary Beth Foley, Esq.

Dear members,

In this space I routinely thank our membership for the hard work and sacrifices they make to keep our communities safe. We will always be indebted to members for the work they do and we are proud to work on your behalf to provide a secure pension.

However, in this edition I'd like to recognize an often underappreciated group – the employees of the Ohio Police & Fire Pension Fund. Our staff does an outstanding job, from investing contributions, to preparing members for retirement and complying with the numerous regulations and mandates we face.

Not only do they work hard for our members, but they are generous. We instituted a program in 2021 called Charity Champions, where employees can voluntarily donate to a fund in exchange for a more casual – but still appropriate! – appearance while in the office. This has proved to be a tremendous success and allowed us to present checks to police and fire causes.

In 2023, our Charity Champions donated \$7,500 to the Fraternal Order of Police Foundation. The money was designated to assist the families of Columbus police officers who were severely injured in the line of duty. Also last year, the Charity Champions initiative presented a check for \$8,500 to the Cincinnati Fire Foundation. We look forward to continuing these gifts in 2024 and into the future.

Our charitable giving does not stop with Charity Champions. Through voluntary payroll deductions, OP&F employees donated \$30,815 to United Way charities in 2023.

Too often we only hear the negative side of our society. I'm proud to say our employees and OP&F do their part to support our first responders and our community with their generosity.

Best regards,

*Mary Beth Foley*

Mary Beth Foley, Esq.

Executive Director



Through the charitable contributions from OP&F employees, a check was presented in February for \$8,500 to the Cincinnati Fire Foundation. Trustee John Deal (Cincinnati Fire) represented OP&F at a board meeting of the Cincinnati Fire Foundation meeting to announce the gift.

## ACTIVE POLICE ELECTION INCLUDES CANDIDATES FROM PARMA HEIGHTS, AKRON

Two candidates will vie for the open Board of Trustee position for an active police officer in this spring's election. Tanya Czack from Parma Heights and Clay Cozart from Akron will be the candidates. Ballots will be mailed in early May to eligible active police members with the election results announced by May 29. The four year term for the election winner will begin June 3.



**Tanya Czack**

Parma Heights Police

Czack serves as the chief of police for Parma Heights and is currently vice chair of the OP&F Board of Trustees.

Czack has been a sworn officer since 1999 and is a certified instructor with the Ohio Peace Officer's Training Academy. She was first elected to the Board in 2020.

Cozart has been with the Akron Police Department for 28 years and currently serves as a detective. He has been on the Fraternal Order of Police Akron Lodge 7 executive board for 20 years, including four years as president.



**Clay Cozart**

Active Akron Police

## Deal, Drum uncontested in active fire, retired police elections

While three seats on the OP&F Board of Trustees are eligible for re-election this spring, two incumbent members of the Board are uncontested and will begin new four-year terms in June.

John Deal (Cincinnati Fire) will continue to represent active firefighters and serve his second term on the Board. Mark Drum (Delaware Police, retired) will again be retired police representative to the Board and also serve his second term.

Since the elections are uncontested, active fire and retired police members will not receive ballots to vote for these candidates. The new terms for Deal and Drum will begin on June 3.

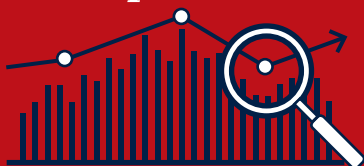


**John Deal**  
Cincinnati Fire



**Mark Drum**  
Delaware Police (retired)

## PORTFOLIO -update-



**OP&F's  
Investment  
Portfolio  
Value**

**End of March value:  
\$18.11 billion**

**End of February value:  
\$17.77 billion**

**End of January value:  
\$17.63 billion**

*\* values may be internally estimated*

# ALIGHT ADDS TWO-FACTOR AUTHENTICATION TO ACCESS ACCOUNTS



In our ongoing efforts to protect sensitive and confidential information of OP&F members, our health care partner, Alight Retiree Health solutions has added multi-factor authentication to member stipend accounts. Multiple communications from Alight were emailed on this change, which became effective on Feb. 12.

Alight Retiree Health Solutions has introduced a new security feature called two-step, or two-factor verification when you log in.

### *What is two-step verification?*

Two-step verification helps protect your account against fraud by requiring a 6-digit code in addition to your password. You may already be familiar with two-step verification, because many banks and retailers require it when you log in to their website or app. With your Alight account, you can receive the code by text message, email, phone call, or through the Google Authenticator app.

When you log in, you'll receive a prompt to verify it's you, then you can follow the steps to receive your 6-digit code.

### *Do I have to use it every time I log in?*

You can choose how often you use two-step verification: Either every time you log in (we recommend this), or only if an unknown device or internet browser is detected logging in to your account. You can change your settings anytime through your Alight account.

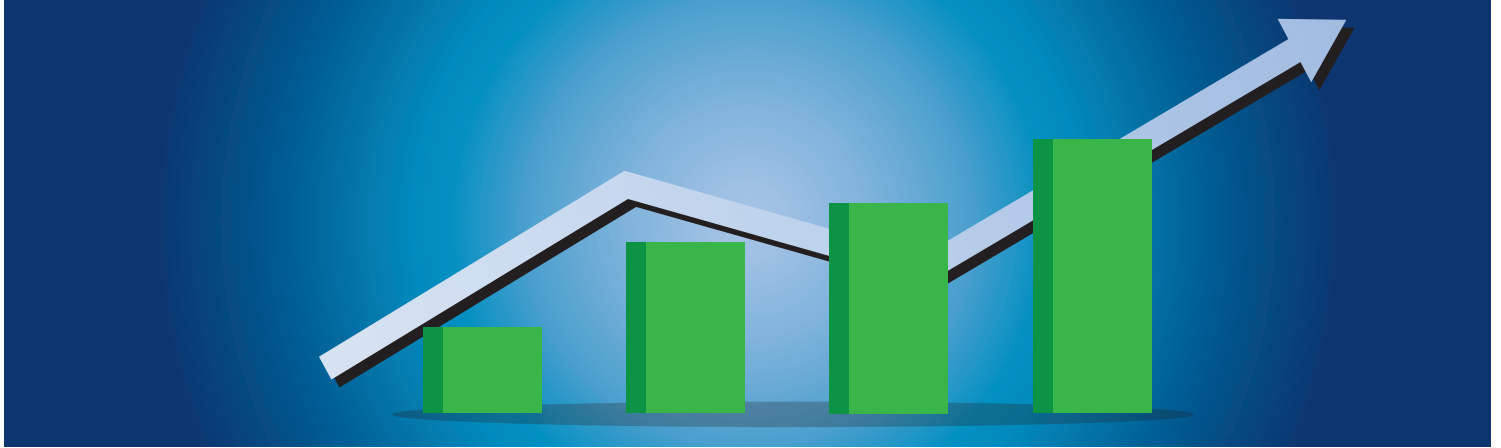
### *Can I set up two-step verification now?*

Yes, and we encourage it. Here's how:

1. Log in to your Alight account.
2. Click the account icon at the top of the Home page, then select My Account.
3. Select My Profile.
4. Scroll to Account Security, choose how you'd like to receive the code, and follow the setup steps.

If you have questions or concerns prior to implementation on Feb. 12, please call Alight at 844-290-3674.

## OP&F POSTS SOLID RETURNS FOR 2023 ACCORDING TO CONSULTANT'S REPORT



Wilshire Associates, OP&F's general investment consultant, presented the 4th quarter 2023 performance report for the OP&F portfolio at the March Board of Trustees meeting. The report showed that OP&F had a net return of 9.04 percent for the calendar year 2023 and ended the year with a value of \$17.64 billion.

### Some retirees may receive a Benefits and Wellness Check form from OP&F

A mailing went out this spring to approximately 1,500 OP&F retirees to help protect them from fraud. The Confirmation of Benefits and Wellness Check form is meant to ensure retirees – especially older members – continue to receive their benefits as intended. The form was sent primarily to older retirees or those living outside the U.S.

If a member receives this form they are required to complete and sign it in the presence of a notary. The completed form will certify that the person named in the document is currently living and should continue to receive their OP&F benefits.

So far, OP&F has learned of several member deaths that were unreported. While most funeral homes automatically notify Social Security of a person's death, there is no similar process in place for members of OP&F. We currently rely, in part, on a member's family to notify us and provide the proper documentation.

It is imperative that OP&F have correct mailing information for members, especially for important tax information that is sent to retirees annually. In particular, snowbirds who spend the winter months in a different location should ensure their address information is correct at all times. A change of address form is available at [op-f.org](http://op-f.org), or it can be updated online using Member Self-Serve at [op-f.org](http://op-f.org).

## OP&F's "Push to Paperless" results in efficiency of employer reporting



In June 2023, OP&F began a campaign to transition all employer partners to paperless reporting and payment of contributions to the pension fund. By November 2023, 131 of the 139 employers who were identified for transition in the summer of 2023 had transitioned to paperless reporting and payment. In early 2024, the final two employers completed the process.

OP&F appreciates the cooperation of our employers during this campaign. As of the end of January, OP&F had no employer penalties for late reporting.

## Reminders about health care stipend eligibility

Below are some helpful reminders concerning the OP&F's retiree health care stipend:

- Retirees age 65 or over must be enrolled in Medicare and also must become enrolled and maintain enrollment through the Alight Retiree Health Exchange or else risk stipend termination.
- To become eligible for the OP&F health care stipend, a Qualifying Life Event, or QLE, must first occur. A common QLE is the involuntary loss of group health care coverage, which usually happens when a member or spouse retires or becomes unemployed and their employer's plan is no longer available.
- There is a 60-day window to apply for the OP&F health care stipend after a QLE occurs. The first step to applying is to complete OP&F's Health Care Stipend Eligibility Form, found on the OP&F website.
- If a member dies, the family must contact OP&F, their health care carrier and Alight to stop any auto premium reimbursements.
- Members should be aware that if any stipend money remains in the Health Reimbursement Arrangement at the end of the year, it will not roll over to the next year.

## Medicare Part B mailing

OP&F wants to be sure you are receiving the benefits due to you. A mailing will be sent this spring to approximately 90 retirees who are age 65 or older who are not receiving the Medicare Part B reimbursement from OP&F.

The mailing will include instructions on how to apply and receive the benefit. This reimbursement is \$107 per month and is included in your OP&F benefit. To be eligible for the benefit, OP&F members must be enrolled in Medicare Part B and not receive reimbursement for the premium cost from any other source.

## If your 1099-R is returned to OP&F, it may trigger suspension of benefits

It is more important than ever to make sure your address and contact information is always current with OP&F.

If an IRS Form 1099-R is returned to OP&F as undeliverable we will reach out to the benefit recipient using the contact information on file. If OP&F is unable to contact the benefit recipient to update this information, steps will be taken to suspend the benefit until the correct information is received.

So far in 2024, OP&F has received nearly 900 1099-R forms back from the U.S. Postal Service with a status of Temp Away, Return to Sender, or Undeliverable. OP&F is suspending 19 accounts beginning with the April 1, 2024 benefit payment whose 1099-R forms mailed in January 2024 were returned as undeliverable and we've been unable to make contact. To reinstate the payment, recipients must update their contact and address information by submitting a Change of Address form so we can update our records.

It is imperative that OP&F has correct information on file to help protect benefit recipients from fraud and to avoid an interruption in payments. To avoid this issue, we urge members to opt-out of the 1099-R mailing and retrieve your forms via the online Member Self-Serve portal at [op-f.org](http://op-f.org). To opt out, follow the directions below:

- Members must log into their account from the Member Self-Serve area of the OP&F website (or register for the Self-Serve area as instructed on the log-in page).
- Choose Document Preferences.
- Choose to opt-out of the mailing.
- Members must have an email address to use the opt-out feature.

OP&F mails the Form 1099-R to all benefit recipients in January each year. Benefit recipients who continue to receive the form in the mail should expect delivery by the end of January.

If your contact information has changed, please contact an OP&F Customer Service Representative at 1-888-864-8363 at your earliest convenience to update your address, phone number and email.



## Budgeting your HRA: Understand that the stipend may not last all year

When OP&F and Alight fund a Health Reimbursement Arrangement for retirees, the total amount the member is eligible to receive is posted. While members eligible for the health care stipend program can use these funds to be reimbursed for approved expenses, they must also realize that the amount likely will not cover the cost of premiums for the entire calendar year.

OP&F urges members to track their expenses and be aware of what will be available to them later in the year. Alight, and their partners eHealth and YSA, can set up the auto-reimbursement program to only reimburse a portion of a plan's premium so that the stipend can last for the entire year. This type of payment plan could avoid the stipend from depleting and a member being faced with larger payments late in the year.

Also, members should be aware that if any stipend money remains in the Health Reimbursement Arrangement at the end of the year, it will not roll over to the next year.

## OP&F urging benefit recipients to opt-out of Form 1099-R mailing, retrieve it online

OP&F's website allows beneficiaries to download the Form 1099-R for tax reporting purposes and avoid receiving the form in the mail. This feature not only saves the cost of mailing the tax form but is more secure than mailing it and is convenient for our beneficiaries.

To opt-out of the mailing, beneficiaries must log into their account in the Member Self-Serve area of the OP&F website and choose Document Preferences. From this page beneficiaries can choose to opt-out of the mailing. Beneficiaries must have an email address to use the opt-out feature.

Beneficiaries can access the Form 1099-R by going to [op-f.org](http://op-f.org) and logging on to Member Self-Serve. The Form 1099-R can be viewed and printed from the Documents link.

To register for Member Self-Serve, go to [op-f.org](http://op-f.org) and click the log-in link at the top of the page. Under the member option, follow the instructions to register.



**RETURN SERVICE REQUESTED**



Phone: 1-888-864-8363  
Fax: (614) 628-1777  
TTY: (614) 221-3846  
E-mail: questions@op-f.org  
Monday-Fridays 8 am-4:30 pm EST

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Stephen A. Corvi, Columbus Division of Fire  
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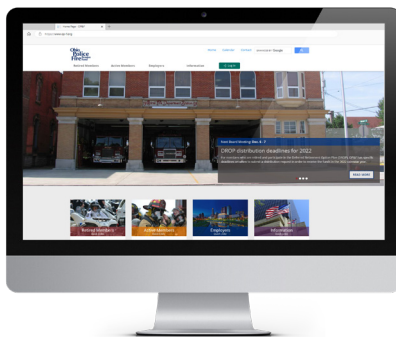
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*Securing the future for Ohio's Police and Firefighters*

**IMPORTANT DATES**

April 23-24 .....Board of Trustees meetings  
May 6.....Trustee election ballots mailed  
May 27 .....OP&F closed in observance of Memorial Day  
May 29.....Trustee election results announced  
June 3 .....New term begins for newly-elected trustees  
June 18-19 .....Board of Trustees meetings  
July 4.....OP&F closed in observance of Independence Day

**DO WE HAVE YOUR EMAIL ADDRESS?**



If your email address is not on file, please add or update it securely on the Member Self-Serve area of the OP&F website. You may also complete a Change of Address form and email or send it to OP&F at 140 E. Town Street, Columbus, OH 43215.

**SUSPECT DISABILITY FRAUD? CALL 844-FRAUD HOTLINE (844-372-8345)**