

# EMPLOYER *DIGEST*

*The quarterly newsletter for employers of Ohio Police & Fire Pension Fund members*

*Volume 17 – Number 3 – Summer 2016*

## **EMPLOYERS PLAY A KEY ROLE IN EXPEDITING MEMBER RETIREMENT BENEFITS**

When an OP&F member retires, it is vital that an accurate benefit calculation is completed. To ensure this objective is met, employers are required to complete OP&F's Employer Accounting of Member Compensation form as part of the member retirement process. This form contains specific information such as the member's final rate of pay, termination date, and the final reporting month of member contributions.

Prompt completion and submission of this form will allow OP&F to compute the retiring member's monthly pension amount. This form is sent to the employer, once a member has filed an application to retire.

As part of completing this form, it is also important for the employer to report the member's pensionable separation pay, which can include unused holiday hours and longevity. Non-pensionable payments such as sick, vacation, personal days, and accumulated compensatory time should not be reported to OP&F.

The Employer Accounting of Member Compensation form can be found on the OP&F website ([www.op-f.org](http://www.op-f.org)), under Employers/Forms. If you have any questions regarding the form or what employer responsibilities are when a member retires, please contact OP&F at 1-888-864-8363.

## **EMPLOYER TRAINING AVAILABLE**

In the spring 2016 edition of the Employer Digest, employers were requested to notify OP&F whenever a new fiscal officer is hired or a change in employer payroll staff occurs. There are several reasons for this request – OP&F wants to keep you updated on reporting news, legislative information, and training and educational opportunities. Regarding employer training, there are several methods available to assist new fiscal officers and payroll staff in getting off to a good start in achieving compliance with OP&F's reporting process.

Free onsite training is available on request. The training sessions are tailored to the individual employer. Perhaps an employer just wants to learn how to use the Web Self-Service online reporting payment programs or would like a review of the basic payroll reporting process, such as explanation of the various earning codes. Or, how to set up hours base and hours paid in a system so that member service credit will be properly reported. A review of the requirements for getting a new member set up in OP&F would also be important information to be familiar with.

For employers who may have incurred a penalty for non-compliance with reporting or payment due dates, it may be helpful to have a training session to ensure that reporting and payment deadlines are met going forward. Whatever an employer's need for training, OP&F will be glad to do whatever is required to meet that need.

If time constraints are present, or if a payroll officer works part-time and is often away from the employer site, telephone training or assistance is available. OP&F also uses the software application called GoToMeeting, which enables us to view an employer's computer screen while they are entering reports or payments. This program has proven especially helpful for troubleshooting issues that may crop up while employers are using the Employer Self-Service online programs. OP&F can see in real time, what the issues are and can often resolve these issues on the spot.

If you are interested in any type of employer training or education, please contact John Davis, Employer Education Manager, at 1-888-864-8363, extension 8255.

## SECURITY MEASURES – BEWARE OF PHISHING

*Just as OP&F implements security measures for member information, employers are responsible for the internal maintenance and security of any sensitive and confidential data. The following article is from a recent Securing The Human, security awareness newsletter.*

Email is not only used every day for work, but to stay in touch with our friends and family. In addition, email is now how most companies provide online services, such as confirmation of your online purchase or availability of your bank statements. Since so many people around the world depend on email, it has become one of the primary attack methods used by cyber criminals.

Phishing refers to an attack that uses email or a messaging service that tricks or fools you into taking an action, such as clicking on a link or opening an attachment. Phishers will make their email look like it came from someone or something you know, such as a friend or a trusted company you frequently use. They will even add logos or forge the email address so the message appears more legitimate.

Then the attackers send these phishing emails to millions of people to increase the chance for success. Phishing is similar to using a net to catch fish; you do not know what you will catch, but the bigger the net, the more fish you will find. There are several ways attackers use phishing to get what they want:

**Harvesting Information:** The attacker's goal is to harvest your personal information, such as your passwords, credit card numbers or banking details. To do this, they email you a link that takes you to a website that appears legitimate. This website then asks you to provide your account information or personal data. But the site is fake, and any information you enter goes directly to the attacker.

**Malicious Links:** The attacker's goal is to take control of your device. To do this, they send you an email with a link. If you click on the link, it takes you to a website that launches an attack on your device that, if successful, infects your system.

**Malicious Attachments:** The attacker's goal is the same, to infect and take control of your device. But instead of a link, the attacker emails you an infected file, such as a Word document.

**Scams:** Some phishing emails are nothing more than scams by con artists who have gone digital. If you respond to any of these, they will say they first need payment for their services or access to your bank account, scamming you out of your money.

### PROTECTING YOURSELF

In almost all cases, opening and reading an email or message is fine. For a phishing attack to work, the bad guys need to trick you into doing something. Fortunately, there are clues that a message is an attack. Here are the most common ones:

- The email creates a sense of urgency, demanding "immediate action" before something bad happens, like closing your account. The attacker wants to rush you into making a mistake without thinking.
- You receive an email with an attachment that you were not expecting or the email entices you to open the attachment.
- Instead of using your name, the email uses a generic salutation like "Dear Customer." Most companies or friends contacting you know your name.
- The email requests highly sensitive information, such as your credit card number or password.
- The email says it comes from an official organization, but has poor grammar or spelling.
- You receive a message from someone you know, but the tone or wording just does not sound like him or her. If you are suspicious, call the sender to verify they sent it.
- If you believe an email or message is a phishing attack, simply delete it. Ultimately, common sense is your best defense.

## EMPLOYER QUICK TIPS

### TAKE ADVANTAGE OF OP&F'S ONLINE PAYROLL REPORTING AND PAYMENT OPTIONS

While the majority of employers utilize OP&F's Web Self Service payroll reporting and payment options, there are still many who do not. While these programs are not mandatory, there are obvious efficiencies and incentives to employers who take advantage of electronic delivery of reports and payments. Postal delays can result in costly statutory penalties, and postage costs can add up quickly. Using the OP&F online programs will eliminate these worries and costs.

Employers can also sign up for online payroll reporting but not sign up for online payments, or report payroll information on paper but pay the amount owed to OP&F online. If you are interested in getting started with online payments or reporting, please contact OP&F Employer Education at 1-888-864-8363.

### HOLIDAY PAY

Correctly reporting a member's holiday pay depends on whether the member was scheduled to work on the holiday or not. If the holiday falls within the member's work schedule and the member either works the holiday or is given the day off with pay, the pay must be reported under earning code 0, which is regular pay.

If on the other hand, the paid holiday falls outside the member's schedule, or is a cash out of unused holiday hours, the pay must be reported (along with the number of paid hours) under earning code 1 (holiday).

### PLEASE USE THE OP&F BANK LOCKBOX ADDRESS FOR PAYMENTS BY CHECK

Employers are encouraged to make payments online. However, if the preference is to pay by check, please do not send your checks directly to the OP&F physical address. Instead, please use the OP&F Huntington Bank Lockbox address. Following this recommendation will result in faster and more efficient processing of employer payments. The OP&F Lockbox address is:

The Ohio Police & Fire Pension Fund  
 Department L-2521  
 Columbus, Ohio 43260-2521

### IDENTIFYING EMPLOYER CODES

Each OP&F employer is assigned their own employer code. The employer code is unique to each employer and each employer should know their code. The code is a seven-character identifier that should be displayed on all correspondence to OP&F as well as the Report of Retirement Deductions, and Summary of Payment Information forms (Recaps).

It is also helpful for an employer to know their code so that when they call OP&F with a question their account can be identified quickly. This will provide more prompt and efficient service. If an employer is unsure what their specific code is, please contact OP&F for assistance.



## IN PAYROLL REPORTING, EXCEPTIONS ARE NOT ALWAYS ERRORS

One of the advantages of using OP&F's Employer Self Service online payroll reporting program is that it allows employers to view exceptions before submitting the report. It is important to note that exceptions are not always errors.

Exceptions are simply flags that indicate a report may not be compliant with OP&F payroll rules. In the web online program, exceptions can be visually identified by the presence of yellow triangles containing exclamation marks. By clicking on these symbols, the exceptions are displayed in text form. While these symbols may alarm the user, they are not always indicative of real errors. For example, if an employer's members receive longevity pay on a current basis, rather than on an annual basis, the employer may see an exception that reads, "lump sum dates not entered for earning type 3." However, since the employer has reported the correct dates for longevity, the message can be ignored.

Similarly, hours base exception messages may also not be errors. The messages usually occur on fire reports since their scheduled hours bases may vary significantly from month to month. The exception message here will read, "verify hours base." If the reported base is correct as reported, please ignore the message, and continue with the review and submission process.

Valid exceptions help employers to correct reports before submitting them. Exceptions that are not errors may slow down the process but can be ignored. OP&F will continue to monitor the self-service program in an effort to make it more efficient and easier to work with in the future.



140 East Town Street  
Columbus, OH 43215

[www.op-f.org](http://www.op-f.org)



Toll Free: 1-888-864-8363  
General Information: (614) 228-2975  
Fax: (614) 628-1777  
TTY: (614) 221-3846  
E-mail: [questions@op-f.org](mailto:questions@op-f.org)  
Business Hours: Monday-Friday, 8 a.m.-4:30 p.m. EST

**EMPLOYER EDUCATION MANAGER**

John Davis  
Direct: (614) 628-8255  
Toll-free: 1-888-864-8363  
E-mail: [jdavis@op-f.org](mailto:jdavis@op-f.org)

**EXECUTIVE DIRECTOR**

John J. Gallagher, Jr.

**OP&F BOARD OF TRUSTEES**

Ed Montgomery, Chair, Columbus Division of Police  
John Wainscott, Vice Chair, Retired, Cincinnati Police  
Jeffrey Moore, Chair Elect, West Chester Fire  
William Deighton, Retired, Cleveland Fire  
Daniel Desmond, Toledo Fire  
Timothy Patton, Cleveland Police  
J. David Heller, Investment Member  
Karin Maloney Stifler, Investment Member  
Scott D. Roulston, Investment Member

PRSR STD  
US POSTAGE PAID  
COLUMBUS, OH  
PERMIT No. 675

**RETURN SERVICE REQUESTED**

**PRUDENCE • INTEGRITY • EMPATHY**

*Securing the future for Ohio's Police and Firefighters*

**IMPORTANT DATES AND DEADLINES**

*Important dates and deadlines are also posted on OP&F's website under the Employers menu in the Calendar of Billing Deadlines and Events section.*

**SEPTEMBER**

- 1 Direct Deposit of September Monthly Benefit Payment
- 27 Board of Trustees Meetings
- 28 Board of Trustees Meetings

**OCTOBER**

- 3 Direct Deposit of October Monthly Benefit Payment
- 18 Board of Trustees Meetings
- 19 Board of Trustees Meetings



OP&F provides the Employer Digest as a general reference material in order to assist employers in properly reporting required contributions to OP&F, as well as submitting the required forms and materials that are necessary to provide benefits for our members. As a general reference material, the Employer Digest may not sufficiently represent all of the details applicable to the subjects discussed. Nothing contained in this newsletter is meant to interpret, extend or change, in any way, OP&F's governing statutes, administrative rules or policies. If you have any questions or need information on any subjects referenced in the Employer Digest, please contact OP&F.