

## ELECTRONIC REPORTING AND ONLINE PAYMENT OPTIONS

*Alternative to paper payroll reporting available to employers*

Most OP&F employers report member payroll data through the employer web self-service or electronic file transfer option. These employers also pay their member and employer contributions through the Automated Clearing House (ACH) Debit option. OP&F employers can manually input or import reports of retirement deductions, complete summaries of payment remittance information forms, and make payments, all online, and in one application that can be accessed through a secure login procedure.

OP&F encourages employers to sign up for electronic payroll reporting and/or online payments if an employer has not already done so. Reporting and paying online eliminates the possibility of

postal delays that can result in statutory penalties being assessed against an employer. OP&F also offers training to employers on how to use the program, either over the phone, through an on-site visit by OP&F or via onsite education.

OP&F is in the process of making several changes to the online reporting and payment program, which will result in greater ease of use and efficiency for our employers. These changes are expected to be implemented later this year. In the meantime, if you are interested in signing up for online payments or reporting now, please contact OP&F Employer Education at 1-888-864-8363.

## OP&F MEMBERSHIP CRITERIA & REPORTING REQUIREMENTS

When an employer hires a full-time police officer or firefighter eligible for OP&F membership, it is vital to be informed regarding the required documentation and filing deadlines in order to avoid statutory penalties.

### WHO ARE OP&F MEMBERS?

OP&F members are full-time firefighters and police officers. In order to be considered full-time, the person must have received a full-time appointment as a regular police officer or firefighter and work on a full-time basis, as defined in OP&F's governing regulations. The Ohio Revised Code (ORC 742.01) specifically defines the requirements that determine a full-time police officer or firefighter. If an employer has questions about whether a position is eligible for membership, the employer may request a determination from OP&F. The request must include a copy of the official position description. What forms must employers submit? When an OP&F member is hired, the employer must submit the following completed forms to OP&F.

### PERSONAL HISTORY RECORD (PHR)

An OP&F Personal History Record form must be filed with OP&F whenever an employer hires a full-time police officer or firefighter.

This form must also be completed when employees are rehired, reinstated, returning from lay-off, hired as a re-employed retiree, or transferring from another OP&F employer. Along with the completed PHR form, employers must submit documentation showing the employee's appointment to a full-time position as a police officer or firefighter, such as an appointment letter or meeting minutes that verify the full-time hire date.

### PRE-EMPLOYMENT PHYSICAL (PEP)

An employer is required to have the prospective member of OP&F undergo a physical examination that includes certain medical testing and diagnostic procedures. This physical examination must be completed prior to the employee becoming an OP&F member, but not more than nine months before that membership date. The examination reports are due to OP&F within 60 days of the member's date of hire. A pre-employment physical is not required for OP&F members who retired under one of the Ohio retirement systems. An additional PEP may not be required if the employee is being rehired, returning from a leave of absence, or transferring from one employer to another. However, please contact OP&F to make this determination.

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## PASSPHRASES

*The following article is from the Ouch! security awareness newsletter produced by the SANS Institute. OP&F is sharing this article with employers as a courtesy as part of our ongoing efforts to keep member information secure. The information provided is for informational purposes only and is not intended to serve as advice on security measures.*

Passwords are something you use almost every day, from accessing your email or banking online to purchasing goods or accessing your smartphone. However, passwords are also one of your weakest points; if someone learns or guesses your password they can access your accounts as you, allowing them to transfer your money, read your emails, or steal your identity. That is why strong passwords are essential to protecting yourself. However, passwords have typically been confusing, hard to remember, and difficult to type.

The challenge we all face is that cyber attackers have developed sophisticated and effective methods to brute force (automated guessing) passwords. This means they can compromise your passwords if they are weak or easy to guess. An important step to protecting yourself is to use strong passwords. Typically, this is done by creating complex passwords; however, these can be hard to remember, confusing, and difficult to type. Instead, we recommend you use passphrases: a series of random words or a sentence. The more characters your passphrase has, the stronger it is. The advantage is these are much easier to remember and type, but still hard for cyber attackers to hack. Here are two different examples:

*Sustain-Easily-Imprison  
Time for tea at 1:23*

What makes these passphrases so strong is not only are they long, but they use capital letters and symbols. (Remember, spaces and punctuation are symbols.) At the same time, these passphrases are also easy to remember and type.

You can make your passphrase even stronger if you want to by replacing letters with numbers or symbols, such as replacing the letter 'a' with the '@' symbol or the letter 'o' with the number zero. If a website or program limits the number of characters you can use in a password, use the maximum number of characters allowed.

### USING PASSPHRASES SECURELY

1. Use a different passphrase for every account or device you have. This way, if one of your accounts is hacked, your other accounts are still safe. If you have too many passphrases to remember (which is very common), consider using a password manager. This is a special program that securely stores all your passphrases for you. That way, the only passphrases you need to remember are the ones to your computer or device and the password

manager program.

2. Never share a passphrase or your strategy for creating them with anyone else, including coworkers or your supervisor. Remember, a passphrase is a secret; if anyone else knows your passphrase it is no longer secure. The only exception is if you want to share your key personal passphrases with a highly trusted family member in case of an emergency. One approach is to write down your key personal passphrases (make sure they are not work related), store them in a secure location, and share that location with a highly trusted family member.
3. Do not use public computers, such as those at hotels or Internet cafes, to log in to your accounts. Only log in to your accounts on trusted computers or mobile devices.

### PASSPHRASES ARE A SIMPLER WAY TO CREATE AND REMEMBER STRONG PASSWORDS

1. Be careful of websites that require you to answer personal questions. These questions are used if you forget your passphrase and need to reset it. The problem is the answers to these questions can often be found on the Internet, or even on your Facebook page. Make sure that if you answer personal questions you use only information that is not publicly available or fictitious information you have made up. Another option is, once again, to use a password manager. Most of them also allow you to securely store this additional information.
2. Many online accounts offer something called two-factor authentication, also known as two-step verification. This is where you need more than just your passphrase to log in, such as a passcode sent to your smartphone. This option is much more secure than just a passphrase by itself. Whenever possible, always enable and use these stronger methods of authentication.
3. Mobile devices often require a PIN to protect access to them. Remember that a PIN is nothing more than another password. The longer your PIN is, the more secure it is. Many mobile devices allow you to change your PIN number to an actual passphrase or use a biometric, such as your fingerprint.
4. If you are no longer using an account, be sure to close, delete, or disable it.

## OP&F MEMBERSHIP CRITERIA & REPORTING REQUIREMENTS

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A PEP consists of the following components:

- A properly-completed physician's certification, which must include the physician's diagnosis and evaluation of the existence of any cancer, heart disease, cardiovascular disease, or respiratory disease. This certification must state the date of the examination and be signed by a licensed physician. The signature of a nurse practitioner or physician's assistant is not valid. The certification also cannot be dated more than nine months before the date of hire.
- The Member's Medical Questionnaire, which must be signed by the member and cannot be dated more than nine months before the date of hire.
- A cardiac stress test performed consistent with standard Bruce protocol and electrocardiogram (EKG).
- A chest x-ray that is at least a P.A. 72" (i.e. front to back).
- Lipid profile that includes total cholesterol, triglycerides, LDL cholesterol and HDL cholesterol levels.
- Spirometry that represents at least a valid and reproducible forced expiratory volume at one second (FEV1), forced vital capacity (FVC), and forced expiratory volume at one second/forced vital capacity (FEV1/FVC) that meets the criteria of the American Thoracic Society.

### STATEMENT CONCERNING YOUR EMPLOYMENT IN A JOB NOT COVERED BY SOCIAL SECURITY (FORM SSA-1945)

Newly hired public employees in positions not covered by Social Security must complete this form. It serves as an acknowledgement that the employee may incur a reduction in future Social Security benefits. Employers are required to submit a copy to OP&F. Please note that all forms discussed in this article are available on the OP&F website ([www.op-f.org](http://www.op-f.org)), under Employers/Forms.

For any membership eligibility questions you have or for assistance in completing and submitting these forms, please contact OP&F's Kim Penn at [klpenn@op-f.org](mailto:klpenn@op-f.org) or (614) 628-8380.

## GASB 68 UPDATES AVAILABLE SOON AT OP-F.ORG

Governmental Accounting Standards Board (GASB 68) information is available at [op-f.org/employers/gasb](http://op-f.org/employers/gasb) and is broken down by individual employers under the schedule of employer allocations and pension amounts per employer.

GASB 68 is a pronouncement by the Governmental Accounting Standards Board that requires employers who participate in a public retirement plans to disclose their proportionate liability and other pension-related expenses on their accounting and financial statements each plan year.

Information on GASB 68 and related, updated information is coming soon. Please check OP&F's website regularly for these updates.

## CHANGES TO OP&F RETIREE HEALTH CARE IN 2019

*OP&F will likely move to health care stipend for retirees*

At the March 2017 Board meeting, OP&F Trustees approved a motion that will result in the end of the group-sponsored health care plan for retirees. Instead, beginning in 2019, OP&F is considering providing retired members with a fixed cap stipend to use toward health care costs. Additionally, OP&F would plan on assist ing retiring members in finding the health care plan that will be most appropriate for their needs.

The reason for this change is that income from current sources-retiree premiums enrolled in the health care plan, investment earnings, and the small portion of employer contributions earmarked for health care, are insufficient to sustain the health care plan as it is currently structured.

Many of the details of the health care changes have not been worked out. Future information will be communicated to all OP&F members and employers, once finalized.

## OP&F REPRESENTED AT OHIO AUDITOR CONFERENCE

Employer Education presented an OP&F reporting update at the 18th annual Local Government Officials' Conference on April 13th. This conference is sponsored by the Office of the State Auditor, and seventy-five employer attendees were at the session. This informal and interactive seminar was an excellent opportunity for employers to share common concerns, and to receive feedback on any reporting and/or payment issues. For OP&F employers unable to attend the session, please contact Employer Education at 1-888-864-8363 to receive a copy of the PowerPoint presentation.



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**PRUDENCE • INTEGRITY • EMPATHY**

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

RETURN SERVICE REQUESTED

## 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.*

### MAY

31 OP&F Payroll deductions, member and employer contributions and payroll reports for April 2017

### JULY

31 OP&F Payroll deductions, member and employer contributions and payroll reports for June 2017

### JUNE

30 OP&F Payroll deductions, member and employer contributions and payroll reports for May 2017

### AUGUST

31 OP&F Payroll deductions, member and employer contributions and payroll reports for July 2017

