



Public Employee Retirees, Inc.™

Perspectives

2ND Quarter 2017

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.

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IMPORTANT NUMBERS FOR YOU TO HAVE ON HAND

PERI	(800) 247-7374
OPERS	(800) 222-7377
OneExchange	(844) 287-9945
Aetna Vision	(866) 591-1913
Metlife Dental	(888) 262-4874
Medicare	(800) 633-4227
Social Security	(800) 772-1213
Deferred Comp	(877) 644-6457

If you need information concerning your HRA account or insurance, call One Exchange. If you have questions concerning your pension, please call OPERS.

Report from Your President

by Geoff Hetrick

Welcome to spring, everyone! Our winter was not difficult by Ohio standards and we now have some of the best months of the year ahead of us. I like to believe this applies to PERI as well. As you know, we have undergone many changes in order to better serve you as members and although we are still working through some issues, the future looks bright.

Before I go into detail regarding important issues facing you as the recipient of some of the best benefits in the country, I want to thank a couple of my very capable staff members who work tirelessly on your behalf. Nancy Heath and Laurie Frithiof have a combined thirty years of service to the members of PERI. They



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A Message from Your Chairman

by John Haught

Over the past several weeks, I have been reviewing the results of the questionnaire that PERI sent out to each chapter in January. As with most good surveys, we sometimes find that the answers often suggest additional questions that must be analyzed. Hopefully, after a thorough review, we will be able to assist the chapters in growing membership and perhaps develop ways that the board can offer more assistance to the chapters. In 2014, the board established a special committee to evaluate the chapters to see if we could determine why chapter participation remained at the same level since 1993 while membership in PERI tripled. That committee examined several scenarios. One suggested that some



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Legislative Report

by John Gilchrist

In this issue's column, I would like to discuss the benefits of the defined benefit plan and particularly some of the safeguards in place that help to prevent OPERS from defaulting on its obligations. We address this issue because several public retirement pension funds in other states are witnessing financial problems and/or are being forced to move from defined benefit plans to defined contribution plans. And certain legislators and interest groups are pointing to these pension fund failures and changes to defined contribution plans as a reason to mandate that Ohio move from the defined benefit plan to define contribution plans for all members.



By way of background, OPERS offers three different retirement plans: the Traditional Pension Plan, the Member-Directed Plan, and the Combined

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do an outstanding job of managing many of the day to day issues that come up, some unexpected, while attending to member and chapter needs.

If you have ever called our office, they are the friendly voices you hear on the other end of the line. I don't believe they get the recognition they deserve and felt it important to call out the great job they do for everyone associated with PERI. Thanks, ladies!

In this issue of PERI Perspectives, I will continue my discussion on an important and disturbing trend that you should definitely be aware of; the continued bashing of defined benefit plans like the one you enjoy through OPERS. Before I do, let me share some good news with you. As I write this column, we have yet to see any legislation introduced in the new session of the Ohio General Assembly that would be detrimental to OPERS or members such as you. This could change at any moment and if it does, you can rest assured that our Legislative Counsel, John Gilchrist, and I will be on top of it.

Now, let me return to the topic I raised a moment ago, regarding the continued push by our adversaries to destroy defined benefit plans and have them converted to defined contribution plans. In my last column, I mentioned there were two major foundations (The Pew Charitable Trust and Laura and John Arnold Foundation) working hard to convince both taxpayers and elected officials that defined benefit programs are not sustainable and pose a financial threat to our state and nation.

Their argument is that many of the defined benefit plans are in bad shape financially and in many cases insolvent, potentially leaving taxpayers on the hook for hundreds of billions of dollars. They want to see all defined benefit plans converted to defined contribution plans so that public sector employees are completely responsible for the direction of their retirement accounts. By shifting to this type of plan, taxpayers would no longer share the risk by potentially being required to bail out insolvent or nearly insolvent defined benefit retirement plans like those in Chicago and Dallas among others.

Let me be clear that your OPERS accounts are secure and well managed. OPERS has never missed a benefit payment. This is due in large part to how Ohio chose to structure its retirement systems when they were created in the 1930's. There are a variety of safeguards in place to prevent OPERS from becoming insolvent and incapable of providing the pension benefits you count on. This was not the case in many other cities and states around the country. For example, the contribution rate for public employers was so low in some instances that these retirement systems never had a fair chance to earn the type of returns on their investments to ensure long term viability.

Additionally, some states suffering from substantial budget challenges have failed to make mandated employer payments to their public pension systems as a means to balance state budgets. In some cases, this has gone on for years. Ohio's elected leaders have been far more disciplined and generally have taken a "hands off" approach to OPERS, leaving it to work unfettered to effectively manage its assets.

Because of problems with defined benefit plans in other states, the opportunists at the above-mentioned foundations are on a mission to paint all DB plans, including OPERS, with a broad brush. These alarmist tactics are designed to convince politicians to sunset defined benefit plans and have them converted to defined contribution plans.

In doing so, there are winners and losers. The winners are the thousands of financial planners, banks and brokers who will stand to make millions of dollars advising public sector workers on how and where to invest their money. Currently, OPERS does this very well and at a cost that is less than if moved to the private sector.

The losers will be the active members of OPERS and potentially the retirees who would likely be forced to manage their account assets and rely on paid professional guidance to grow their accounts. OPERS has demonstrated that it is much better at generating returns on assets invested versus most individuals who manage their own retirement accounts.

Several weeks ago, I read an alarming story in the Cincinnati Enquirer written by David Mitchell and Adam Millsap of the Mercatus Center, a Washington D.C. think tank attached to George Mason University. The Center is heavily funded by supporters of defined contribution plans and who clearly have an agenda. The premise of their guest column is that Ohio's state retirement systems are in grave danger of eventually defaulting on their obligation to make benefit payments to their retired members.

There will often be challenges for OPERS and the other systems to meet annual investment goals. Some years will be better than others. What matters is how their investments perform over a long-term time horizon. This is the best benchmark to measure financial health. In my opinion, writers such as the two above have disingenuously used a brief snapshot in time to make the case that our systems are in poor health. They also fail to mention that OPERS has flexibility to reallocate its investment mix as well as tweak program rules to ensure the maximum possible return on investment pursuant to industry best practices.

You can expect to hear more from writers such as these and others with their biased agenda. In the meantime, rest assured that OPERS continues to be one of the gold standards for defined benefit plans and that PERI will continue to monitor its health and well-being for the benefit of our members.

Let me close with something new you will see as you read this issue of PERI Perspectives. I met recently with Christina Reeg, Program Director for the Ohio Department of Insurance's Ohio Seniors Health Insurance and Information Program (OSHIIP). We have decided to include articles written by OSHIIP in each edition of PERI Perspectives. If you are a member of a PERI chapter, you likely have had one of their speakers at one of your meetings. They are experts when it comes to navigating Medicare and understanding how to get the most from your insurance programs. We are excited to include their content in PERI Perspectives and hope you will find it to be of value.

Plan. Under the Traditional Plan (defined benefit plan), a retiree receives a fixed retirement benefit every month based on a formula based upon years of service and one's final average salary. Under this plan, OPERS manages the investment of the employee and employer contributions to yield funds necessary to cover the future pension payment.

The Member-Directed Plan is a defined contribution plan much like a 401K plan. Under this plan, the member is responsible for how the contributions are invested and bears the sole responsibility for the investment risk.

The Combined Plan has features of both a defined benefit plan and a defined contribution plan. Under this plan, the employer contribution is managed by OPERS and is like the traditional plan. However, the employee contribution is deposited into the member's individual account and the investment is directed by the member.

For most retirees, the defined benefit plan is the much better plan; however, for those newly employed individuals who desire otherwise, OPERS currently offers defined contribution plans—a member-directed plan and a combined plan; yet few employees enroll in them. Because of the economy of scale, OPERS states that a defined benefit plan can deliver the same retirement income at 46% lower costs than an individual defined contribution account. Also, approximately 70% of an individual's retirement benefit from OPERS under a defined benefit plan comes from the retirement fund's investment returns. It only takes a few years in retirement before a retiree has received in benefits all that has been paid in by the retiree himself and his employer—the rest of his pension and benefits are paid from the investment returns of the system.

This means that those in a defined contribution plan must invest well if they are going to have a livable lifestyle in retirement that is comparable to that provided by a defined benefit plan. Remember, OPERS hires investment consultants to provide advise with investment decisions and with the appropriate asset allocations. Individuals under a defined contribution plan would have to make their own investment decisions or rely upon their account managers who will charge them fees and who may be more interested in selling investment

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2017 District Annual Meetings

For more information, call your District Representative located on page 7.

District 1: April 20th at the Eagles Club, 2301 S. Detroit Ave., Maumee at 10:00 am. Geoff Hetrick and Steve Toth will be speakers.

District 2: June 15th at the Lima Eagles located at 800 W. Robb Ave. in Lima. Doors open at 10:00 A.M. Lunch at 11:30 A.M. Geoff Hetrick and AMBA will speak.

District 3: June 7th at the Presidential Banquet Center in Kettering, Ohio. Speakers will be Geoff Hetrick, Steve Toth and others.

District 4: May 11th at 10 am -1:30 pm at Ponderosa Banquet Center, 545 S. High Street, Hillsboro, OH. Geoff Hetrick, OSHIIP, and a financial advisor will be speaking.

District 5: May 24th at 10:00AM at Saint Paul Lutheran Church, 130 Walnut St, Bucyrus. Geoff Hetrick, Steve Toth and Rick Lawrence are speakers.

District 6: June 13th at 11:30 -2:15 at La Scala Restaurant (SR 161) in Columbus. Speakers are Geoff Hetrick, OPERS and AMBA.

District 7: No meeting currently scheduled

District 8: June 6th at 10:30 at the VFW in Zanesville. Geoff Hetrick will be speaking.

District 9: June 20th at the J.B.Martin Recreation Center, St.Clairsville, Ohio. Registration starts at 9:30 AM. John Haught will be the speaker.

District 10: July 18th at St Michaels Woodside in Broadview Heights. Registration at 8:30am. Geoff Hetrick will be speaking.

District 11: June 1st at the Radisson Hotel and Suites, 35000 Curtis Boulevard, Eastlake. The guest speaker will be Geoff Hetrick.

A Message from Your Chairman Continued from page 1

PERI members did not know where or when a chapter in their area met. The board decided to send each member of PERI a list of the chapters and a contact person when they renew their membership. Hopefully, this will help gain some new chapter members.

Previous information also suggests that some members that join PERI prefer to receive their communications from our office by email rather than attending a chapter meeting. Surveys from various chapters show that from 40% to 60% of chapter members have computer access while the rest depend on direct mail or personal contact. Obviously, one "hat" does not fit all. We will continue to search for the best method to educate and motivate every member when needed. Many retirees from public service have not joined PERI or one of its chapters. We would like to have every retiree join PERI as membership is our strength. We need to work on getting all public retirees to join PERI.

I recently had two new retirees asked me why it was important to join PERI. Neither had joined any organization at that time. One of the individuals suggested that his membership in a national organization should be enough. I informed him that different states are experiencing

different problems and the organization he mentioned may have some local meetings and offers discounts on some purchases, however they are primarily interested in health programs and are not organized to assist him in protecting his Ohio pension. Both individuals had received invitations to join two other state organizations.

I asked if either of the other organizations offered local leadership to chapters in their neighborhood? No other organization had district representatives or any type of local leadership. The other organizations did not have 60,000 voices organized to promote or defeat passage of laws that affect our pensions. The other organizations did not offer an elected board that meets monthly to represent them and to work together to strengthen our retirement system. The PERI board consists of public retirees just like yourselves. I also pointed out that PERI offers many discounts on purchases and service through AMBA and the other organizations offered nothing. Why would anyone join any other organization when PERI offers it all?

As a PERI member, you have a lot to be proud of and working together, we will become even better. Hope to see you at a meeting soon.

CHAPTER NEWS



Congressman Bob Gibbs (center) was a guest of the Knox County PERI Chapter on Monday April 10th. Also pictured are PERI President & CEO Geoff Hetrick and District 5 Representative Connie Dailey.

Still Searching for a representative for District 7. Anyone interested please call (800) 247-7374

Lin Avendaño sworn in as District 8 Representative



Lin Avendaño was appointed as District 8 Representative to fill the unexpired term of Richard Ross who was elected as 1st Vice Chair on the PERI board of trustees.

Mr. Avendaño, a Life member of PERI and former District 8 Representative, has been an active member in the Muskingum County chapter for many years.

Lin graduated from Ashland University and Ohio State University in the field of Work and Organizational Psychology. His careers include 33 years working for the state of Ohio, retiring in 2002 as the Director of Ohio Job Services. He is a Vietnam veteran and retired in 2004 as a Lieutenant Colonel. He also served in the US Army in the enlisted and officer ranks for 34 years, active duty and reserved forces. Since his retirement, Lin volunteers for the American Red Cross and has deployed to several national and local disasters in Ohio. He has served in humanitarian missions to Central America with Health Professionals Helping Humanity (HPHH) and Water For Life, International.

Mr. Avendaño resides in Zanesville with his wife Melanie and has a son who resides in Columbus, Ohio.



Lin Avendaño was sworn in as the newly appointed District 8 Representative by PERI Chairman John Haught.

Gilchrist Legislative Report Continued from page 3

products. If we had retirees living off defined contribution plans during the recession we experienced a few years back, those retirees would have suffered some 20%, 30%, 40% or more decline in their portfolio's value.

Some elected officials who favor defined contribution plans contend that if the pension systems converted to defined contribution plans, the legislature would not be called upon to bail out a retirement system should the system face financial problems. PERI believes the legislature would be more likely to be asked to bail out all the individual retirees with defined contribution plans should the economy face a similar recession and the value of individual investment portfolios plummet. During the recession of a few years ago, OPERS saw its assets decline by 27% and there were no discussions about having the legislature bail out the system. OPERS rode out the recession, but individuals living on their own investment portfolios probably would not have been able to ride it out.

Some proponents of defined contribution plans point to the failure of defined benefit plans in other states and their shift to defined contribution plans. PERI contends that there are varying reasons for these plan failures, but it is obvious that in most of the states they did not have the same safeguards in place that we have in Ohio. These safeguards are in place to help prevent OPERS from defaulting on its obligations.

Some of the safeguards are as follows:

a) The thirty-year amortization period requirement: pursuant to Section 145.221 of the Ohio Revised Code, OPERS is to establish a period of not more than 30 years to amortize the system's unfunded actuarial accrued pension liabilities. Should the system exceed this 30 year requirement, the OPERS board will be required to prepare a board-approved plan that will reduce the amortization period to no more than 30 years. Steps to be taken can include making future adjustments to the contribution rate, retirement age, service requirements, and the COLA.

b) Section 145.22 of the Ohio Revised Code: this code provision requires OPERS to prepare annually an actuarial valuation of the pension assets, liabilities, and funding requirements and to submit the report to the Ohio Retirement Study Council, the director

of budget and management, and to the chair of the House and Senate committees with the primary responsibility for retirement legislation. In addition, at least once in each five-year period, OPERS is required to prepare an actuarial investigation of the mortality, service and other experience of the members, retirants, contributors, and beneficiaries and to update the actuarial assumptions used in the actuarial valuation described in the previous sentence.

c) Statutory provisions that mandate employers pay contributions to the fund in a timely manner: the pension plans of many states get into financial trouble when the employers can default on the payment of their employer contributions. Ohio law (Sections 145.483 and 145.51) requires employers to pay all required contributions or be certified as being delinquent and subject to collection procedures.

d) The Ohio Retirement Study Council (ORSC): the Council was created to assist the state in the formation of sound public pension policy and provide oversight of the systems to ensure they remain financially solvent. To this end, the ORSC advises and informs the state legislature on all matters relating to the benefits, funding, investments, and administration of the five systems. More specifically, ORSC reviews all laws governing the systems; evaluates and makes recommendations with respect to the operations of the systems and their funds; reviews policies, objectives, and criteria of the systems' investment programs; and conducts independent actuarial studies.

e) The OPERS board and staff: both deserve credit for effectively managing the fund and for continuing to act pursuant to their fiduciary obligation to discharge their duties with respect to the funds solely in the interest of the participants and their beneficiaries.

f) The PERI board, staff, and members: for objecting to the actions of those who have attempted to use the system to further some political, social, or personal agenda.

The Ohio Public Employees Retirement System is pleased to partner with PERI and provide news and updates concerning OPERS within your PERI Newsletter. If you have questions or need further information, please contact OPERS at 1-800-222-7377.

HRA reimbursement reminders

OPERS, OneExchange and PERI continue to receive some questions from Medicare-eligible retirees on the HRA reimbursement process. The chart below illustrates different types of reimbursement forms, how each form is used, additional documentation required and where to send the completed forms. You can access these HRA forms at medicare.oneexchange/opers or opers.org; or by calling OneExchange (1-844-287-9945) or OPERS (1-800-222-7377) to have these forms mailed to you.

OPERS continues to work with OneExchange to address service issues as they are brought to our attention. We've partnered with OneExchange to work toward making the reimbursement process run more smoothly. Please read your June issue of OPERS News for Retirees to learn about upcoming OPERS HRA education efforts.

Reimbursement Form	How do I use this form?	Do I need supporting documents?	Examples of supporting documents
Recurring reimbursement claim form <i>(Must be submitted once per calendar year)</i> Initial monthly reimbursement should be received the month following submission of the form and documentation.	Reimbursement of monthly premiums <ul style="list-style-type: none"> • Medical • Prescription • Dental (OneExchange or OPERS) • Vision (OneExchange or OPERS) 	Please submit documents that contain the following: <ul style="list-style-type: none"> • Covered participant name • Provider name • Date of service • Description of coverage • Proof of payment* 	<ul style="list-style-type: none"> • Vision/dental premium receipt from OPERS • Enrollment acknowledgement received from OneExchange • Other docs from insurance carrier
Recurring Medicare Part B claim form <i>(Must be submitted once per calendar year)</i> Initial monthly reimbursement should be received the month following submission of the form and documentation.	Medicare Part B premiums (reimbursable every month throughout the year)	Social Security Award letter or Medicare coupon (monthly or quarterly) containing: <ul style="list-style-type: none"> • Proof of payment* • Monthly amount • Date of service • Premium type • Participant name 	<ul style="list-style-type: none"> • Award letter from Social Security • Monthly or quarterly Medicare coupon (billing, invoice)
Manual reimbursement claim form Reimbursement should be received approximately 14 days following submission of the form and documentation.	Reimbursement of any qualified out-of-pocket expense, such as: <ul style="list-style-type: none"> • Copays • Deductibles • Prescriptions 	Please submit documents that contain the following: <ul style="list-style-type: none"> • Covered participant name • Provider name • Date of service • Description of coverage • Proof of payment* 	<ul style="list-style-type: none"> • Explanation of Benefits (EOB) from insurance carrier • Itemized bill from provider • Receipt from pharmacy

Documents that can be used as **Proof of Payment** include, but are not limited to:

1. Cancelled check
2. Checking/Savings account statement*
3. Credit card statement*
4. Provider or facility receipt
5. Notice of Medicare Premium Payment Due *(for Medicare B premium reimbursement only)*
6. Benefit Award letter, if Medicare Part B premiums deducted from SSA check *(for Medicare B premium reimbursement only)*
7. Policy statement - *(for Medicare Part D premium reimbursement only)*

*Personal information not applicable to the reimbursement should be deleted or blacked out.

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Send all reimbursement forms and supporting documents to:

OneExchange

P.O. Box 981155

El Paso, TX 79998-1155

Forms and documents can also be scanned and uploaded at:

medicare.oneexchange.com/OPERS

Important things to remember about submitting reimbursement forms

- Sign the form before mailing it to OneExchange.
- Include the retiree's name as the "Account Holder" on the reimbursement forms. The claim will be denied if any other individual is listed on that line.
- Include supporting documents which provide all the required information as listed on the above chart.
- Always be certain OneExchange has your current direct deposit information. If you have a change to your banking information, notify OneExchange as soon as possible to avoid interruption to your reimbursements.

Questions

If you have a question regarding your HRA or the reimbursement process, please call OneExchange at 1-844-287-9945. If you have questions regarding your plan coverage, please contact your insurance provider.

While only OneExchange can answer questions about your HRA reimbursements or your Medicare plans, OPERS is still here to help and serve as your advocate if you're unable to get the help you need. If you still have questions pertaining to your health plan or HRA after talking with OneExchange, please contact OPERS at 1-800-222-7377.

Introducing the Health Reimbursement Arrangement video series

What is an HRA, how does it work and how do I submit a claim?

These are common questions Medicare-eligible retirees have when getting to know their Health Reimbursement Arrangement. In partnership with OneExchange, a four-part video series was developed to address the HRA in the following ways:

- **Understanding the Health Reimbursement Arrangement:** Defines the HRA, qualified expenses and relays the advantages of the OneExchange online account
- **How Automatic Reimbursement Works:** Discusses how Automatic Reimbursement works, how to set it up, timing and applicable forms
- **Getting Reimbursed for Other Premiums:** Addresses reimbursement for non-Medicare premiums, applicable forms and methods for submitting claims.

The Health Reimbursement Arrangement video series is located on the OneExchange/OPERS website as well as on the OPERS YouTube channel.

(Editor's Note) PERI is pleased to inform members that beginning with this issue, The Ohio Department of Insurance's Ohio Senior Health Insurance Information Program (OSHIIP) will be sharing valuable information and updates regarding Medicare through regular articles in PERI Perspectives. We are excited about this arrangement and hope that you will find their content to be of value to you!



Getting Answers to Your Medicare Questions

Hello, PERI members! The Ohio Department of Insurance administers a program called the Ohio Senior Health Insurance Information Program (OSHIIP). Funded by a federal grant, the OSHIIP department provides free,

unbiased information and education to people covered by Medicare and their caregivers. The department's experts can answer your questions regarding Medicare options, Medicare Supplement plans, Medicare Advantage plans, Medicare Prescription Drug Coverage (Part D), Medicare Savings Programs and more. In addition, OPERS retirees can benefit by having the OSHIIP

experts objectively look at the Medicare plan options available to them each year so they can make a wise enrollment selection through One Exchange.

OSHIIP also provides:

- Local one-on-one counseling
- Online webinars
- Welcome to Medicare events
- Medicare 101 sessions
- A speaker's bureau
- Publications

In 2016, OSHIIP was rated best in the nation for a second consecutive year by counseling more than 350,000 Ohioans and saving them over \$28.8 million. To date, OSHIIP has trained and certified more than 600 volunteers across the state to assist in serving Ohioans such as you.

For answers to your Medicare questions please contact the department at: 1-800-686-1578 (Monday – Friday, 7:30 a.m. – 5:00 p.m.); www.insurance.ohio.gov; or email: oshiipmail@insurance.ohio.gov

We will be providing you with information and tips regarding Medicare and your insurance choices through the OPERS Health Care Connector in future issues of PERI Perspectives.

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Ottawa, Sandusky, Williams, Wood

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Paulding, Putnam, Shelby, Van Wert

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Logan, Miami, Montgomery, Preble

District 4 Counties:

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Clinton, Hamilton, Highland, Warren

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Morrow, Richland, Seneca, Wyandot

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Muskingum, Noble, Perry, Washington

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2nd Quarter of
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Perspectives

2nd Quarter 2017