

One might think than a retired career firefighter like myself would be automatically in favor of HB 296 but such is not necessarily the case.

Let me explain why.

When the Police and Fire Disability and Pension Fund was established many years ago members were not allowed to pay into social security to my knowledge. They were required to pay into the pension fund. P and F officers were covered with, typical for the time, health insurance (hospitalization) when they retired by the pension fund. In later years when Medicare was established , again, Police and Fire employees were not allowed to pay into Medicare.

Many retirees from police and fire, thus, did not have enough credits from social security/medicare for medicare but had similar medical coverage provided through the pension fund.

However, about four years ago the pension fund decided to stop funding this substitute for medicare. As a result many hundreds of retirees have had to pay the full brunt of Medicare costs to get medicare coverage. The cost to those folks is nearly \$9000. per year and typically the cost goes up every year.

I was told that present employees in 1986 had the option to pay into medicare from that point forward but I do not recall having been given that option and my employee file contains no information on my being given that option.

The pension fund contributes a stipend to retirees of about 180./month. But, to receive that stipend one must be enrolled in medicare and obtain secondary insurance through a monopoly arranged by the pension fund. The stipend has not increased in four years but the cost of that secondary insurance goes up every year.

Of the 5 public pensions funds in Ohio the police and fire fund is the only one that treats retirees with insufficient social security/medicare credits in this way. The others all provide a substitute for medicare similar to medicare to those retirees. P and F retirees should be treated the best as the work is dangerous . . . they die ten years sooner on average then the public at large. Cancer is especially prevalent in the fire service . . . I am personally myself undergoing treatment for cancer. So as it turns out although we should be treated the best we are treated the worst of all the public pension funds in Ohio.

The pension board is unlikely to make a change unless you folks require them to do so. I made my case before the board over a year ago and they all sat there like bumps on a log and asked no questions nor made any comments after my presentation. The P & F director told me later that they do not intent to revisit this issue.

In essence I am against this bill unless it is amended to require the pension board to treat us retirees at least as well as the worst of the other funds regarding health coverage. We should be treated the best but many of us would settle for at least as good as the worst of the rest.

How the pension board treats retirees affects more than just the retirees themselves. It is presently very difficult for employers to attract intelligent , capable, educated young folk to police and fire occupations. Many cities like Cleveland, especially in the Police department, are short hundreds of officers. When young folks see how retirees are treated they may well think twice about where they intend to spend their professional life.

Thank you for your consideration.

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