



OHIO PATROLMEN'S BENEVOLENT ASSOCIATION

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Representative Bob Peterson
Chairman, Public Insurance and Pension Committee
Ohio House of Representatives

Proponent Testimony – House Bill 280 October 15, 2025

Chairman Peterson, Vice Chair Teska, Ranking Member White, and members of the Public Insurance and Pension Committee, thank you for having the Ohio Patrolmen's Benevolent Association [OPBA] here today to testify as proponents of House Bill 280, a bill which would finally equalize employer contributions to the Ohio Police and Fire Pension Fund [OP&F] between Ohio's firefighters and police officers. This would give stability, fairness and permanency to the funding model of the pension fund, thereby fulfilling Ohio's promise to our first responders that, at the end of their long road of service, or upon a debilitating, career-ending injury or sickness, a strong pension will be there for them.

My name is George Sakellakis, and I am the Director of Organization for the OPBA and full time police officer going into my twenty-fourth year of service. We represent thousands of members in law enforcement who are OP&F members, and I bring with me the deep concerns that we all share about our careers, our livelihoods, and our retirement benefits.

As OP&F members, we are gratified with the work put in by the managers of our pension fund. The fund is proudly and responsibly managed by an elected board of peer trustees, and is led by an executive director and staff who are some of the premier pension managers in the country. The fund's investment portfolio is prudent and strong, and, in the last one-year period ending in June of 2025, ranked in the *top one percent* of peer plan sponsors in the United States. To say the least, our pension fund's overall performance is about as good as it can get; but that only gets us so far. To properly fund and administer the pension and correct structural deficiencies, help from this General Assembly is required. We are calling on you for backup.

Throughout our advocacy of equalizing the employer's contribution at 24% for both police and firefighters, we have never received an explanation or justification for this unfair structural imbalance. When the pension last needed major structural reform, it wasn't the employers (who have not had an increase to the pension contribution since 1986) who bore even one penny of it; it was completely borne by Ohio's firefighters and police officers themselves in the form of increased employee contributions and decreased pension benefits. Namely, since 2012, the costs to the employees have included:

- An increase in employee contributions from 10% to 12.25%
- The elimination of any cost-of-living-adjustments until the age of 55, and capped at an annual 3%, no matter the imbalances with recent major increased in the Consumer Price Index

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- Elimination of the pension-sponsored health care plan and replacement with an individual purchase and stipend model
- An increase in the minimum retirement age from 48 to 52, pushing the envelope of the viability of a public safety career
- A change in the calculation of pension benefits to draw in more low-paying years

These cuts have cost us, the employees, *billions* over the last decade. When we speak of the costs shouldered by Ohio's police officers and firefighters from the pension reform of that time period, we must discuss what is perhaps the most important cost of those cuts as it applies to our current situation; the decrease in confidence in the structural integrity of the pension, and the effects this has on recruitment and retention of police officers.

Our police departments are in an absolute staffing crisis statewide. I am not aware of one police department in Ohio that is fully staffed, either according to their set budget, or in the amount of officers actually deployed on the streets. Time off is frequently denied, officers are often held over after the end of their shifts, and burnout is common. Police officers are choosing to leave the profession closer to their retirement eligibility, and often are leaving the profession altogether after a short time in service. The modern recruitment field is very analytical, and any potential funding problems with the pension weigh heavily against the decision to join our ranks. Because of this, the ratio of employees to retirees is steadily dropping, further stressing the fund. We must keep in mind what we are asking police officers to do, and what we are providing for them in return. A pension is the absolute most important part of our employment benefit package, and without that bright light at the end of the tunnel, attracting and retaining good people exceedingly difficult.

Attached to this testimony is a chart comparing Ohio's employer and employee contributions to those of other similar pension funds for police officers and firefighters previously promulgated by OP&F based on data from the National Association of State Retirement Administrators. This chart shows that OP&F has among the *highest* employee contribution, and *the lowest* employer contribution, of its most comparable peers. HB 280 would make levels of employer contribution that are still 2.5% lower than this legislature already requires our most comparable peer; the State of Ohio to pay for the Highway Patrol Retirement System.

House Bill 280 would slowly increase the employer contribution over a period of five years. After that, the OP&F Board of Trustees would have the ability to amend the contribution rates based on actuarial reports every three years as needed to comply with the thirty-year funding mandate. This is a responsible and sustainable funding model.

There are only three things we can do to provide a balanced, viable pension fund for Ohio's heroes under the current funding model: (1) cut benefits, (2) increase employee contributions, or (3) increase employer contributions. We, the employees have already endured significant benefit cuts and increased contributions, fulling the first two elements ourselves. It is time for the legislature to correct this imbalance and fulfill the third and final element.

During these last several years, when discussing this crisis with legislators and other stakeholders, I am often asked "what can we do to help?" We are here to tell you that properly funding the Ohio Police and Fire Pension Fund is the most important thing this General Assembly can do right now to ensure that our public safety forces are staffed and ready to serve our communities, and to fulfill the promise made to the heroes who staff them.

Sincerely,



George Sakellakis
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HOW DO OTHER STATES VALUE FIRST RESPONDERS?

According to data from the National Association of State Retirement Administrators, OP&F's employer contribution rate is well below the median public safety rate. Below are contribution rates of some other systems compared with OP&F.



System	State	Employee Contribution Rate (%)	Employer Contribution Rate (%)	Total Normal Cost (%)
Ohio Police & Fire Pension Fund	OH	12.25	21.12	15.98
Ohio Highway Patrol Retirement System	OH	12.5	26.5	19.1
Police Officers' & Firefighters Retirement Plan	DC	8.0	32.96	31.71
State Police Pension Plan	DE	7.0	24.12	16.89
Miami Police Officers' & Firefighters' Retirement Trust	FL	10.0	35.07	35.39
Municipal Fire & Police Retirement System of Iowa	IA	9.4	26.02	17.53
Municipal Police Retirement System	LA	10.0	38.18	18.85
Firefighters Retirement System	LA	10	36.07	23.68
Kansas City Police Employees' Retirement System	MO	11.55	35.05	26.1
Municipal Police Officers' Retirement System	MT	9.0	43.78	25.78
Omaha Police & Fire Pension System	NE	15.35 (Police) 17.15 (Fire)	33.346	21.99
State Police Retirement System	NJ	9.0	19.08	20.76
Houston Firefighters Relief & Retirement Fund	TX	10.5	31.88	25.8
Houston Police Officers' Pension System	TX	10.5	33.22	24.01