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Chairman Brinkman, Vice Chair Antani, Ranking Member Boggs, and members of the House Insurance Committee, thank you for the opportunity to provide sponsor testimony for House Bill 462, a bill designed to address eligibility requirements for Ohio Public Employees Retirement System Law Enforcement retirees to qualify for health care coverage.

As it currently stands, to be eligible for health care, any OPERS retiree must have 30-32 years of service credit, depending on group, at any age, or be 60 years of age with 20 years of service credit. While, an OPERS Law Enforcement employee is eligible for an unreduced retirement, at 50 – 52 years of age with a minimum of 25 years of law enforcement service credit, they still would not be eligible for health care coverage for another five to seven years.

To provide a bit of context, OPERS LE represents only 2.8 percent of the total active OPERS members; and 2.4 percent of the total OPERS retirees. OPERS LE members were specifically and disproportionately affected by the changes instituted by the OPERS board changing a previous benefit to require the 30-32 years of service credit.

Adding to that, OPERS Law Enforcement members contribute a higher percentage to OPERS than their non – law enforcement counterparts. A Law Enforcement member contributes 13% and their employer contributes 18.1% of the officer’s salary to OPERS. While a non – law enforcement member contributes 10% and their employer contributes 14% of their salary to OPERS, thus giving OPERS Law Enforcement members an overall higher contribution rate. While this higher percentage is equated to an OPERS Law Enforcement member’s ability to retire earlier than a non – law enforcement member, an OPERS Law Enforcement member is still unable to access health care coverage upon their eligibility for an unreduced retirement.

This legislation is not designed to dictate different levels of health care coverage or cost for law enforcement officers, only the ability to access whatever health care is available upon retirement. When meeting with OPERS officials, I stressed the importance of not differentiating between LEOs of various jurisdictions. Take for example a city officer covered under the Police & Fire Pension Fund responding to a call for mutual aid with a neighboring township’s officers covered under OPERS LE — both are exposed to the same danger of an active shooter and should not be covered differently with health care or retirement benefits. Both have the same police certification requirements, both were exposed to the same danger, and both risked their life. However, the OPERS LE officer must continue to respond to those similar calls late into their 50s or 60s in order to get health care coverage upon retirement.

Generally speaking, law enforcement officers need to be able to retire earlier due to the nature of their work. There is a profound difference between a desk worker slowing down physically and that of a police officer. From firsthand experience, I can say that one’s body naturally slows down over time. I’ve served in the United States military for 18 years and counting, and I do not move as well as I used to when I joined the Army at the

age of 17 just because of the natural wear and tear I have put my body through. The same can be said about our law enforcement officers. Law enforcement officers under OPERS LE would have to work into their late 50s to 60s in order to be eligible for health care upon retirement. These officers who are still in the field in their late 50s to 60s could have deadly consequences to themselves and the people they have sworn to protect all because physically slowing down due to age.

While non – law enforcement members continue to qualify for health care once they reach the requirements for unreduced retirement, a law enforcement officer does not. House Bill 462 would allow for OPERS Law Enforcement members to qualify for health care coverage once they are eligible for an unreduced retirement at 50 – 52 years of age and after 25 years of Law Enforcement service.

Mr. Chairman, and my colleagues on the House Insurance Committee, if the OPERS board is not interested in supporting the law enforcement officers within their membership, the 2.8 percent of the total active OPERS members and 2.4 percent of the total OPERS retirees, if they are not willing to recognize the special needs and the difference between their law enforcement members and others, then I welcome the conversation of how to most expeditiously transfer these OPERS LE members to the Police & Fire Pension Fund or a fund better suited for their needs.