

# RETIREMENT MATTERS

AUTUMN 2023

JON SALSTROM  
EXECUTIVE DIRECTOR

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city of  
**CINCINNATI**  
RETIREMENT

THE CINCINNATI RETIREMENT SYSTEM (CRS) WAS ESTABLISHED IN 1931 AND EXISTS TO ADMINISTER PENSION BENEFITS FOR ACTIVE AND RETIRED CITY OF CINCINNATI EMPLOYEES. CRS IS NOT AFFILIATED WITH OTHER ORGANIZATIONS OR RETIREMENT GROUPS.

## CONTACT US:

CINCINNATI CITY HALL  
801 PLUM STREET, SUITE 328  
CINCINNATI, OH 45202

P 513-352-3227  
F 513-352-1520

EMAIL:  
Retirement@cincinnati-oh.gov

WEBSITE:  
cincinnati-oh.gov/Retirement

## OPEN ENROLLMENT LETTERS

Every year in Autumn, CRS pensioners who are eligible for healthcare are permitted to make changes to their medical, dental, and/or vision coverage selections for the following year. This window of time, from mid-October through mid-November is referred to as Open Enrollment. Once Open Enrollment ends,

pensioners are no longer permitted to make healthcare coverage changes until Open Enrollment in the following year\*.



Cincinnati Retirement System mails a letter to healthcare eligible pensioners in early October. The letter summarizes each CRS Member's healthcare eligibility, current selected coverage, and directions for how pensioners can change coverage selections for 2024. Pensioners are not obligated to make any changes.

- If you like your healthcare coverage the way it is, you do not need to respond to the Open Enrollment letter from CRS.
- If you choose to make changes to your medical, dental, and/or vision coverages, updated healthcare deductions to your pension will go into effect February 1, 2024.

*\*If you experience a life changing event at any time, contact [CRSHealthcare@cincinnati-oh.gov](mailto:CRSHealthcare@cincinnati-oh.gov) to discuss changes to your coverage.*

### Accessibility-Related Service Requests

You can report a variety of accessibility-related issues to the City of Cincinnati including broken sidewalks, a crossing without a curb ramp, lack of accessible on street parking, objects blocking the sidewalk, a construction site that did not provide an accessible alternative route, and more. Requests can be made by dialing 311 (or 513-765-1212), downloading the 311Cincy mobile app, or online at [311cincy.com](http://311cincy.com).

# CRS HEALTHCARE SURVEY RESULTS

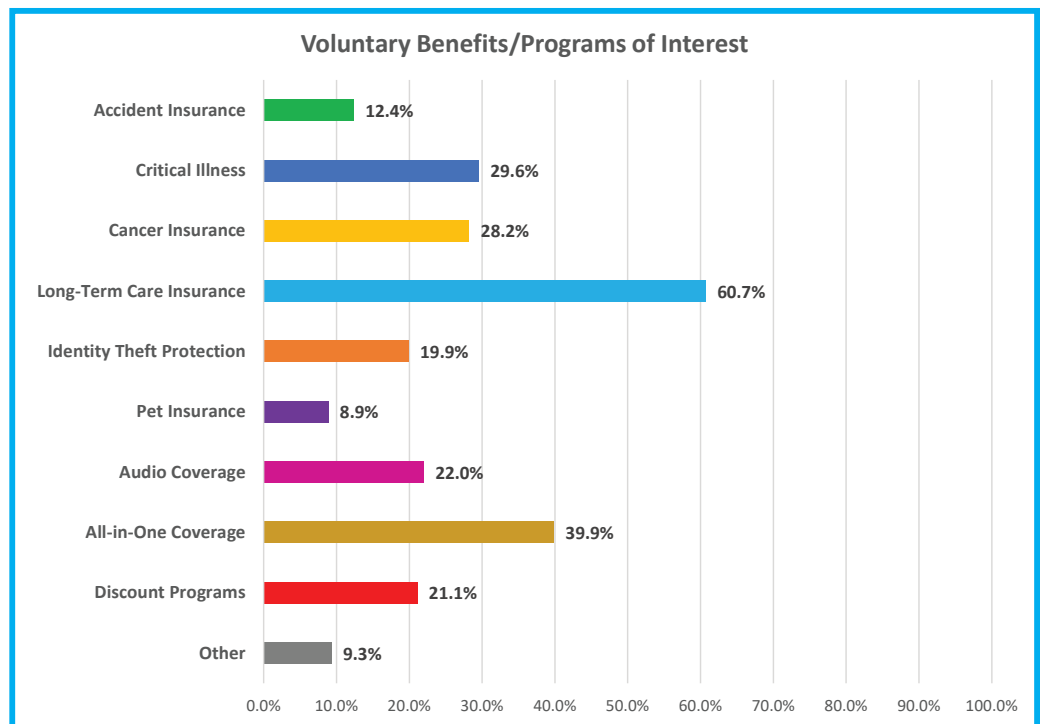
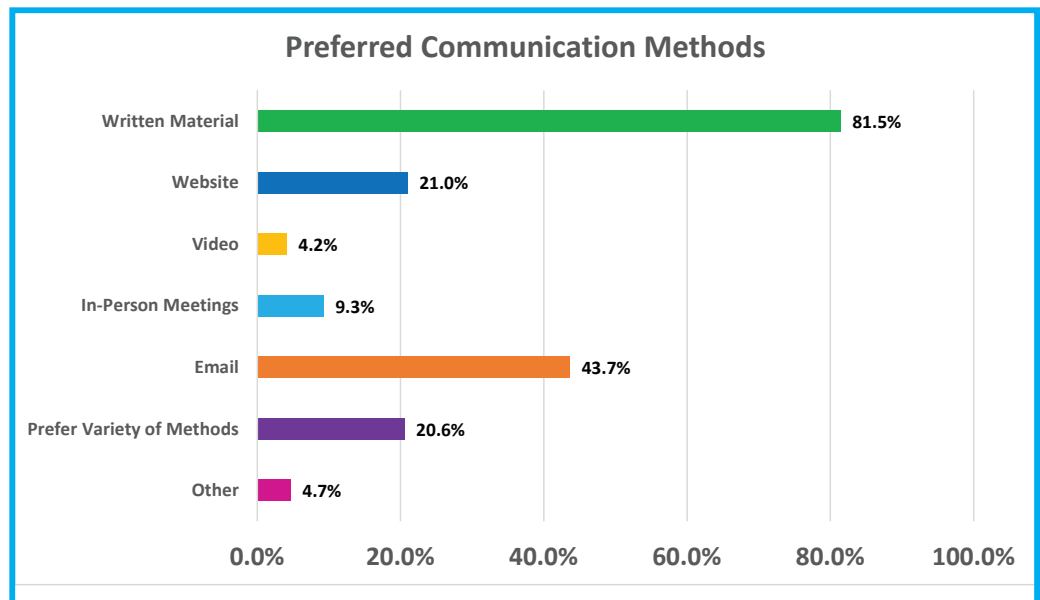
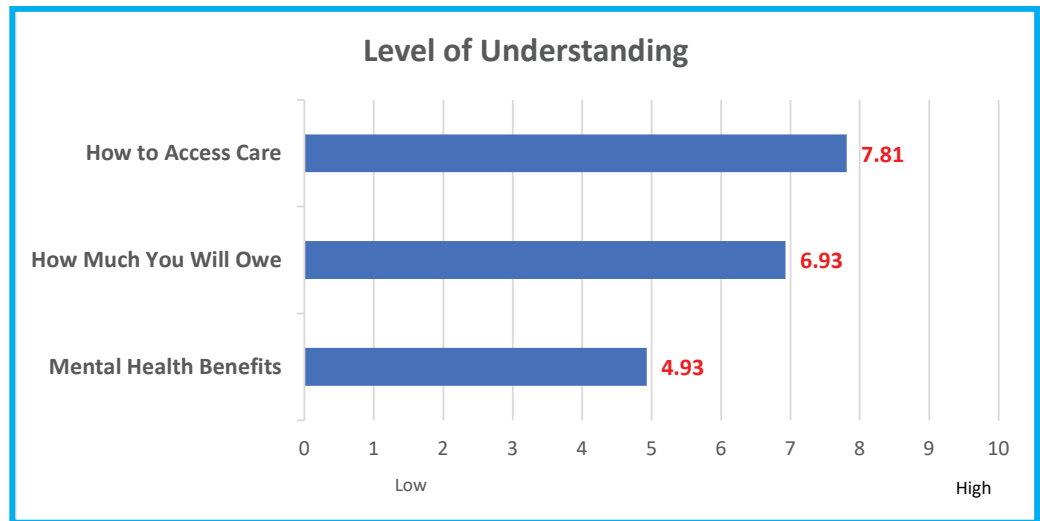
Recently, CRS reached out for feedback from healthcare eligible pensioners to help us to continue to provide valuable and affordable healthcare benefits.

Participants were asked to complete a short survey to help CRS understand which services are working well for our members and areas where we could improve.

Participants were instructed to be open and honest, as the survey attributions would be held strictly confidential.

CRS partnered on this project with HORAN, a trusted benefits consulting firm, to collect and analyze the resulting data. A full report, including detailed analysis of the survey, is available on the CRS website at [cincinnati-oh.gov/retirement](http://cincinnati-oh.gov/retirement).

Thank you to the many pensioners who weighed in!





## STAYING IN TOUCH

The CRS staff are committed to ensure that each pensioner's benefit is distributed appropriately, and that our pensioners' private details are kept confidential. If CRS mail is not reaching a pensioner, that can be a red flag for potential problems.

This is why Cincinnati Retirement System requires you to keep your contact information up to date. Up to date information includes addresses, phone numbers, and emails attached to you - as well as the contact information for your Durable Power of Attorney (if we have one on file), your beneficiaries, your spouse, and any healthcare dependents.

Accurate contact information allows us to manage your pension, healthcare, and death benefits as you would want them to be managed. Please email [Retirement@cincinnati-oh.gov](mailto:Retirement@cincinnati-oh.gov) or call 513.352.3227 to alert CRS of life changes.

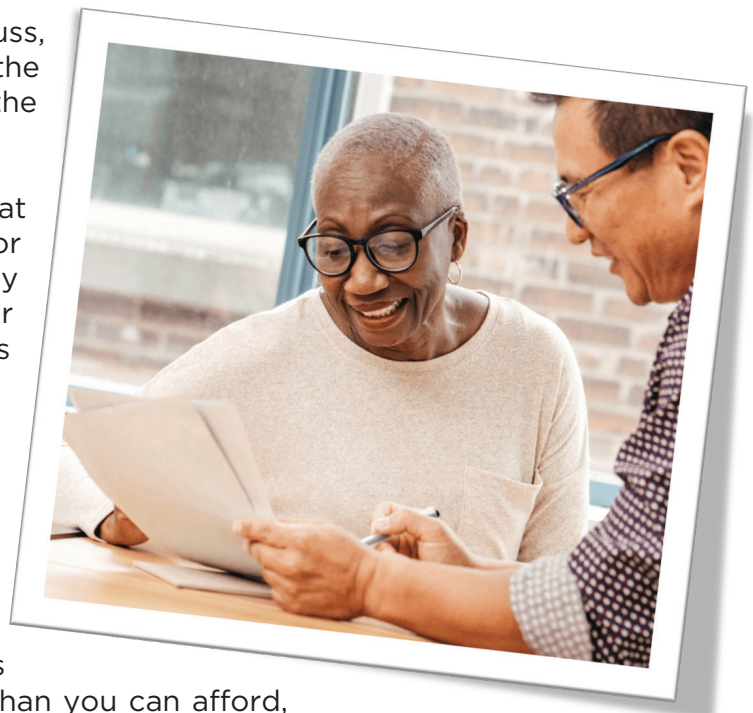
## DURABLE FINANCIAL POWER OF ATTORNEY (DPOA)

The Cincinnati Retirement System cannot disclose, discuss, or transact business with anyone but a pensioner, or the pensioner's Durable Power of Attorney, regarding the pensioner's benefits.

The term power of attorney refers to a legal document that gives a designated person, or *agent*, the power to act for someone else, or *principal*. While the word attorney may appear to imply that these responsibilities are meant for lawyers, the agent can be any person the principal trusts enough to make decisions on their behalf.

A durable power of attorney (DPOA) specifically allows an agent to handle financial activities on the principal's behalf, whereas a medical power of attorney is solely for health care decisions.

You can start the process of establishing a power of attorney by locating an attorney who specializes in family law in your state. If attorney fees are more than you can afford, legal services offices staffed with credentialed attorneys are available to help. Visit the Legal Services Corporation's website, which has a "Get Legal Help" search function. Clients who qualify will receive free assistance.



Once you have a Durable Power of Attorney, please mail a copy of the entire document to Cincinnati Retirement System at City Hall, or scan and email to [Retirement@cincinnati-oh.gov](mailto:Retirement@cincinnati-oh.gov).

## KROGER DIABETES & HEART HEALTHY COACHING PROGRAM

**Email:** COCcoachingprogram@kroger.com

**Phone:** 513-639-9940

The Diabetes and Heart Healthy Coaching Program (*Healthy Lifestyles Program*) provides incentives to City of Cincinnati retirees and their adult dependents who have a diagnosis of diabetes and/or high blood pressure. Participants meet with Kroger Health pharmacists and dietitians on a regular basis to improve health conditions, promote healthy lifestyles, and minimize life-long complications.



**Financial Benefit:** Most medications used for the treatment of diabetes, high blood pressure, and high cholesterol are covered at no charge (*subject to formulary change*). This includes blood sugar testing supplies and continuous glucose monitors.

### Health Benefits:

- Improved blood sugar and A1C
- Improved blood pressure.
- Improved LDL levels
- Receipt of appropriate vaccines
- One-on-one meetings with a trained pharmacist - to answer your questions, increase convenience, maintain safety, and maximize the effectiveness of your medications

### Dietitian Services (each participant receives three free dietitian appointments per year):

- Healthy alternatives, delicious recipes, and meal ideas that fit your schedule.
- Nutrition counseling and personalized recommendations tailored to medical conditions
- Guidance on nutritious foods to add to your grocery list
- Advice on how to navigate the grocery store

### Program Requirements:

- Meet with a Kroger Health pharmacist in-person or by telephone
- Regular Attendance - meet with a Kroger Health pharmacist up to once a month
- New patients - frequency is dependent on health conditions
- Existing patients with stable health conditions - at least once a year

### **PURCHASE Prescriptions Where it is Convenient**

Although CVS provides prescription coverage for CRS healthcare, this does not mean that pensioners are required to purchase drugs at CVS. You can use your CVS Caremark or CVS Silverscript insurance card at any pharmacy that is convenient to your needs, including Kroger, Walgreens, or Costco.

## COLA POVERTY EXCEPTION

The COLA poverty exception is available for CRS members covered by the Collaborative Settlement Agreement – who also meet certain financial requirements. Eligible members include those pensioners with at least 5 years of Service Credit, whose verified household income is at or below 150% of the Federal Poverty Level for the current year.

2023 U.S. FEDERAL POVERTY GUIDELINES INCOME LIMIT	
HOUSEHOLD SIZE	150% (POVERTY LEVEL)
1 PERSON	\$21,870
2 PERSONS	\$29,580

If you think you may qualify for the COLA poverty exception, you must submit a copy of your most recent (2022) Federal Income Tax Return (Form 1040) along with all required attachments (1099s, W-2's, etc) to CRS prior to the deadline. If you do not file a Federal Income Tax Return, you will need to submit a letter from the Internal Revenue Service that verifies your non-filing status to CRS prior to the deadline. You will need to submit income verification every year to re-qualify for the COLA Poverty Exception.

TAX RETURN DOCUMENTS FROM	SUBMIT TO CRS IN	COLA EXCEPTION APPLIES TO	US FEDERAL POVERTY GUIDELINE FROM
2022	2023	2024	2023

**THE DEADLINE TO SUBMIT REQUIRED COLA POVERTY DOCUMENTS IS  
4:00PM MONDAY, NOVEMBER 15, 2023**

### Anthem Member Connect Program

Are you living alone or isolated? Perhaps you are widowed or feeling unsupported? Unmet social needs can have a serious effect on our physical and emotional well-being. If you are seeking a friendly voice that can help you connect to resources - or just chat for a bit - there is a program for you. Find out how to take part in Member Connect by calling the number on the back of your Anthem card today.

## VISIT THE CRS WEBSITE

What can you learn by visiting the CRS website?

- You will never miss an important notification.
- You can find information about healthcare costs and coverage.
- You can read up on how divorce after retirement may affect your pension.
- You can stay up to date with CRS Board Meetings.
- You can find a link to Cincinnati Recreation Commission's senior activities.
- You can find and print important forms.
- You can review the Collaborative Settlement Agreement.



### 3 Ways to Find Us

1. The CRS website is nested within the City of Cincinnati website. Located under Government Departments, it is listed as "Retirement".
2. Type <https://www.cincinnati-oh.gov/retirement/> into your computer search bar.
3. Point your phone's camera at the blue square image (qr code) on the left to generate a link to the CRS landing page.

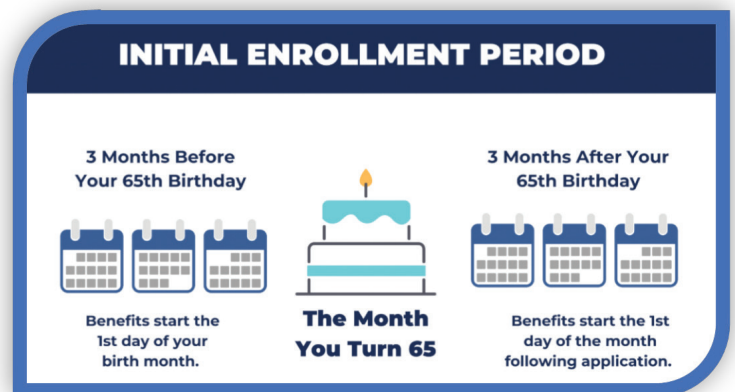
Be sure to click *Pensioners* dropdown listed in the CRS Menu for more detailed information.

## MEDICARE ENROLLMENT THROUGH SOCIAL SECURITY

You can apply for Medicare coverage through the Social Security Administration up to three months before you turn 65. Medicare Part B premiums are paid to Social Security and the cost depends on your income.

Once you turn 65, CRS healthcare eligibility requires you to enroll in Medicare Part A - *only if it is free to you* - and enroll in Medicare Part B. Eligibility for no cost Medicare Part A depends on your contributions to the Social Security System or your spouse's (or former spouse's) work history.

- If you do not enroll in Medicare Part B upon eligibility, you become responsible for any health care costs that would have otherwise been paid by Medicare.
- If you do not enroll in Medicare Part B upon eligibility, you may lose CRS health care coverage until the next enrollment period.
- If you fail to apply for Medicare within the Initial Enrollment Period, Social Security applies a penalty to your monthly premium that remains in place for as long as you have Medicare Part B.





## GETTING TO KNOW CRS EXECUTIVE DIRECTOR JON SALSTROM

Following an extensive search, Jon Salstrom was selected as Executive Director of Cincinnati Retirement System. Jon has over 20 years of experience working in the investment industry. His expertise includes analyzing and communicating fixed income and real asset strategies in a clear and concise manner. For a glimpse into Jon's personal motivations, read the Q&A below.

### **What drew you to this role?**

The opportunity to help support my community was a huge draw for me. I am proud to call Cincinnati home.

I believe that my cumulative career and knowledge of the markets has led me to a point where I can offer the greatest value to an entity like the City of Cincinnati Retirement System. CRS is a great opportunity for me to utilize my complete set of skills and tools to deliver on expectations for participants and the city I call home.

### **Describe what is important to you in your daily life.**

A healthy mix of routine and spontaneity. I believe challenging yourself and creating new environments to push yourself forward are key to being successful in your personal and professional life. Additionally, a regimented routine of exercise and downtime allow for the ability to decompress each day.

### **Who are your role models?**

Currently, my kids are powerful motivators for me to continue to improve in daily life. Watching them tackle tasks and life with a sense of wonderment is inspiring to continue to learn and grow with society. Throughout my life I have found similar inspiration in my family, coaches and colleagues.

### **How have your experiences elsewhere helped shape you?**

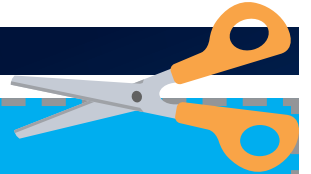
I grew up in Michigan and went to school in Indiana with my career beginning in Chicago and, I hope, ending in Cincinnati. I consider myself a midwestern through and through. Over the last 14 years I have fallen in love with Cincinnati and plan to be here for the duration. I believe travel and new experiences help provide perspective and growth. My path here has allowed me to appreciate all that Cincinnati has to offer - as far as raising a family and enjoying life.

### **Do you have any hobbies or subjects that interest you?**

Attending my kids' sporting and school events takes up a large portion of my time, and that is important to me. In my free time I work out regularly, play guitar, garden, and occasionally get out on my motorcycle.

### **What do you think makes Cincinnati a great city?**

The Bengals and the Reds, plus the parks and the food. I spend a lot of time at Ault Park, hiking and trail running. Another personal favorite is Krohn Conservatory and for my family it is the Cincinnati Zoo. And I enjoy all the BBQ and vast array of breweries in and around the city.



## NEED HELP?

*For a wide variety of programs & services:*

### **Council on Aging**

Help4seniors.org  
513-721-1025

*For assistance with legal matters:*

### **Pro Seniors**

Proseniors.org  
513-345-4160

*For lifestyle & recreation activities, locations for free lunch:*

### **Cincinnati Recreation Commission**

Cincinnati-oh.gov/recreation/programs/seniors/  
513-352-4000

*For Medicare or Disability questions:*

### **Social Security Administration**

SSA.gov  
800-772-1213

*For state resources, public policy & news:*

### **Ohio Department of Aging**

Aging.ohio.gov  
800-266-4346