



# Ohio Police & Fire Pension Fund

## EMPLOYER MANUAL

MANUAL FOR FISCAL OFFICERS OF EMPLOYERS  
OF ACTIVE OHIO POLICE AND FIREFIGHTERS

FOR THE MOST CURRENT EDITION, VISIT [WWW.OP-F.ORG](http://WWW.OP-F.ORG)

# Board of Trustees' message

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## Dear employers,

This publication is designed as a reference guide to assist employers of the Ohio Police & Fire Pension Fund (OP&F) in reporting contributions and submitting the required forms and materials needed for OP&F to provide benefits for our members. It is not intended to serve as the definitive legal document of OP&F's employer policies, but will provide answers to the most common questions and will offer valuable information to assist employers in properly reporting all required contributions, and in submitting all required paperwork in a timely and accurate manner. The manual is designed for fiscal and payroll officers, although human resource and personnel managers may also find it useful.

Every effort has been made to ensure that information contained in this manual is current and correct. However, periodic updates will be made and communicated to all employers. Finally, please visit the employer section of the OP&F Website at [www.op-f.org](http://www.op-f.org) for up-to-date employer reporting information.

If you have any questions, or need information on any item not addressed in this manual, please contact OP&F and we will be sure to assist you in every way possible.

Sincerely,

The OP&F Board of Trustees

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# Quick start guide

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This quick start guide summarizes some of the key elements of the monthly reporting and other key reports required for Ohio Police & Fire Pension Fund (OP&F) employers. The information included is not a substitute for the detailed instructions included in the OP&F Employer Manual or applicable sections of the Ohio Revised Code (ORC). To prevent costly penalties for improper reporting or late submissions, please become familiar with this entire manual and the applicable sections of the code.

## OP&F members defined

OP&F members are full-time firefighters and police officers. OP&F cannot accept contributions for part-time, volunteer, temporary or seasonal employees and other safety officers that may or may not be covered by the Ohio Public Employees Retirement System (OPERS) or Social Security. The Ohio Revised Code (ORC 742.01) sets forth the eligibility criteria for OP&F membership.

## New hire reporting requirements

When a new OP&F member is hired, the employer must submit the following completed forms to OP&F:

- Member Information Form
- Employer Certification of Member Enrollment
- A Pre-Employment Physical (PEP) which includes specific minimum medical testing and diagnostic procedures detailed in this manual. The PEP must be completed prior to the prospective member's date of hire, and is due to OP&F within 60 days of the member's date of hire.
- Statement Concerning Your Employment in a Job Not Covered by Social Security (Form SSA-1945).

## Monthly reporting requirements

Each month, through OP&F's Employer Self-Serve Web, employers are required to submit a Work History Report, Employer Payment Remittance form and corresponding ACH payment by the due date. Employers using ACH credit or wire transfers to submit their payments must do so by the due date.

### OP&F member contribution rate:

The member's contribution rate is currently 12.25% of gross pensionable salary.

### OP&F employer contribution rates:

The employer share of contribution is currently 19.5% for police officers and 24% for firefighters of gross pensionable salary.

### Contribution due dates

The member and employer contributions are due to OP&F monthly on the last day of the month following the reporting month. OP&F uses the date received at OP&F to determine on-time submissions.

### **Work history report**

The Work History Report itemizes key information by member such as hours base, hours paid, earning types, pensionable gross salary, member pension contributions, work codes and comments. Please note that not all salary is pensionable and members may have more than one earning type per report, depending on the definition of the payment. Employers must submit their Work History Report electronically within OP&F's Employer Self-Serve Web. Employers must submit separate Work History Reports for police and fire members.

A pick-up resolution must be filed with OP&F for employers who have pick-up plans. A pick-up plan is an arrangement that allows member contributions to be reported as tax-deferred (either salary reduction or fringe/ employer paid, or a combination of the two).

### **Payments remitted to OP&F**

All contributions must be paid by ACH debit, ACH credit, or wire transfer. An Employer Payment Remittance form must be completed and submitted electronically within Employer Self-Serve Web for all payments.

### **Employer penalties**

Failure to submit monthly Work History Reports, Employer Payment Remittance forms and contributions on time and in the form required by OP&F, will result in penalties for late or improper reporting.

### **Employer training**

Employer training is available at no cost to the employer. If employers have questions, they may contact OP&F's Employer Education Manager for guidance.

# General information

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## About OP&F

OP&F is one of five Ohio public retirement systems and provides pension, disability, and survivor benefits to eligible full-time police officers and firefighters and their beneficiaries. The Ohio General Assembly created OP&F in 1965, replacing 454 separate local police and fire pension funds in Ohio. The statewide fund began operating Jan. 1, 1967, when the local pension funds transferred their assets and liabilities to OP&F. Assets transferred to OP&F were about \$75 million, with accrued liabilities at just under \$500 million, resulting in a funded ratio of 15% at OP&F's inception.

OP&F strives to be a leader and model among retirement systems by maintaining a financially sound fund. Under the Internal Revenue Code 401(a), OP&F maintains a qualified governmental defined benefit pension plan.

## Our mission

Securing the future for Ohio's police and firefighters.

## Our vision

OP&F will continue to be a leader and model among retirement systems, providing peace of mind to our members and a level of service that exceeds expectations.

## Our core values

- Prudence** OP&F will make prudent decisions while delivering our benefit services, selecting our investment strategies and executing our operational practices.
- Integrity** The integrity of our organization is based on accuracy, credibility and ethical conduct at all times.
- Empathy** OP&F will respond in an appropriate and timely manner with respect and honesty to all inquiries from every audience.

## Contacting OP&F

- Business hours..... Monday-Friday, 8 a.m.-4:30 p.m. EST
- Phone..... 1-(888) 864-8363
- Email..... employereducation@op-f.org
- Mailing address..... Ohio Police & Fire Pension Fund  
140 East Town Street  
Columbus, OH 43215
- Website..... www.op-f.org

## Important dates and deadlines for employers

OP&F posts important dates and deadlines for monthly reporting on the OP&F website.

# Member information

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## OP&F membership requirements

The Ohio Revised Code (ORC 742.01) sets forth the eligibility criteria for individuals who are required to become a member of OP&F. Employers should review the criteria to confirm that the individual meets the requirements for membership. OP&F members are full-time firefighters and police officers. In order to be considered full-time, the person must have received a full-time appointment as a regular police officer or firefighter and work on a full-time basis, as defined in OP&F's governing provisions. OP&F cannot accept contributions for part-time, volunteer, temporary or seasonal employees.

Police officers contributing to OP&F must be paid solely from public funds of the employing municipal entity and be any of the following:

- A full-time regular police officer who received an appointment from a duly established civil service eligible list, or who was employed on the date of incorporation as a full-time police officer of a township that was incorporated with a municipal corporation (ORC 124.411), or who transfers from OPERS if they have become a member of a municipal police department as a result of a merger (ORC 742.513), or who was appointed by the legislative authority of a village (ORC 737.15 and 737.16).
- A full-time police officer with a police department hired on or after September 16, 1998 who is required to satisfactorily complete a peace officer training course in compliance with ORC Section 109.77.

Firefighters contributing to OP&F must be paid from public funds of the employing fire department of the state or an instrumentality of the state or of a municipal corporation, township, and joint fire district or other political subdivision. They must also be employed in a position in which the person is required to satisfactorily complete a firefighter training course approved under former ORC Section 3303.07 or Section 4765.55, or conducted under ORC Section 3737.33.

A prospective employee becomes a member of OP&F when the person receives an appointment as a member of a police department or member of a fire department as defined above and begins contributing or should have been contributing a percentage of their salary to OP&F. While employers certify membership information on OP&F's Employer Certification of Member Enrollment form, OP&F reserves the right to review and determine membership eligibility and service credit.

If an employer has questions about whether a position is eligible for membership, OP&F will determine whether or not a job meets the eligibility criteria for membership. If an employer requests OP&F to determine whether or not a position for that employer meets the eligibility criteria, the employer must submit a formal request and OP&F must receive a copy of the official job description. OP&F may request additional information to make a determination.

### Member information form and employer certification of member enrollment

To enroll a new member in OP&F, two separate forms must be completed and submitted: the Member Information Form and Employer Certification of Member Enrollment. Although one form is the member's responsibility to complete, and one form is the employer's responsibility to complete, both forms can be submitted to OP&F by the employer.

**Member Information Form:** This form must be completed by the member and submitted to OP&F within 30 days. It contains demographic information related to the member and dependents (if applicable). It also includes a section on prior service with other Ohio Retirement Systems, out of state employment, and federal or military service (if applicable).

**Employer Certification of Member Enrollment:** This form must be completed by the employer and submitted to OP&F no later than the last day of the month following the month full-time wages are paid to the member. This form requires the employer to certify the member's full-time status, when the member commenced full-time work, and the member's initial salary/pay rate. The employer is also required to verify the member pick-up type and pay frequency. The employer must also submit documentation (such as an appointment letter or meeting minutes) that verifies the member's full-time appointment date. For firefighters, the employer must also provide a copy of the firefighter training certificate earned upon completion of such training. A copy of their certification card will also suffice. For police officers, the employer must also provide a copy of one of the following: OPOTA Certificate, OPOTA Officer Record or SF400 (Notice of Peace Officer Appointment).

### **Social security form SSA-1945**

*Statement concerning your employment in a job not covered by Social Security*

The Social Security Administration requires all state and local government employers to inform newly-hired employees of the possible impact of the Social Security Windfall Elimination and Government Pension Offset Provisions. Under this requirement, which covers newly-hired employees in positions not covered by Social Security (this includes OP&F members), the employee must complete Form SSA-1945. The form serves as an acknowledgement that the employee may incur a possible reduction in future Social Security benefits. The employer is required to provide the Form SSA-1945 to the new employee. Once the employee has signed and dated the form, the employer must submit a copy to OP&F. More information about this requirement, including how to access Form SSA-1945, can be found on the Social Security Administration website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

### **Pre-employment physical (PEP) examination requirements**

Ohio law requires prospective OP&F members to undergo a pre-employment physical prior to becoming a member. The reason that this medical testing is required is because under Ohio law, an in-service disability that results from heart, cardiovascular, or respiratory disease is presumed to be duty-related. Pursuant to ORC Section 742.38 and Ohio Administrative Code 742-1-02, all employers of prospective members of OP&F are required to do the following:

- Cause the prospective member of OP&F to submit to the minimum medical testing and diagnostic procedures outlined below. The minimum medical tests must be done before an employee's membership in OP&F. Specifically, the pre-employment physical must be done no later than 11:59 a.m. on the date prior to the employee becoming an OP&F member, but in no event can the tests and procedures be done earlier than nine months before that membership date.
- Timely file a physician's report with OP&F. In order to be timely filed, a properly completed physician certification, member's medical questionnaire and copies of the required medical testing and diagnostic procedures must be received by OP&F no later than sixty days after the employee becomes an OP&F member. The physician's report must meet the following criteria:
  - » The physician certification must be on the form provided by OP&F or a form substantially similar, as determined by OP&F in its sole and absolute discretion, which must include the physician's diagnosis and evaluation of the existence of any cancer, heart disease, cardiovascular disease, or respiratory disease identified in the required medical and diagnostic procedures;
  - » The physician certification must be fully completed and signed by a physician who is licensed to practice medicine in the state in which the examination was conducted;
  - » The physician certification must state the date of the examination and the report cannot be signed more than nine months before the prospective employee's membership with OP&F;



- » The member's medical questionnaire completed by the member must be on the form provided by OP&F or a form substantially similar, as determined by OP&F in its sole and absolute discretion. This questionnaire cannot be signed more than nine months before the prospective employee's membership with OP&F;
- » Copies of the medical tests and procedures and medical questionnaire must be included as part of the physician's report.

### **PEP minimum medical testing/diagnostic procedures**

The minimum medical testing and diagnostic procedures to be incorporated into a member's physical examination administered by physicians to prospective members of OP&F must include the following:

1. A Spirometry that represents at least a valid and reproducible forced expiratory volume at one second (FEV1), forced vital capacity (FVC), and forced expiratory volume at one second/forced vital capacity (FEV1/FVC) that meets the criteria of the American thoracic society;
2. A chest x-ray that is at least a P.A. 72" (i.e. front to back);
3. A Lipid profile that includes the total cholesterol (including both LDL and HDL) and triglycerides;
4. A cardiac stress test performed consistent with standard Bruce protocol and must include the electrocardiogram (EKG).

If the employer is unable to obtain a test due to the member's medical condition, the member's religious beliefs or the member's refusal to undergo a specific test, the employer may request a waiver of the test. Please contact OP&F if this situation occurs.

### **Transfer**

For members who transfer from one employer to another without a loss of membership with OP&F, a pre-employment physical will not be required unless the member was hired on or after Sept. 16, 1998 and a complete pre-employment physical was not submitted to OP&F.

### **Lay-off**

If a member is laid off from an OP&F-covered employer, no additional pre-employment physical will be required if:

1. the member already has a proper pre-employment physical on file with OP&F;
2. the member returns to an OP&F-covered position within two years of the effective date of their lay-off; and
3. the member's accumulated employee contributions remain on deposit with OP&F.

### **Reinstatement**

For members who are reinstated to OP&F membership by agreement or by order of a court or arbitrator, no new pre-employment physical will be required. In order to make this determination, the employer must provide OP&F with a copy of the agreement or court order.

**PEP penalties**

If the PEP is late, penalties must be imposed from the date the report was due until the documentation is filed with OP&F. Penalties will be assessed quarterly according to the chart below:

Steps	Days past due	Penalty*
1	1-15 days	\$100
2	16-60 days	\$500
3	61-180 days	\$1,000
4	181 days or more	\$3,000
Annual cap ( <i>per calendar year per employer</i> ):		\$20,000*

*\*Employers with five or fewer OP&F members are capped at \$1,500 per incident.*

For reference, see ORC Sections 742.38 and 742.353, and Rule 742-8-08 of the Administrative Code.

# Employer reporting

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## Employer reporting and payment requirements

### Employer responsibilities

The Ohio Revised Code and Ohio Administrative Code govern an employer's reporting and payment of pension contributions to OP&F. Each month, employers are required to electronically submit a Work History Report, Employer Payment Remittance form and ACH Debit payment through OP&F's Employer Self-Serve Web by the due date. Employers can choose to manually enter their Work History Report or import an electronic file within Employer Self-Serve Web. In addition, the Work History Report is described in detail under the Member contribution reporting section of this manual.

### The Employer Payment Remittance form

The Employer Payment Remittance form is used by OP&F to capture information about monies received from an employer. This includes member contributions, employer contributions, accrued liability and penalty payments. This form can be found on the OP&F website. The following are helpful tips for completing the Employer Payment Remittance form:

- Confirm the employer name, employer code, address, phone and email information is current.
- Complete Section B including Reporting Type (if applicable), Payment Type and the earning start and stop dates.
- The comments box is for explanation of payment discrepancies. Please do not use this field for comments pertaining to issues relating to a Work History Report.
- All payments submitted can be summarized on one Employer Payment Remittance form if the earning start and stop dates are the same.
- Please be sure to list the contributions under the appropriate column for either police or fire division.
- The Total contributions submitted line should be equal to the payment sent.
- Member contributions, whether paid by the member or partially/fully paid by the employer, should always be listed on the Member Contributions line.
- Employer contributions (19.5% for police, 24% for fire) should be listed on the Employer Contributions line, not the payroll deduction purchases line.
- The Payroll Deduction Purchases line is only to be used for payments submitted when a member is buying back previously earned service credit via payroll deductions.
- The Accrued Liability line is only to be used for payments submitted for the semi-annual billing to employers with current long-term accrued liability balances - it is not used to report employer contributions.

To be considered a proper filing, a Work History Report and payment must be accompanied by a completed Employer Payment Remittance form. Submitting these forms with missing or erroneous information will result in a notice of deficiency from OP&F. The employer then has 30 days to correct the deficiencies provided in OP&F's notice. To be eligible for this 30-day cure period, the Work History Report and any other relevant reports, payment, and Employer Payment Remittance form must all have been timely filed. Otherwise, statutory penalties will apply.

### Accrued liability payments

In 1965, when OP&F was created by the Ohio General Assembly to replace hundreds of individual local police and fire relief funds, some of these local pension funds had liabilities that exceeded the assets needed to pay future pension benefits to retirees. In order to address this shortfall, the legislature created a payment schedule so that employers could gradually meet their liabilities. Because this schedule was found to result in payments beyond the financial capacity of most employers, the legislature enacted a new payment schedule in 1968, resulting in a 65-year payoff time frame for all liabilities. Any employer with accrued liability should be aware of the following:

- Accrued liability payments are fixed annually and are billed semi-annually (April 15 and October 15).
- The OP&F Board of Trustees may allow an employer with accrued liability to make a single payment to meet its total outstanding liability. In this event, an agreement will be drafted which may provide a reduction in the liability amount, based on the value to OP&F of receiving a single payment.
- If a payment is not paid within 30 days of its due date, a penalty of five percent of the amount due will be assessed against the employer. If the payment and penalty have not been paid within 90 days following the due date, annual interest of six percent must be assessed. For reference, see ORC Section 742.30 and OAC Section 742-9-02.

### Employer payment options

All payments made to OP&F will be in the form of ACH debit, ACH credit or wire payments. OP&F's preferred payment method is ACH debit. To enroll for ACH debit payments, employers must submit a signed Authorization Agreement for ACH Debits. The setup process is normally completed within five business days and an email notice will be sent once the setup is complete. Employers can setup multiple bank accounts by submitting separate authorization agreements for each account they wish to set up. To add or change bank accounts, employers will need to submit an updated Authorization Agreement for ACH Debits. This form can be found on the OP&F website. For ACH credit or wire payment instructions, please contact OP&F Customer Service at 1-888-864-8363.

ACH debit payments are made online through Employer Self-Serve Web. Please note same day payments are not available. Payments cannot be scheduled for weekends or holidays. Payments must be entered by 4:30 p.m. at least one business day in advance of the posting date. Payments scheduled after 4:30 p.m. or on weekends or holidays will only allow selection of the second business day or later. In addition, online payments can be scheduled for an effective date up to 60 days in advance. Federal holidays are posted on the OP&F website.

### **Pensionable salary**

Appropriate contributions must be submitted to OP&F on the salary that is paid by an employer to a member. Ohio law generally defines “salary” as all compensation, wages, and other earnings paid to an employee by reason of employment; however, exceptions apply and not all monies paid to a member are considered to be “salary” for purposes of pension contributions. The Work History Report should only include pensionable salary. If you have a question regarding the pensionability of wages, please contact your assigned Employer Services Specialist before taking deductions on any given earning type. OP&F reserves the right to reject any reported earnings that are later determined to be non-pensionable. The following pay items are examples of pensionable salary:

- Bomb squad or dive team pay
- Educational allowance
- Firearms proficiency pay
- Hazard and stress pay
- Hiring bonus
- Holiday and longevity pay
- Job retention incentive payments
- K9 pay - not including payment for vet bills, dog food, etc.
- Overtime - if paid within the period earned or the following pay period and reported to OP&F within 60 days of being worked
- Performance bonus
- Physical fitness incentive pay
- Retroactive pay - no matter the time period it covers
- Shift differential or acting pay
- Sick leave incentive - must not reduce the member’s sick leave bank
- Special duty pay - when paid by the employer

### **Non-pensionable salary**

Non-pensionable salary includes compensation for services performed outside the scope of the employee’s regular employment. This includes, but is not limited to, the following pay items:

- Early retirement incentive
- Holiday payment deferred for more than 1 year
- Lump sum payment for unused sick leave, vacation, comp time or personal time including yearly cashouts and termination payouts
- Non-worked Kelly day - considered an extra day off during the month
- Payment for opting out of health care coverage
- Payments made for ratifying bargaining agreements
- Sick leave bonus that reduces a member’s sick leave bank
- Sick leave reciprocity pay
- Special duty pay - when paid by the contracting entity
- Tuition reimbursement
- Uniform allowance



# Member contribution reporting

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## Work history report

Beginning with the pensionable salary earned by a member from the first day of their full-time employment the employer must submit to OP&F monthly, the required member and employer percentage of these wages along with supporting documentation in the form of the Work History Report. This form can be found on the OP&F's Employer Self-Serve Web. The police and fire reports must be filed separately and should include the following:

- Employer agreement code
- Employer name
- Social Security number
- Name (Last, First, MI)
- Earning type
- Earning start and stop dates
- Hours base (scheduled hours)
- Hours paid
- Gross salary (pensionable)
- Contribution amount
- Work codes
- Comments
- Page totals
- Report totals

Work History Reports and payments of contributions (both employee contributions and employer share) are due on or before the last day of the month following the prior month's earning/reporting period. For example, if the December earning ending date is Dec. 24, the report and contributions are due on or before Jan. 31. The report and payment must be received electronically by OP&F on or before the due date or penalties will be assessed pursuant to state law. For additional information, see the Employer penalty structure section of this manual. The following is detailed information about the Work History Report:

### Employer agreement code

The employer agreement code is seven-characters and serves as an identifier for each employer. It consists of a four-digit number, followed by F (fire) or P (police), the employer's pay frequency code, and a single digit number which represents how many reports an employer must submit each month. Valid pay frequencies are Bi-weekly (B), Semi-monthly (S), Weekly (W) and Monthly (M).

### Employer name

This is the entity name; for example, City of Cleveland.

### Social Security number

The member's Social Security number should be listed. Failure to report correct Social Security numbers could cause contributions and service credit to be posted to the wrong account, and create delays in the report processing.

### Name (Last, First, MI)

The member's name should be reported by last name, first name, middle initial. The members are listed in alphabetical order by pick-up plan type. Most employers will have one pick-up type which is designated as Type A. If employers have more than one pick-up arrangement with their members, they will have additional pick-up types.

### Earning types

Below is a listing of the earning types by pay code, along with a description of each type. In addition, if an earning type has a shortened reference within Employer Self-Serve Web it has been listed in parenthesis following the earning type.

#### 0: Regular

Under this earning type, report the salary that keeps the member on active payroll. This includes all salary earned during the member's normally scheduled worked time. Salary includes everything the member earned during their scheduled (base) hours including, but not limited to, the following: worked holidays, shift premiums, officer-in-charge pay, FLSA pay and vacation, sick leave and compensatory time that would keep the member on active payroll. Cash-outs (payments above and beyond normally scheduled hours) of accumulated sick leave, vacation leave, and compensatory time are not pensionable and should not be reported.

#### 1: Holiday

Use this earning type to report pay for holidays that do not make up any portion of the member's normal schedule. This includes lump sum holiday payments and cash-out of unused, accumulated or banked holiday hours. In addition, if the holiday occurs on a member's scheduled off day or the member is called into work the holiday on their scheduled day off, report the pay using code 1 Holiday. Report applicable earning dates which could be current or lump sum dates depending on when the holidays were earned. Cash out of unused floating holidays or personal days are not pensionable and should not be reported. If a holiday falls on a member's scheduled workday and they receive holiday premium pay, then the earnings should be reported as code 0 Regular and "Holiday Worked" should be added in the Comments field. The hours paid and base are not inflated; the pay simply reflects the holiday premium which becomes part of the member's base pay.

#### 2: Overtime

Do not report hours paid. Use this earning type to report hours worked beyond the member's normal work schedule. If a member chooses to bank worked overtime for use at a later date, it is not pensionable, unless it is used to make up the member's regular schedule at a later date. FLSA pay that is earned as part of a member's wages during his scheduled (base) hours should be reported using code 0 Regular, not as overtime, even if paid at an overtime rate.

#### 3: Longevity (Long)

Do not report hours paid. Use this earning type to report longevity. Report applicable earning dates which could be current or lump sum dates. If paid annually, report earning dates of Jan. 1 - Dec. 31. If paid on the member's anniversary date of hire, report earning dates that reflect the 12 month period beginning with the month of hire. For example, if a member has an anniversary date in the month of April, the employer would report dates of April 1 of the prior calendar year through March 31 of the current calendar year. If the longevity payment is paid monthly, report the current earning dates.

#### 4: Shift differential (S Diff)

Do not report hours paid. Use this earning type if shift differential is paid as a lump sum payment (annual, semi-annual, etc.) and report applicable earning dates. If shift differential pay is earned within the current period, the earnings should be reported using code 0 Regular.

### **5: Acting pay/Officer in charge pay (Act Pay)**

Do not report hours paid. Use this earning type if acting pay/officer in charge pay is paid as a lump sum payment (annual, semi-annual, etc.) and report applicable earning dates. If acting pay/officer in charge pay is earned within the current period, the earnings should be reported using code 0 Regular.

### **6: Retroactive pay (Ret Pay)**

Do not report hours paid. Use this earning type for back payments to members for a pay increase due to contract settlement or an across the board pay raise. Retroactive pay should be reported in full months for each member. The lump sum dates can cross years as long as each line is no more than a 12 month period. For example, if a bargaining agreement is settled and the member is due to receive back pay for the period of February 2023 through April 2024, the employer will report the payment as two pay lines on the Work History Report. The first pay line will be reported using code 6 Ret Pay with earning start and stop dates of 02/01/2023 and 01/31/2024. The second pay line will be reported using code 6 Ret Pay with earning start and stop dates of 02/01/2024 and 04/30/2024. Retroactive pay is to be reported within 30 days of payment to the member. Retroactive pay is not used for wages that pertain to grievance awards for loss of employment or for adjustments for erroneous reporting for previous earning periods. Any retroactive pay related to the current earning period should be reported using code 0 Regular.

### **7: Current additional allowable salary (CAAS)**

Do not report hours paid. Use this earning type for payments that are earned in the current earning period but are not included in the member's base pay. Please contact your assigned Employer Services Specialist before reporting any payments under this earning type not specifically listed below. This earning type includes the following:

- Resident pay
- Firearms proficiency
- Weapons allowance
- K-9 pay (compensation paid to K-9 handlers)
- Court time
- Fire and EMT runs
- Paramedic pay
- Fire drills
- Phone duty
- Training pay
- Extra hours at straight or base pay

### **8: Lump sum additional allowable salary (LSAAS)**

Do not report hours paid. This earning type is the same as type 7, except these payments are not earned in the current reporting period. Report applicable earning dates for the time frame that the payment pertains to.

### **A: Educational allowance (Ed Allow)**

Do not report hours paid. Use this earning type to report payments for achieving a degree, passing a course, or to maintain a certificate of completion. Report applicable earning dates which could be current or lump sum dates depending on the timing of the payment. Tuition reimbursements are not pensionable and should not be reported.

### **B: Performance bonus (Perf Bon)**

Do not report hours paid. Report applicable earning dates which should be lump sum dates.

### **C: Sick leave incentive (SL Inc)**

Do not report hours paid. Use this earning type to report sick leave incentives (usually paid as an award for good attendance) if the payment does not reduce the member's sick leave bank. Report applicable earning dates which should be lump sum dates. Sick leave payments that reduce the member's sick leave bank, including sick leave cash-outs, are not pensionable and should not be reported.

### **D: Stress or hazard pay (Stress)**

Do not report hours paid. Report applicable earning dates which could be current or lump sum dates.

### **E: Special duty (Spc Duty)**

Do not report hours paid. Report applicable earnings dates. Special duty assignments may include traffic control at special events, such as parades or sporting events. Special duty pay is pensionable only if paid to the member directly by their employer. Special duty paid to a member by a third party entity is not pensionable and should not be reported.

### **Earning start date / Earning stop date**

Employers are required to submit the member's contributions on a when earned cycle, not when paid. The earning start date is the first day of the reporting cycle. The earning stop date is the last day of the reporting cycle. These dates do not reflect when the member was paid, they reflect the time period of when the member earned the wages. If within the line details of the Work History Report, the wages are for a special payment such as a yearly longevity payment, educational allowance, bonuses, etc., the earning dates should reflect the time frame in which those wages are related to. For example, if a member is contractually entitled to receive \$500 every calendar year for longevity and it is paid in November of each year, then the reported earning dates would be January 1 of the applicable calendar year and Dec. 31 of that year. Employers can generate an annual customized Earnings Period Calendar from OP&F's website.

### **Hours base (Base)**

Hours base is defined as the hours of the member's normal work schedule during the reporting period. This information is needed by OP&F as part of the monthly calculation of service credit. Unlike other public retirement systems, OP&F member service credit is calculated based on hours scheduled (hours base) and hours paid rather than a threshold of earnings. The hours base is reported for earning type 0 Regular only and should not be reported for any other earning types.

### **Hours paid (Hours)**

The hours paid are the amount of hours actually paid to the member to meet their base hours. These hours may include regular hours, sick time, vacation time, holiday time, and compensatory time. The hours paid is only reported for earning type 0 Regular and 1 Holiday. The hours paid reported under earning type 0 is used in the calculation of the member's service credit. Do not, force, or change the hours paid to automatically match the hours base, as these are two separate entries. If a member is off without pay, for any reason, the hours paid must be reduced (but not the hours base) accordingly, and the applicable work code reported. The hours paid has a definition of its own and should not be changed to be the same as the hours base. If you have completed your report and the hours base and hours paid do not match on any given member (paid hours are either higher or lower than the base), then the issue needs to be researched and corrected prior to submitting your report.

## Member contribution reporting

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The discrepancy between hours base and hours paid could be a result of the any of the following: Earnings reported under the wrong pay code or incorrect hours paid reported, members on leave without pay, or a new or retired member starting/leaving in the middle of a reporting period. If there is not an error and the amounts do not equal, a work code and comment must be included on the Work History Report to explain the difference.

### Gross salary (Gross)

Report the gross pensionable wages for each member by earning type.

### Taxed employee contributions (Taxed)

Report the taxed contributions for each member by earning type.

### Member salary reduction (Salary)

Report the salary reduction (tax-deferred or pre-tax) contributions for each member by earning type. To report a tax-deferred contribution, a valid pick-up resolution must be on file with OP&F and it must match the contents of the Work History Report. For additional information, see the Pick-up contributions section of this manual.

### Employer paid fringe benefit (ER Paid)

Report the employer paid member contributions for each member by earning type. To report a tax-deferred contribution, a valid pick-up resolution must be on file with OP&F and it must match the contents of the Work History Report. For additional information, see the Pick-up contributions section of this manual.

### Work code (WkCd)

If a member's hours paid is less than the hours base, a work code must be reported along with the corresponding date in the Comments field. The following are valid work codes:

Work Code	Description
N	New Member - add hire date in the Comments field
T	Terminated Member - add termination date in the Comments field
R	Retired Member - add retirement date in the Comments field
D	Deceased Member - add date of death in the Comments Field
S	Suspended Member - add date of suspension in the Comments field
M	Military - add dates of leave in the Comments Field
L	Member on Leave of Absence - add dates for leave of absence in the Comments field
A	Adjustment in Pay from a prior reporting period - add date of prior reporting period

### Comments (Description)

Use this field to provide specific information related to member earnings, such as "all overtime worked in current period" (for high overtime), or "holiday worked" for worked holidays. Another example of an appropriate comment to explain higher wages would be "shift premium" or "officer in charge/acting pay." Use this field to provide dates when using a work code.

### Page totals

All pages include page totals that equal the detailed amounts reported in each column for base, hours, gross, taxed, salary, and employer paid contributions.



### Report totals

The grand total of the gross wages and contributions appears on the last page of the Work History Report. These totals should equal the amounts reported on the Employer Payment Remittance.

*Additional reporting items the following section provides guidance on how to report additional items not previously addressed:*

### Military pay

Ohio law (ORC Section 5923.05) provides that members serving in the uniformed services are entitled to a leave of absence from their respective positions without loss of pay for up to one month for each federal fiscal year in which they are serving. A month is defined as 176 hours or 22 eight-hour work days for police officers, and 408 hours or seventeen 24-hour work days for firefighters. Federal fiscal year means the year beginning on the first day of October and ending on Sept.30. This month of pay is pensionable “salary” and the employer must submit appropriate contributions on this pay to OP&F. Please note that service in the uniformed services includes Reservist and National Guard duty that covers weekends and two-week encampments where a member’s work schedule is impacted.

If the military leave is longer than one month and the employer pays the member the lesser of the difference between the member’s normal base pay and the military pay, or \$500, for each month the member is on leave, such payments are not pensionable under ORC Section 742.01(L)(2)(e). Some employers, however, have adopted a local ordinance that specifies how their members are to be paid during a period of military leave. If the provisions of an ordinance are in conflict with ORC Section 5923.05, and the employer pays the members pursuant to the ordinance, rather than the statute, these payments are considered pensionable as they are not excluded from the definition of pensionable “salary”. Therefore, the employer must submit contributions on these payments to OP&F.

### Military leave reporting

Payments made to members while on military leave are to be reported as regular pay (earning code 0), with the appropriate base and paid hours. In addition, work code “M” must be entered on the reporting if the pay is lower than normal due to the member’s military obligations.

### Special payments

When a member is on military leave, if the employer continues to pay the member recurring special payments such as longevity, stress/hazard pay, accumulated holiday pay, paramedic pay, etc., the employer will report these payments to OP&F and submit the required pension contributions.

### Military granting of service credit

Service credit can be granted to members whose police or fire service is interrupted by active military duty. In order to receive a grant of service credit for this military duty, members must have been honorably discharged from the military, and applied for reinstatement with their former employer within 90 days of the date of discharge from the military. Employer contributions related to this leave time must be remitted and the appropriate paperwork submitted to OP&F. It is the member’s responsibility to contact OP&F to begin the granting process.

Once a member applies to have service credit granted for a period of military duty, OP&F will send a certification packet to the member. Included in this packet is a certification form that the member will give to the employer to complete. The employer must certify the first date the member was off payroll for military leave and the first date the member was back on payroll after returning from the leave. The employer must also provide the base hours and wages the member would have earned had he or she continued police or fire employment during the period of military service. Once the employer has completed this form, it should be returned to the member.

The member will return the certification to OP&F along with the information he or she is required to submit. The employer should not send this form directly to OP&F.

Once the member and employer have fulfilled their responsibilities by providing the required documentation and it is determined that the member qualifies for granted military service, OP&F will bill the employer for the employer share of pension contributions (19.5% for police; 24% for fire) of the member's base wages as described above. If the amount is not paid by the due date, statutory penalties will be assessed.

### **Termination pay**

When a member terminates employment they are usually entitled to receive several types of termination pay that they accrued during their active career. This termination pay is generally non-pensionable. However, if termination pay includes holidays or longevity that was earned within the last year, these items are pensionable and must be included on the final Work History Report of wages for the member. If these items are not reported on the final Work History Report, OP&F must later charge the member and employer for any missing contributions. This process is very time consuming and creates confusion for all parties involved. Please contact your assigned Employer Services Specialist if you have questions about processing final payments for terminating members.

### **Pay adjustments**

To correct prior overpayments, please contact your assigned Employer Services Specialist for guidance on how to correctly report the pay adjustment.

### **Grievances or settlements**

Grievance settlements resulting in the reinstatement of a member may or may not be considered pensionable wages, depending on the language of the settlement. If a member is reinstated due to a grievance settlement the wages must be submitted to OP&F on the current Work History Report, by earning period and earning type, just as if it was being submitted on the original report. For any reinstatement due to a grievance situation, please contact OP&F before submitting the information on a Work History Report. OP&F will request a copy of the grievance settlement to determine if the wages are pensionable and to provide the employer with the proper reporting procedures.

### **Missing contributions**

To report missing earnings related to a past reporting period, please contact your assigned Employer Services Specialist. These earnings must be properly reported and the appropriate member and employer contributions must be paid.

### **Wage fluctuation/variance**

Each reporting period, OP&F reviews several items to establish consistency of earnings for each member. When wages fluctuate (up or down) substantially from one reporting period to the next, employers must provide an explanation for the variance. Employers should use the Comments field on the Work History Report to explain wage variances.

### **Compensatory time**

Some OP&F employers allow their members to bank scheduled hours worked, to be used later as compensatory time. This issue could lead to a duplication of service credit earned. Under Ohio law, service credit is earned by the amount of hours paid to the member. In addition, no more than 12 months of service credit can be earned per calendar year. If a member is not paid at the time it is earned and the applicable hours are placed in a compensatory bank, then the hours are not to be reported to OP&F until the member has been paid for these hours. When banked compensatory hours are used to keep the member on active payroll, the wages and contributions for these hours should be submitted to OP&F, then the member will be given the service credit at that time.

### Changing pay cycles

Periodically, employers will change their pay cycles. This may involve either a change in pay frequency (from a monthly basis, to a bi-weekly basis), or simply changing the cycle (switching from a Saturday through Friday pay cycle, to a Sunday through Saturday pay cycle). Changes in pay cycles can negatively impact member service credit if not reported correctly. In addition, OP&F must make programming changes to account for a change in pay cycle. Please contact your assigned Employer Services Specialist prior to making any changes in pay cycle.

### Members on workers' compensation

Member's collecting workers' compensation benefits may be entitled to receive service credit, assuming the leave has been approved by the employer. There are three ways a member can receive service credit while off on a workers' compensation related injury:

1. The member can sign over his/her workers' compensation checks to the employer. The employer will then report these wages on the Work History Report, along with the normal hours base. The hours paid must also be reported. If the member is not receiving full compensation (normal pay) from workers' compensation, the hours paid submitted should reflect a lesser amount. To achieve the correct hours paid, divide the amount of the worker's compensation related wages by the member's contractual hourly rate and post that figure in the hours paid column. If the hours paid is less than the hours base, the employer is required to report a work code of L in the Work Code column of the Work History Report and include an appropriate explanation in the Comments field. The service credit awarded will be a prorated amount.
2. In some cases, the employer has a collective bargaining agreement with the member where in the event of an injury while in the active discharge of duty, the member would be paid workers' compensation wage benefits from the employer, instead of Temporary Total Benefits from the Bureau of Workers' Compensation. In these cases, the member will receive their gross pay, less their normal federal, state, and city income taxes, and this amount is considered pensionable wages and should be reported to OP&F. The member would be reported with normal base hours, and full hours paid, in order to receive full service credit for the earning periods being reported. Employers should include an explanation in the Comments field of the Work History Report.
3. The member may also purchase service credit under medical leave. For this option, the member should contact OP&F.

### Averaging pay

Some OP&F employers, per contract or ordinance, average what they pay their employees under their collective bargaining agreements or pay policies. What this means is that regardless of hours scheduled or worked, these employees are paid the same amount of wages each pay period. While the averaging of pay is an acceptable reporting practice, if you report using this method, you must also average the employee's base hours and hours paid. The following is an example on how to report when using the averaging of pay method:

Assume that a member is required to work 2,496 contractual hours over the course of a calendar year. Further, assume that the member is paid bi-weekly, receiving 26 pays per year, and is paid \$1,500 in gross salary, per bi-weekly pay. Based upon this scenario, the member's information should be reported as follows:

**2,496 hours divided by 26 pays per year = 96 hours required to work per bi-weekly period**

**Base hours & hours paid = 192 hours for a two bi-weekly report and 288 hours for a three bi-weekly report**

**Gross wages = \$3,000 ( $1,500 \times 2$ ) for a two bi-weekly report and \$4,500 ( $1,500 \times 3$ ) for a three bi-weekly report**

If a member is off without pay, for any reason, the hours paid must be reduced (but not the hours base) accordingly, and also use the applicable work code (see description of work codes) on the Work History Report.

### Employer contract and ordinances

Employers are requested to submit bargaining agreements, member contracts, pay ordinances, resolutions, and employee handbooks to OP&F. These documents assist OP&F when calculating benefits payments and processing monthly reports.

### Employer pick-up plans

The Internal Revenue Code (IRC) allows an employer to use a pick-up method for member contributions to OP&F. Pick-up contributions are defined as tax deferred contributions, which means that the contributions submitted to OP&F for the member portion are not currently subject to state and federal taxation. Federal law states that pick-up contributions to a qualified pension plan are non-taxable to the member until such time as the contributions are disbursed, either as a withdrawal, refund or benefit payment. Picked-up contributions do not necessarily mean that the employer is actually paying the contributions for the member, but the IRC allows the tax deferral option through the employer.

Employers who wish to participate in a pick-up plan must file a pick-up resolution when adopting a plan or making changes to an existing plan, in a format approved by OP&F's Board of Trustees. The resolution must be filed at least 30 days prior to submitting contributions to OP&F as picked-up. OP&F has adopted model resolutions that have been approved by the IRS through a Private Letter Ruling. For this reason, employers must use the exact language as prescribed in the model resolutions, when filing a pick-up resolution. All pick-up resolutions must be approved by the employer's board or council prior to submitting the resolution to OP&F. The model resolutions can be found on the OP&F website.

Once OP&F approves the pick-up resolution, the appropriate pick-up plan codes will be assigned to the employer for monthly reporting purposes. This code needs to be on all Work History Reports submitted to OP&F. If the employer has more than one pick-up plan code, then the Work History Report should be submitted by pick-up plan with all members listed in alphabetical order by last name. Employers who want to change their pick-up plans or percentages for their plans, must complete a new resolution. The new resolution must be filed at least 30 days prior to submitting contributions to OP&F. When changing an existing pick-up plan, a new pick-up plan code may be assigned for reporting submission on the Work History Report form.

### Pick-up Plan Methods

There are two recognized pick-up methods:

- 1. Member salary reduction (pre-tax) method**

Under this pick-up method, the employer withholds member contributions from the employee's wages and submits the member contributions to OP&F. This occurs prior to the deduction of state and federal taxes. The net result to the member is a reduction of taxable earnings. The member contribution amount withheld should be reported on the Work History Report under the Taxed Deferred, Member Salary Reduction column.

- 2. Employer paid fringe benefit method**

Under this pick-up method the employer pays the required percentage of member contributions on behalf of the member. The employer does not withhold any member contributions from the employee's wages. As in the salary reduction method described above, the member will not be currently taxed on these funds. The amount submitted on the behalf of the member should be posted on the Work History Report under the Taxed Deferred, Employer Paid Fringe Benefit column.

Whether member contributions are reported under the salary reduction method or the employer paid fringe benefit method, the member's gross wages and member contributions reported are the same, given the same wages. Members do not have the choice to opt out of a pick-up plan.



# Employer penalty structure

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## Late reporting and payment penalties

If a Work History Report or payment is received after the due date, state law requires penalties to be assessed against the employer according to the penalty structure shown below. This penalty structure also applies to payroll deduction payments. The penalty structure is based on employer size and how late the Work History Report or payment is received by OP&F. For reference, see ORC Section 742.352 and OAC Section 742-8-07.

### Small employers (20 members or less)

Steps	Days past due	Penalty*
1	1-15 days	\$50
2	16-60 days	\$100
3	61-180 days	\$500 or 2% of payment, whichever is greater
4	181-240 days	\$1,000 or 3% of the payment, whichever is greater
5	241 days or more	\$3,000 or 4% of the payment, whichever is greater

### Large employers (21 or more members)

Steps	Days past due	Penalty*
1	1-15 days	\$100
2	16-60 days	\$500 or 1% of payment, whichever is greater
3	61-180 days	\$1000 or 2% of payment, whichever is greater
4	181-240 days	\$3,000 or 3% of the payment, whichever is greater
5	241 days or more	\$7,500 or 4% of the payment, whichever is greater

*\*Employers with five or fewer OP&F members cannot exceed penalties of \$500 per monthly reporting or payment incident.*

# Employer penalty structure

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## **Payment plan for delinquent employers**

OP&F recognizes that statutory penalties can impose financial hardships on employers. Because of this, if an employer in delinquent penalty status meets the following criteria, the employer may be eligible to participate in a payment plan:

1. The employer has no past due employee contributions; and
2. The employer has satisfied any pre-existing payment plan promissory note (i.e., cannot have more than one active payment plan at a time); and
3. The employer meets one of the following criteria:
  - The employer is on fiscal watch or fiscal emergency, as defined by the Auditor of State, and has past due employer contributions or has accrued reporting and/or pre-employment penalties and interest; or
  - The employer has accrued reporting and/or pre-employment penalties and interest which exceed the dollar amount of past due employer contributions, which have been past due for three or more quarters; or
  - The employer is inactive and has past due employer contributions, penalties, or interest; or
  - The employer has employer contributions that are three or more quarters past due and has no ability to pay, based on these financial formulas:
    - » Penalties and interest exceed 25 percent of general fund revenues; or
    - » Penalties and interest exceed 80 percent of general fund ending fund balance; or
    - » Penalties and interest exceed 50 percent of general fund receipt over expenditures.

Employers eligible for a payment plan will have several payment term options, but in no case will the term exceed 15 years. If in delinquent penalty status, please contact the OP&F Finance Department to see if a payment plan is available for this situation.

# Prior service credit

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## Prior service credit

Members of OP&F may purchase eligible prior service credit through lump sum payments or via payroll deductions. Eligible prior service credit from the Ohio Public Employees Retirement System (OPERS), State Teachers Retirement System (STRS), Cincinnati Retirement System (CRS), State Highway Patrol Retirement System (SHPRS), the School Employees Retirement System (SERS), military service and federal service credit may be purchased under current law. Additionally, members can purchase eligible layoff, or medical leave time and they may restore OP&F prior service. Once a member contacts OP&F to purchase prior service credit, we will request the employer to complete a certification regarding the dates of service the member is seeking to purchase.

## Service credit purchase through payroll deduction

Members of OP&F are permitted to purchase eligible prior service credit through a payroll deduction plan. When a member requests to purchase service credit through payroll deduction, they are required to complete the Payroll Deduction Authorization form, submit the original to OP&F and submit a copy to their employer. If an employer does not withhold the first payment on time, the authorization form between the member, employer and OP&F becomes invalid. In this situation the cost must be recalculated, which will increase the amount of the payment, due to interest. OP&F will notify employers as soon as the original authorization form signed by the member has been received. This notification is to confirm the effective date of the first payroll deduction, the amount to be deducted, and whether the deduction is being withheld as taxed or tax-deferred. The payroll deduction plan must be completed in full unless the member terminates employment. In addition, deductions may not be increased or decreased by either the member or the employer once deductions have begun. For reference, see ORC Section 742.56 and Rule 742-5-08 of the Administrative Code.

Service credit payroll deductions can be made using a taxed or taxed deferred method. Under either method, a member wishing to begin a purchase of prior service must obtain a cost statement from OP&F. The cost statement will need to be notarized and returned to OP&F. For an OP&F member to purchase refunded or military service credit or receive a military service grant, the employer must also complete an Employer Certification form. It is the responsibility of the member to supply the Employer Certification forms to the employer and it is also the member's responsibility to return these completed forms along with the required information to OP&F.

Service credit payroll deduction payments are due to OP&F no later than the last day of the month following the deduction. These payments are not remitted on the Work History Report. These payments, along with the Employer Payment Remittance form, must be received electronically by OP&F on or before the due date or penalties will be assessed pursuant to state law. For additional information, see the Employer penalty structure section of this manual.

# Service retirement and disability filing

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When a member retires or accepts a disability benefit award, the employer must complete the Interim Payment Certification and the Employer Accounting of Member Compensation forms. These forms enable OP&F to correctly compute the amount of the member's service pension or disability benefit.

## Interim payment certificate

After a member files a Service Retirement Application or elects to accept a disability benefit award, OP&F will send the Interim Payment Certificate to the employer to complete. The employer must verify the last day the member earned compensation by working or using accumulated leave to remain on payroll, and report any pensionable termination payments.

In the event the required certification is not received within the required statutory time, penalties will be assessed in the same manner as those assessed against late pre-employment physical information, with the exception that no cure period is available for late job description certification. For additional information, see the PEP Penalties section of this manual.

## Employer accounting of member compensation

To aid in finalizing a pension or disability benefit computation, employers are required to complete the Employer Accounting of Member Compensation form. This form must be returned to OP&F within 60 days. This form can be found on the OP&F website. The following are helpful tips for completing the Employer Accounting of Member Compensation form:

- *Final rate of pay*: report the annual salary set by ordinance or contract for the position held by the member at the time of retirement. It is the salary upon which overtime compensation is based.
- *Contract year*: for most police officers, this number is 2,080 hours (the standard 40 hour week x 52 weeks per year). For firefighters, this number ranges from 2,080 to 2,496 hours.
- *Termination date*: this is the last day normal compensation was earned by working or by using accumulated leave to maintain regular earnings. For member receiving disability benefits, this date often precedes the member's actual date of employment termination.
- *Separation Pay*: in general, report only pensionable separation pay, such as unused holiday pay earned within the past year, and longevity. Accumulated vacation, sick and compensatory pay are not pensionable salary and should not be reported.

## Disability application

OP&F will notify an employer that an application for disability benefits has been filed no later than 14 days after the member files the application. The employer is responsible for submitting a statement to OP&F that certifies the member's job description and any other information required to process the application. The certification must be provided to OP&F within 28 days after receiving OP&F's notice. In the event the required certification is not received within that time frame, penalties will be assessed in the same manner as those assessed against late pre-employment physical information. For additional information, see the PEP Penalties section of this manual.

### **Benchmark salary excess refunds**

A provision in the law governing OP&F was implemented to help ensure that a member's pension benefit is based on actuarially sound calculations, while still allowing reasonable salary increases over the member's career. For members with fifteen or more years of service on or before July 1, 2013, a "salary benchmark" was established under which certain pay increases are excluded from the definition of salary for determining average annual salary. This does not include increases directly related to promotional situations. Average annual salary is one of the components used in calculating member pension benefits.

The contributions are sent back to the member by forwarding the refund to the member's most recent employer for adjustment of the W-2 form. A notification is sent to the employer and the member in writing of the action taken. This is considered an adjustment to the W-2 in the present year. If the contributions were deferred then they are taxable income to the member at the time they are refunded by the employer. If the contributions were already taxed then they are not subject to taxation at the time they are refunded by the employer.





# Ohio Police & Fire Pension Fund

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