

Ohio Association of Public Treasurers

Ohio Police & Fire Pension Fund

Presenter Agenda

April 25, 2025

Membership

- The Ohio Revised Code (ORC 742.01) sets forth the eligibility criteria for OP&F membership
- Full-time firefighters and police officers
- OP&F does not accept: volunteer, temporary or seasonal employees, EMS only employees or township police

Membership

Contribution Rates for Members and Employers

Member – 12.25% of gross wages for both police and fire

Employer –

- Police – 19.5%
- Fire – 24%

Form SSA-1945, Statement Concerning Your Employment in a Job Not Covered Under Social Security

This form is required to be completed for every new employee when they are hired. This still holds true even though the Social Security Fairness Act enacted in early 2025 ended the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). With the Social Security Fairness Act, form SSA-1945 has been updated by social security and there is a link to it on OP&F's website under Employer/Forms.

Pensionable Salary

Employer reporting

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
- Paramedic Pay
- 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

Service Credit

- Calculated based on hours scheduled (hours base) and hours paid rather than a threshold of earnings
- Reduced service credit when hours paid is less than hours base
 - Must report applicable Work Code

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

Employer Resources & Tools

- www.op-f.org
- Employer Manual
- Assigned Employer Services Specialist
- Employer Education Training
- Earnings Period Calendar

Employer Resources & Tools



Tools

[Contributions Calculator](#)

[Earnings Period Calendar](#)

[Employer Forms](#)

[Model Pick-Up Resolutions](#)

[Contribution Rates](#)

Resources

[Dates & Deadlines](#)

[Employer Services Contacts](#)

[Employer Connection](#)

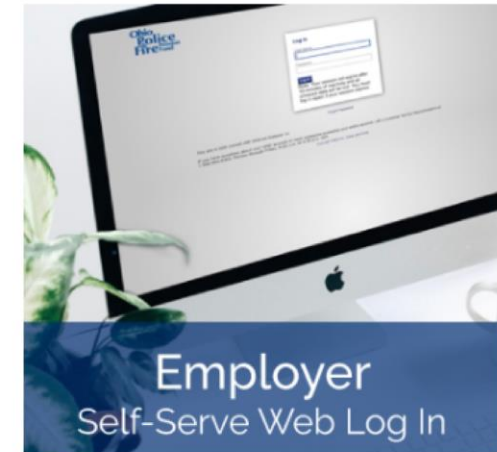
[Employer Manual](#)

[GASB](#)

[Employer Training](#)

[Reporting New Hires](#)

[ACH Information](#)




Employer
Self-Serve Web Log In

Employer Resources & Tools

Employer name begins with:	ESG Specialist
Akron, C. Ce, Cleveland, N, T, Toledo, V	Brenda Mills Phone: (614) 628-8429 E-mail: bmills@op-f.org
F, Mi - Mogadore, S	Brooke Kelley Phone: (614) 628-8258 E-mail: bkelley@op-f.org
Cincinnati, Columbus, Dayton, J, R, W, Z	Katrina Williams Phone: (614) 628-8257 E-mail: kwilliams@op-f.org
Ch, Cl, D, L, Ma-Mary Ann, P	Michell Hyer Phone: (614) 628-8441 E-mail: mhyer@op-f.org
E, G, H, K, O, U, Y	Nicole Mavromatis Phone: (614) 628-8238 E-mail: nmavromatis@op-f.org
A, B, Co-Cu, I, Marysville - Me, X	Rachael Garrett Phone: (614) 628-8253 E-mail: rgarrett@op-f.org

Payroll Reporting Common Errors

- Review all yellow triangles 
- Missing/high/low hours, missing pay codes, current month dates
- Non-Pensionable Cashouts
 - Unused comp time
 - Vacation time
 - Personal or sick time
 - These are not pensionable items upon separation, retirement, or otherwise


Payroll Reporting Common Errors

- Pensionable Cashouts
 - Unused Holiday Hours – Pensionable
 - When earned in the previous 12 months
 - Pay Code 1 must include hours, wages and applicable dates
- Lump Sum Payments
 - Longevity, sick leave incentives, performance bonuses, certification pay, education allowance
 - Applicable dates must be reported

Payroll Reporting Common Errors

- Pay Code 6
 - Retroactive Pay increase only
 - Must include prior period dates
 - If payment exceeds 12 months, contact OP&F
- Corrections and Adjustments
 - Submit as a separate line entry on your current monthly report

Reporting Best Practices

- Pay Code 0 – Regular Earnings
 - Pay Higher/lower than normal
 - Add comments explaining
- Review yellow triangles 



Updates

Multi-year project for new pension administration system, 2027

Ohio
Police
& Fire Pension
Fund

Q&A