

## FRATERNAL ORDER OF POLICE OF OHIO, INC.

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Chief Counsel
GWEN CALLENDER

August 22, 2023

Brothers and Sisters,

Recently, the Ohio Fraternal Order of Police entered into a marketing agreement with Thin Blue Line Benefits Association Holdings (Thin Blue line). Thin Blue Line offers three Affordable Care Act compliant insurance plans to first responders who have retired but have not yet attained Medicare eligibility. As a result of this marketing agreement between Thin Blue Line and the Ohio FOP, a retired law enforcement officer who wants to enroll in any of the Thin Blue Line plans must be an FOP member. Because of this, we believe retired law enforcement officers will begin contacting local lodges to attain membership. If your lodge receives an inquiry or membership application, please process the application as quickly as possible.

If you have any questions about the marketing agreement between Thin Blue Line and the Ohio Fraternal Order of Police, feel free to contact me at <a href="mailto:jpappas@fopohio.org">jpappas@fopohio.org</a> or by phone at 614-224-5700 Ext. 1113.

Thank you,

Jason Pappas State Vice President





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August 21, 2023

Mary Beth Foley Ohio Police and Fire Pension 140 E. Town St. Columbus, OH 43215

Dear Director Foley,

It has come to my attention that a small number of people have contacted the Ohio Police and Fire Pension Fund to question the validity of a marketing agreement between the Fraternal Order of Police of Ohio (OFOP) and Thin Blue Line Insurance (TBL). I am writing to you today to clarify some of the many inaccuracies that have been brought to my attention, which include the following:

 Assertion: OFOP derives revenue from TBL for participation in the marketing agreement.

This is false. The OFOP derives no remuneration from TBL for Participation in the marketing agreement. This includes advertising dollars, administrative fees, advertising fees, or any other source of revenue.

 Assertion: TBL derives revenue from OFOP for participation in the marketing agreement.

This is false. TBL derives no remuneration from OFOP for participation in the marketing agreement.

Simply put, there is no exchange of monies in any form between OFOP and TBL as a result of, or in conjunction with, the marketing agreement between OFOP and TBL.

• Assertion: The marketing agreement is a violation of the Affordable Care Act:

This is false. All healthcare plans offered to OPF members via TBL are ACA-compliant.

Assertion: The marketing agreement between OFOP and TBL is unique to Ohio.

This is False, TBL has marketing agreements with several state FOP lodges across the country.

 Assertion: The marketing agreement between OFOP and TBL precludes participants covered by OP&F from accessing TBL plans.



This is false: All OP&F stipend-eligible plans offered by TBL are available to all OP&F participants.

 Assertion: The marketing agreement between OFOP and TBL precludes participants covered by other pension systems from accessing TBL plans.

This is false. The marketing agreement between OFOP and TBL has no effect on participants who have different job classifications and are covered by other pension systems.

Assertion: Participants currently enrolled in TBL plans and who are not members
of the OFOP will lose their coverage.

This is false. Participants who enrolled in TBL plans prior to the execution of the marketing agreement between the OFOP and TBL are not required to be members of the OFOP (they are grandfathered).

 Assertion: The marketing agreement between OFOP and TBL will nullify stipend eligibility.

This is false. The marketing agreement between OFOP and TBL has no impact on stipend eligibility and all three (Ultra, Prime, and Value) TBL plans have been ruled stipend eligible by OP&F.

 Assertion: The marketing agreement between OFOP and TBL does not apply to those who retired from the fire services.

This is true. Because of the unique environment in which all members of the fire services are covered by the International Association of Firefighters, a marketing agreement is not necessary.

The OFOP strongly believes that by executing this marketing agreement we are not only enhancing the benefits of our members but also increasing awareness and access to TBL's stipend-eligible offerings.

Sincerely,

State President