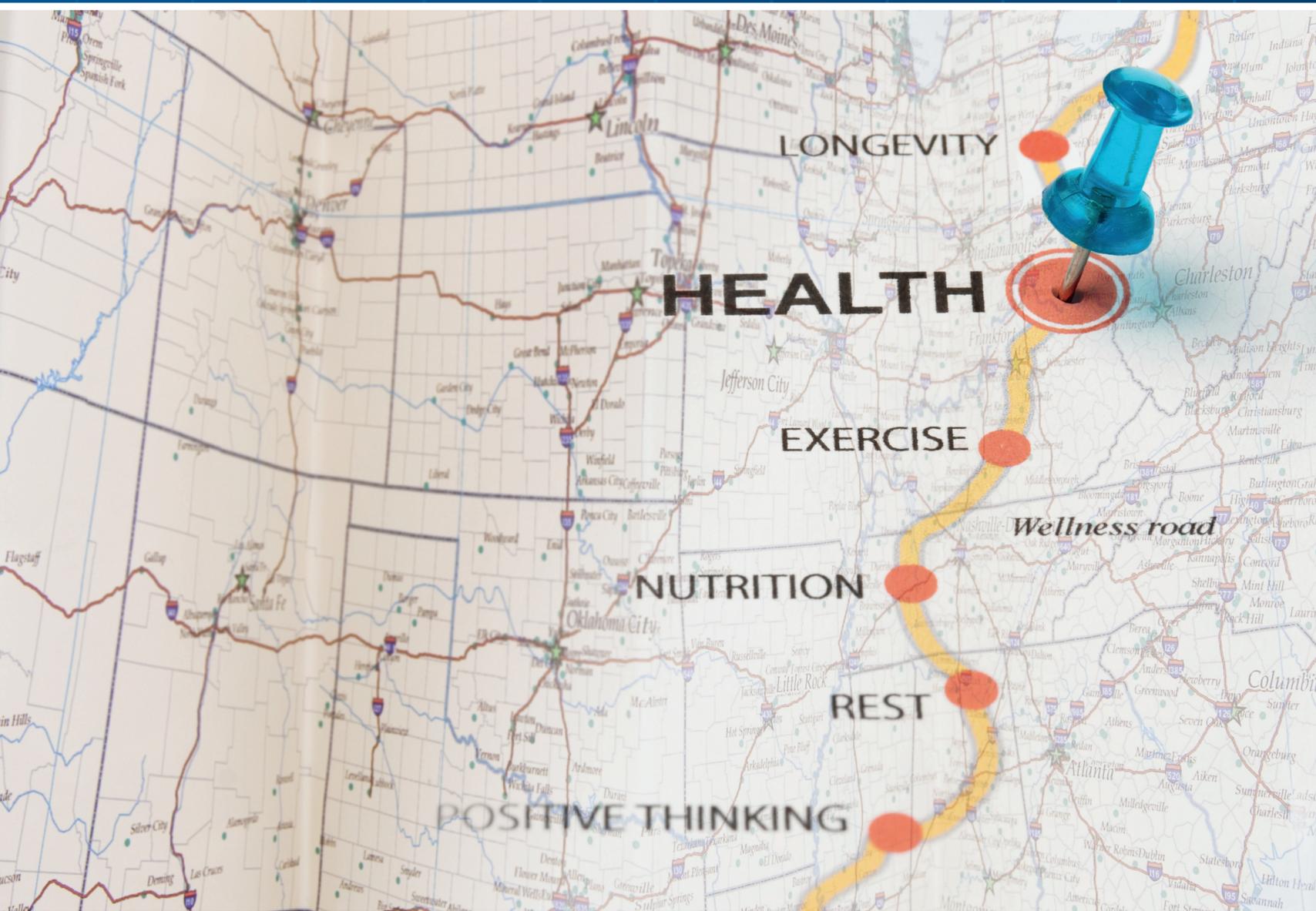


Map out your retirement pension income and health care



Learn

Learn: Health care program changes may impact you. Know what you need to qualify for health care. OPERS provides retirement information online, in seminars and with publications—all available to members.

Plan

Plan: Make strategic choices. Use the OPERS-provided retirement planner (online), the health care calculator (online), access counseling and checklists before you make important retirement decisions.

Act

Act: Decision made? Take action. Remember, some applications for pension benefits take longer than others and you'll need specific documents.

Go online or call OPERS to **LEARN** what you need, **PLAN** to find your documents so that you can **ACT** on retirement when you know it's the right time for you.



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