Retiring from Public Employment

For Members in the Combined Plan

OPERS

The 11-member OPERS Board of Trustees is responsible for the administration and management of OPERS. Seven of the 11 members are elected by the groups that they represent (i.e., college and university non-teaching employees, state, county, municipal, and miscellaneous employees, and retirees); the Director of the Department of Administrative Services for the State of Ohio is a statutory member, and three members are investment experts appointed by the Governor, the Treasurer of State, and jointly by the Speaker of the Ohio House of Representatives and the President of the Ohio Senate.

For a current listing of OPERS Board members, please visit www.opers.org.

It is your responsibility to be certain that OPERS has your current address on file. If OPERS is not made aware of address changes, we cannot guarantee that you will receive important information pertaining to your OPERS account.

This booklet is written in plain language for use by members of the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney. OPERS is not required to provide health care coverage to retirees or their dependents and will only do so at the discretion of the Board of Trustees.

Retiring From Public Employment - Combined Plan

As a member of OPERS, you have been contributing to one of the nation's premier public retirement systems. Now that you are beginning the retirement application process and making the transition from active member to retiree, OPERS is committed to providing the same exemplary service while making the process simple and convenient. **The following information will guide you through the application process and provide you with details of the distribution options available under both components of the Combined Plan.**

The OPERS Combined Plan

The Combined Plan is a hybrid plan that includes both a **defined benefit and a defined contribution component**.

Under the defined benefit component, OPERS investment professionals manage the investment of employer contributions. Your retirement benefit under the defined benefit component is determined by a formula based on your final average salary and your years of service in the Combined Plan.

Under the defined contribution component, member contributions are deposited into your individual account and you direct the investment those funds. Your account value at retirement under the defined contribution component is based on your vested final account balance, which is your member contributions with any investment gains and/or losses on those contributions. (**See Important Information About Your Investment Account on page 10.)

The following information will provide you with details of the distribution options available under both components of the Combined Plan. It is important to understand all of your options before you complete any retirement paperwork.

Keep in mind: if you apply for retirement from the Combined Plan and still have contributions in more than one OPERS retirement plan or another Ohio retirement system at that time, you will be treated as a retiree from all Ohio retirement systems, but must apply for retirement from other plans or systems separately.

Retiring From Public Employment - Combined Plan

Retirement Eligibility

Under the Combined Plan, the minimum age and service eligibility requirements for each retirement group are as follows:

UNREDUCED	Group A		Group B		Group C	
	Age	Service	Age	Service	Age	Service
State/Local	Any	30	52	31	55	32
			Any	32		
	65	5	66	5	67	5

REDUCED	Group A		Group B		Group C	
	Age	Service	Age	Service	Age	Service
State/Local	55	25	55	25	57	25
	60	5	60	5	62	5

Refer to your annual statement to find your retirement group.

The requirements for access to the OPERS health care program are different than the retirement eligibility requirements shown above. Please refer to the *OPERS Health Care Program Guide* or opers.org/health-care for eligibility and program information.

Unreduced Benefit vs. Reduced Benefit

You'll notice the charts above give eligibility requirements for two types of benefits – unreduced and reduced.

If you choose to retire early upon reaching the minimum requirements, your benefit will be reduced. This reflects the longer period of time you'll be receiving benefits. However, if you work longer or wait until you are older to begin receiving a benefit, you will receive your full or "unreduced" benefit.

Retiring From Public Employment - Combined Plan

Receiving Retirement Benefit Payments Under the Combined Plan

As a member of the Combined Plan, you have two separate accounts: the defined benefit portion and the defined contribution portion.

When you apply for retirement, you'll need to select retirement payment options for each portion of your account. These options determine how you receive your monthly retirement benefit.

Defined Benefit Portion

You will receive the defined benefit component of your account as a monthly annuity in which you elect a plan of payment and designate a beneficiary. You may also elect a partial lump sum option payment (PLOP).

Defined Contribution Portion

You have two options for receiving a retirement distribution from your individual defined contribution portion of your account: you can take a monthly annuity; you can annuitize a partial amount and elect to have the remaining account balance rolled over to another qualified retirement plan, or sent to you directly with tax withholding applied. The annuitized portion must be enough to yield a monthly payment of at least $50.

Estimating Retirement Benefit Payments Under the Defined Benefit Portion

Three factors have an impact on the amount of your retirement benefit under the defined benefit component. These are your years of service credit in the Combined Plan, your final average salary and your age at retirement. While each factor is important, the more service credit you have the greater your retirement benefit.

Service Credit

Service credit represents the period of time during which you are employed by a public employer and making contributions to OPERS. You earn service credit for each month you contribute to OPERS. Under the Combined Plan, service credit is calculated on a monthly basis, from January through December of each year, and is used to determine eligibility for retirement, disability and survivor benefits as well as the OPERS health care program. Even if you are employed in more than one OPERS-covered position, service credit cannot exceed one year for any one calendar year. If you have contributions and service credit in more than one of the OPERS retirement plans, only service credit earned or purchased under the Combined Plan will be used in determining eligibility for or the calculation of a benefit.

With certain exceptions, you may be eligible to purchase service credit and, in limited instances, free credit may be available. Service credit purchases should be completed prior to service termination. Purchases made after service termination may change your effective benefit date. For more information, see the *Service Credit and Contributing Months* leaflet.

Final Average Salary (FAS)

For members in Groups A and B, your FAS is the average of your three highest calendar years or the last 36 months of earnable salary while contributing to the Combined Plan, whichever is greater.

For members in Group C, your FAS is the average of your five highest calendar years or the last 60 months of earnable salary while contributing to the Combined Plan, whichever is greater.

Retiring From Public Employment - Combined Plan

Estimating Retirement Benefit Payments Under the Defined Benefit Portion

Age and Service Retirement Benefit Formula

For members in Groups A and B, the defined benefit portion of your retirement benefit consists of an annual lifetime allowance equal to 1.0 percent of FAS, multiplied by the first 30 years of service plus 1.25 percent of FAS for each year, or portion thereof, of service over 30.

For members in Group C, the defined benefit portion of your retirement benefit consists of an annual lifetime allowance equal to 1.0 percent of FAS, multiplied by the first 35 years of service plus 1.25 percent of FAS for each year, or partial year for service credit over 35.

For all retirement groups, the benefit cannot exceed 100 percent of the FAS or the limits set by the Internal Revenue Code. This base amount will be reduced if you retire before you reach age and service eligibility for an unreduced benefit.

Contribution Based Benefit Cap

OPERS applies a contribution based benefit cap when calculating retirement benefits for members with a retirement effective date on or after Feb. 1, 2013. This is an anti-spiking provision which considers the member's career contributions and is designed to limit the amount of monthly benefit payments for those members whose benefits are out of proportion with their contributions.

The benefit cap is not intended to impact members who have had normal raises and promotions throughout their careers. It will, however, eliminate subsidization of benefits by those who spike their salary during their career. The cap applies to all retirement transition groups.

The following formula will be applied to each member's career contributions to determine if the member's retirement benefit should be capped:

Accumulated Contributions
x Annuity Factor
x CBBC factor = Monthly Benefit

For members in Group A, any reduction caused by the cap may not exceed 5 percent of the retirement benefit the member would have otherwise received. This 5 percent limit does not apply if the member's earnable salary was less than $1,000 for any full month of service after Jan. 1, 1987.

Benefit Payment Estimates under the Defined Contribution Portion

If you are within 12 months of retirement, we recommend calling OPERS for an estimate. OPERS can provide a detailed annuity estimate for the defined benefit and defined contribution portions based on current annuity factors, your retirement date, and the rate of return you expect to earn from the date of the estimate until your retirement.

Payment Plan Options for any Portion taken as a monthly Annuity:

Single Life Plan

This is an annuity that is paid solely to the member for life. It terminates at the member's death, with no further monthly payments for the defined benefit component. If the total allowance received does not equal the member's accumulated contributions, the remaining balance is paid to the member's beneficiaries. For the both components, if the total allowance received does not equal the member's final vested account balance, the remaining blance is paid to the member's beneficiaries.

Joint Life Plan

This is a joint survivor annuity that is paid to the member for life. After the member's death, payment is made to one beneficiary in a specified amount from 10 to 100 percent. For Defined Contribution annuities effective on or after Jan. 1, 2027, a member may only designate their spouse or former spouse (if required by a court order) as beneficiary. If a member is married at retirement, the member must designate a 50 percent Joint Life Plan to the member's spouse unless the member obtains spousal consent. Selecting a joint life plan actuarily reduces the monthly benefit that is paid to the member.

Multiple Life Plan

This joint survivor annuity provides payment to the member for life. After the member's death, payment will be made to the member's surviving beneficiaries. Members are permitted to designate two to four surviving beneficiaries. For Defined Contribution annuities effective on or after Jan. 1, 2027, a member may only designate their spouse or former spouse (if required by a court order) as beneficiary. Selecting a multiple life plan actuarily reduces the monthly benefit that is paid to the member.

Partial Lump Sum Option Payment (PLOP) with an OPERS Annuity (Defined Benefit Component Only)

The PLOP is an option that allows you to initially receive a lump-sum payment along with a reduced monthly retirement allowance. The lump-sum payment cannot be less than six times or more than 36 times the monthly amount that would be payable to you under the plan of payment selected for the monthly retirement allowance. The lump-sum payment cannot result in a monthly retirement allowance that is less than 50 percent of the monthly allowance had the lump sum not been selected. The total amount paid as a lump sum and monthly allowance will be the actuarial equivalent of the amount that would have been paid had the lump sum not been selected. As a lump-sum distribution, the PLOP is fully taxable, unless it is rolled over to a qualified retirement plan or IRA.

A PLOP may also be subject to court orders, such as division of property orders and support withholding orders, if applicable. If a member is married at retirement and elects to receive a PLOP, the member must obtain spousal consent.

If you elect to receive a PLOP at retirement, the PLOP will be issued no sooner than 90 days after your first monthly allowance payment has been issued. No changes can be made to your plan of payment or to the PLOP amount you requested after the PLOP has been issued.

For all Payment Plan Options

For Defined Contribution annuities effective on or after Jan. 1, 2027, changes to the plan of payment are not permitted regardless of life-changing events.

Retiring From Public Employment - Combined Plan

Payment Plan Options for any Portion taken as an Annuity:

Cost-of-living Adjustment

A retiree who has received benefits for 12 months will receive an annual cost-of-living adjustment (COLA) on the allowance paid on the defined benefit portion of their account and, if they elect to annuitize, on the allowance paid on the defined contribution portion of their account.

The COLA is awarded on the anniversary of the member's retirement effective date and is determined by the member's retirement date. Members will receive a COLA based on an allowance equal to a percentage of the CPI, up to 3 percent.

The COLA is not compounded, it will always be based on your initial retirement annuity benefit, not the benefit plus accumulated COLAs. If the CPI used to determine COLA is negative, no increase will be granted the following year.

The OPERS Health Care Program

While OPERS is not required to provide health care coverage by law, we recognize the important role it plays as part of a secure retirement for participants in the Traditional Pension Plan and the Combined Plan. Not all types of service credit are used to determine eligibility for the OPERS health care program. Refer to the *Service Credit and Contributing Months leaflet* for details. Refer to the *OPERS Health Care Program Guide* or opers.org/health-care for details on the program and eligibility.

Only the following types of service credit will count toward eligibility for the OPERS health care program

- Contributing service
- Eligible service in another Ohio retirement system
- Military time that interrupts public service (USERRA)
- Unreported public service
- OPERS redeposit (restored) service

Applying For Retirement

Applying for your retirement benefit requires the completion of the *Combined Plan Retirement Application* (SR-1CO form) available online at opers.org. If you have contributions in any of the other OPERS retirement plans (Traditional Pension or Member-Directed plan), you must complete that plan's retirement application or online refund application when you are ready to retire (assuming you meet the retirement eligibility requirements) or refund from that plan.

After you complete the retirement application form, you must sign it in the presence of a notary. Your employer's payroll officer will need to certify the last date that you will receive earnable salary. If you are not applying for retirement from the Combined Plan and instead want to apply for a refund, the refund application is an online form that can be completed by accessing your account online at opers.org.

Your retirement application, along with all valid paperwork, can be filed with OPERS six months in advance of your effective retirement date.

Applying For Retirement *(Continued)*

Impact of Court Orders on Your Retirement Application

If your marriage is terminated by divorce or dissolution and, as part of the property division, the court orders you to designate your former spouse as a beneficiary on a joint and survivor annuity, you are required to designate your former spouse as a beneficiary for a specified portion (i.e. a whole percentage) upon our receipt of the court order and upon your applying for retirement.

When we receive a copy of the court order, the retirement system may only accept and process your retirement application if you have complied with the court order by designating your former spouse as a beneficiary on a joint and survivor annuity for both the defined benefit component and the defined contribution component of the Combined Plan.

If you remarry prior to applying for retirement and are subject to a court order requiring you to designate your former spouse as a beneficiary for a specified portion on a joint and survivor annuity, you may select the annuity option Multiple Life Plan to designate your current spouse and former spouse as beneficiaries.

For more information, please refer to the *Domestic Relations Issues* leaflet available at opers.org.

Spousal Consent

If you are married, your current spouse must provide written consent on your retirement application to your choice of distribution option(s) and beneficiary designation(s). See Payment Plan Options on page 5.

If your spouse does not provide written consent and you are not subject to a court order requiring you to designate your former spouse as beneficiary, your retirement allowance will be paid under the Joint Life Plan without PLOP (this applies to both defined benefit and defined contribution components of the Combined Plan) with your spouse designated as your beneficiary for 50 percent.

If you are subject to a court order requiring you to designate your former spouse as beneficiary and your current spouse does not provide written consent, your benefit will be paid under the Multiple Life Plan (without PLOP under the defined benefit component only), with your current spouse and former spouse designated as your beneficiaries.

If you have contributions in any of the other OPERS retirement plans (Traditional Pension or Member-Directed plan), you must complete that plan's retirement application or online refund application when you are ready to retire (assuming you meet the retirement eligibility requirements) or refund from that plan.

Applying For Retirement *(Continued)*

Proof of Date of Birth

At the time you apply for retirement benefits and the OPERS health care program, you will have to submit proof of your date of birth, if you have not already done so. If you choose the Joint Life Plan or Multiple Life Plan, you must submit proof of date of birth for your beneficiary(ies). If you do not have a birth certificate, there are other ways to prove your birth date. *See list of acceptable documents on this page.*

Please include the following documents (if applicable) with your application:

- Proof of date of birth for you, your beneficiary(ies) and dependents eligible for health care
- Marriage certificate (if applicable)
  For Joint or Multiple Life plans, you may only choose your spouse or former spouse (if required by a court order) as beneficiary for the Defined Contribution portion of your benefit.
- Proof of Medicare A and B
- Court orders that may affect your retirement benefit
- A voided check or savings deposit slip for the account into which your payment will be deposited

Name Change

If you have changed your name, you also must submit supporting documentation, such as a Social Security card, passport, marriage certificate or court order, which shows the change. Please provide complete copies of the documents showing the name change as we do not return original documents. If you need to update your name before you apply, your supporting documentation can be sent with a request to update your name.

A photocopy of any one of the following is acceptable to OPERS. If an original is submitted, it will not be returned:

- An unexpired, state-issued driver's license or identification card
- A birth certificate
- Your parent's affidavit supporting your birth
- Your child's birth certificate which contains your age and/or date of birth
- An official hospital record of birth
- United States Census Bureau record (contact OPERS for a form to complete and send to the Census Bureau)
- United States passport

If you submit the document listed below, it must be the original. Please bring the document to the OPERS office. We will copy and return the original.

- United States certificate of citizenship or naturalization

If none of these documents exists, you may submit for review:

- An affidavit stating that none of the above-listed documents exists
- Any other document(s) that state your date of birth

Receiving Benefits

Effective Date of Retirement

After filing your retirement application with OPERS, your retirement will be effective on the first of the month immediately following the later of:

- The date you terminate public employment
- The day you reach age and/or service credit eligibility
- A date that is no more than 90 days prior to OPERS' receipt of your completed retirement application

You will receive your first benefit payment approximately eight business days from your effective date or when after OPERS receives all valid documentation from both you and your employer as well as your final contributions from your employer, whichever is later. After that, benefit payments are available, via mandatory direct deposit, on the first business day of the month.

Benefits and Taxes

All or part of your benefit payment is subject to federal and state income taxation. You should consult with a tax advisor about how these taxes affect your benefit. For more information, see the *Income Tax Guide For OPERS Benefit Recipients*.

Direct Deposit

Direct deposit for monthly benefit payments is required for recipients residing within the United States. OPERS will deposit your monthly benefit directly into your savings or checking account. There is no delay and no danger of losing or misplacing a paper check. You will have easy access to your funds through your financial institution.

It is important to keep OPERS informed of any changes in your bank account information to prevent any delay in receiving your monthly benefit. You may access your individual online account at www.opers.org to change your bank account information. Or, you may notify us of any changes to your bank account information by obtaining a *Change Request* (F-50) form from our website. Or, you may contact OPERS at 1-800-222-7377 and request to have this form mailed to you. If you mail the form to our office, please allow eight days for this change to take effect.

Qualified Excess Benefit Arrangement (Defined Benefit component only)

Under QEBA, a retiree may be paid the portion of the retirement benefit that was previously limited due to Internal Revenue Code Section 415(b). The QEBA is operated in accordance with IRC Section 415(b).

Retiring From Public Employment - Combined Plan

****Important Information about Your Investment Account**

- Your individual account balance will remain invested and subject to market fluctuations until the date your funds are liquidated ("sold") from your investment options to process your retirement distribution. Please note, your account balance will not be fixed or "frozen" as of a certain date.
- OPERS cannot guarantee a date by which your investment account balance will be liquidated. We will work with our third-party administrator for the Combined Plan and follow our standard procedures to process your retirement/refund distribution. Unforeseen circumstances can occur that cause delays in processing.
- As a reminder, your account balance remains subject to daily gains and losses associated with the specific investment options you have chosen until your balance is liquidated. If you would like to make a change to your investment options(s) between now and the time your account balance is liquidated, please visit opers.org and log into your online account or call OPERS to manage your defined contribution account.

Payment Plan Changes After Retirement for the Defined Contribution portion of your benefit

For benefit effective dates on or after Jan. 1, 2027, changes to the plan of payment for the defined contribution portion of the Combined Plan after retirement are not permitted regardless of life-changing events or the payment plan selected.

Payment Plan Changes After Retirement for the Defined Benefit portion of your benefit

A monthly annuity payable under the defined benefit portion of the Combined Plan may be modified based on the following life-changing events: death of a beneficiary(ies); marriage or remarriage; and/or divorce, dissolution or annulment of marriage upon written consent of your former spouse or a court order permitting the change. If you elected to receive a PLOP under the defined benefit portion at retirement, the PLOP will be accounted for upon the modification and recalculation of your monthly retirement benefit.

You may change your payment plan at any time prior to issuance of your finalized monthly benefit or PLOP (defined benefit portion only) by completing a new retirement application. However, if you are subject to a court order, the provisions of the court order may affect the ability to change your plan of payment. You will be able to designate a new beneficiary for your guaranteed account balance, if applicable.

Payment Plan Changes After Retirement for the Defined Benefit portion of your benefit

Death of Beneficiary(ies)

If you choose a monthly annuity administered by OPERS and select the Joint Life Plan and your beneficiary dies before you, you will begin to be paid under the Single Life Plan after you submit a copy of the beneficiary's death certificate. You will be able to designate a new beneficiary for your guaranteed account balance, if applicable.

If you select the Multiple Life Plan and one of your beneficiaries dies before you, you will remain under the Multiple Life Plan. Your benefit will be recalculated to reallocate to you the amount you previously allocated to the deceased beneficiary after you submit a copy of the deceased beneficiary's death certificate. There will be no change in the benefit allocation for the other beneficiaries. You will remain under the Multiple Life Plan until there are no longer any designated beneficiaries under the plan. When there are no longer any designated beneficiaries under the plan, your benefit will change to the Single Life Plan. The change in your benefit amount will be effective the month following the beneficiary's date of death.

Marriage or Remarriage

If you select the Single Life Plan at retirement, the defined benefit portion of your benefit may be recalculated under the Joint Life Plan, if you later marry or remarry, to provide for your new spouse. If you select the Multiple Life Plan, you may only add a spouse due to your marriage or remarriage if you have no more than three beneficiaries designated at the time you marry or remarry. However, if you select the Multiple Life Plan because you were court ordered to select a joint survivor annuity and designate your former spouse as a beneficiary, the specified portion that your former spouse is to receive as your beneficiary cannot be changed upon your designating a new spouse as your beneficiary.

You may select the Joint Life Plan because you are unmarried when you apply for retirement and you were court-ordered to select a joint survivor annuity and designate your former spouse as a beneficiary. If you remarry after retirement, you may select the Multiple Life Plan to add your new spouse. Your former spouse remains as a designated beneficiary. The whole percentage that your former spouse receives as your beneficiary will not be changed under the Multiple Life Plan when you designate a new spouse as your beneficiary.

For marriages or remarriages that occur on or after June 6, 2005, you you have up to one year from your date of marriage or remarriage to change your monthly annuity payment plan and to designate your new spouse as beneficiary. If your marriage occurred prior to June 6, 2005, you may change your plan of payment at anytime. You will need to contact us to request the *Plan of Payment Change Marriage* form. The change to the new plan of payment is effective on the date the form is received by our office. Any change in the amount of the benefit will begin on the first day of the month following our receipt of the properly completed form.

In the event your death occurs prior to OPERS' receipt of your properly completed and valid form, the change to your payment plan will not take effect, and all benefits, including health care coverage, will cease.

Divorce, Dissolution or Annulment of Marriage

If you designate your spouse as your beneficiary under the Joint Life Plan, and a divorce, dissolution or annulment occurs after your retirement, you may elect to be paid under the Single Life Plan with the written consent of your former spouse or a court order. The change to the Single Life Plan will be effective the first of the month following our receipt of the properly completed *Plan of Payment Change Divorce* form and, if necessary, the appropriate court order. If, after you have changed to the Single Life Plan, you later remarry, your benefit may be recalculated under the Joint Life Plan to provide for your new spouse as set forth above.

Retiring From Public Employment - Combined Plan

Payment Plan Changes After Retirement for the Defined Benefit portion of your benefit

If you designate your spouse as a beneficiary under the Multiple Life Plan, and a divorce, dissolution, or annulment occurs after your retirement, you may remove your former spouse as beneficiary with the written consent of your former spouse or a court order. You will remain under the Multiple Life Plan. Your benefit will be recalculated to reallocate to you the amount you previously allocated to your former spouse upon our receipt of your properly completed *Plan of Payment Change Divorce* form and, if necessary, the appropriate court order.

There will be no change in the benefit allocation for the other beneficiaries. The change in your benefit will be effective the first of the month following our receipt of your properly completed *Plan of Payment Change Divorce* form and, if necessary, the appropriate court order. If you later remarry, your benefit may be recalculated under this plan to provide for your new spouse, provided any specified portion to a former spouse, who is a designated beneficiary as required by a court order, remains unchanged. You will have up to one year from the date of your marriage to change your benefit to provide for your new spouse.

Returning to Work After Retirement

Re-employment is returning to work in an OPERS-covered position after retirement from OPERS or another Ohio retirement system. After a member retires under any of the OPERS retirement plans, re-employment in a job that is covered by OPERS or another Ohio retirement system, including service in an elected position, may affect continuing receipt of benefits.

Re-employed retirees must notify their employer that they are receiving a retirement benefit from OPERS or another Ohio retirement system. Potential re-employment plans should be discussed with the employer to determine whether there are any restrictions or policies on re-employment. Your current employer is not required to re-hire you after you retire.

Re-employment could also impact your participation in the OPERS health care program. Visit opers.org/health-care/hra-and-reemployment for more information.

Re-employed retirees are subject to the following requirements:

- A retiree who has received a retirement allowance for less than two months when re-employment begins will forfeit the retirement allowance for any month of re-employment during the two-month period. This forfeiture applies even if the retiree waives salary for the two-month period.
- Re-employed retirees will continue to receive their retirement benefit and contribute toward the Money Purchase Plan.
- Employee and employer contributions must begin from the first day of re-employment. However, contributions remitted during the first two months after retirement will not be included in the calculation of the Money Purchase Plan annuity.
- There are special requirements for the re-employment of elected officials.

For more information see the *Returning to Work After Retirement* leafet or visit opers.org.

Retiring From Public Employment - Combined Plan

Retirement Resources

Seminar Options

OPERS offers several educational options including in-person seminars, interactive webinars and online recorded presentations – all designed to meet your needs and assist you in making retirement decisions. In person seminars can be scheduled through your online account or over the phone. Webinars can be scheduled on opers.org, and recorded presentations are available anytime on opers.org. All three sources contain the same content.

Member Counseling

Phone Counseling - Perfect for members in the information gathering stage of their retirement planning.

Virtual Counseling - This is a Zoom counseling session; perfect for members looking for a little more detail in their information gathering. Our Counselors can walk through various tools, resources and even assist you in filing for retirement.

In-House Counseling - For members eligible to retire who would like to meet in person to complete the retirement application.

To schedule a one-on-one appointment with one of our counselors:

- Log in to your online account
- Call us at 1-800-222-7377

The OPERS Website – opers.org

Our website is a great resource for retirement information. Visit the Ready to Retire page for helpful information on what to consider before retirement, how to apply, and what to expect after retirement.

Online Account

To use your OPERS online account, you'll first need to register by visiting the OPERS website and clicking "Member Login." After completing some brief information, you will create a user name and password you can use to log into your online account.

ISL-Q (10/2026)

Ohio Public Employees Retirement System
277 East Town Street
Columbus, Ohio 43215