



Law Enforcement/ Public Safety Officers

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.

Law Enforcement/Public Safety Officers

OPERS Membership

OPERS provides special retirement coverage for certain law enforcement and public safety officers who are required to participate in the Traditional Pension Plan.

Law enforcement officers are OPERS members whose primary duties are to preserve the peace, protect life and property and to enforce the laws of Ohio as determined by the officer's employer. Public safety officers are OPERS members whose primary duties are other than to preserve the peace, protect life and property and enforce the laws of Ohio as determined by the officer's employer. Public safety

officers include full-time bailiffs or deputy bailiffs appointed by the Hamilton County Municipal Clerk of Courts under state law.

Eligible individuals attending a police academy are able to select from one of three OPERS retirement plans. However, when they begin contributing to OPERS as a law enforcement or public safety officer, by law they must contribute to the Traditional Pension Plan. Full-time law enforcement or public safety officers working for OPERS-covered colleges or universities may also be eligible to elect an Alternative Retirement Plan.

The following individuals, who must be identified by their employer as full-time and, in most instances, have a Peace Officer's Training School Certificate, are eligible to contribute as law enforcement or public safety officers:

- Sheriffs and deputy sheriffs
- Township constables or police officers
- Criminal bailiffs or court constables who were deputized by a county sheriff
- State university law enforcement officers
- County narcotics agents
- Undercover drug agents
- Enforcement agents with the Ohio Department of Public Safety
- Park district police officers
- Conservancy district officers
- Municipal corporation police officers not covered by the Ohio Police and Fire Pension Fund
- Police employed by the Ohio Veterans Home
- Special police employed by a state mental health institution
- Special police employed by a state institution for the developmentally disabled
- Regional transit authority police officers
- State highway patrol police officers
- Bureau of Criminal Identification and Investigation investigators
- Casino Control Commission gaming agents
- Department of Taxation investigators
- Special police officers for port authorities
- Special police officers for municipal airports
- Park officers, forest officers, wildlife officers, state watercraft officers, natural resources, law enforcement officers and preserve officers, with the Ohio Department of Natural Resources
- Ohio House of Representatives sergeant at arms and assistant Ohio House of Representatives sergeant at arms

Law Enforcement/Public Safety Officers

Age and Service Retirement Benefits

The minimum age and service retirement eligibility requirements for each retirement group* is 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
Law Enforcement	48	25	50	25	52	25
	62	15	64	15	64	15
Public Safety	52	25	54	25	56	25
	62	15	64	15	64	15
Law and Public Safety	52	25	54	25	56	25

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
Law Enforcement	52	15	52	15	56	15
	N/A	N/A	48	25	48	25
Public Safety	52	15	52	15	56	15
	48	25	48	25	52	25
Law and Public Safety	48	25	48	25	52	25

**You can find your retirement group on your annual statement.*

The requirements for access to health care coverage through OPERS are different than the retirement eligibility requirements shown above. You may not be eligible for health care when you are eligible to retire. Please see the Health Care Coverage section of this leaflet for eligibility requirements.

Service Credit

The service credit used for calculating a benefit for law enforcement and public safety officers can include up to four years of free military service and up to five years of purchased military service. Full-time, out-of-state or federal law enforcement service may also be purchased, however it may not be used in the calculation of a law enforcement or public safety officer's benefit. Purchased or

transferred service credit earned as a police or highway patrol officer in Ohio can be included in a benefit provided the credit is not being used to qualify for another pension (see Purchased Service Credit on page 5). For more information on service credit, access the *Service Credit and Contributing Months* leaflet, available on opers.org.

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Converted or Prorated Non-Law Enforcement Service

Traditional Pension Plan members who have contributed to OPERS as a law enforcement officer or a public safety officer may convert or prorate (if applicable) regular and public safety service credit to law enforcement service credit and regular service credit to public safety service credit that is not concurrent with any public safety or law enforcement service credit by one of the following options:

1. The member may convert up to five years of total service credit. This option will require the member to pay for the cost to convert the service credit.
2. Or if applicable, the member may use all their regular and/or public safety service credit to prorate service credit. This option would require the member to accept a lesser amount of law or public safety service credit in exchange for the regular and/or public safety service credit at no cost to the member.

The total cost to convert regular or public safety service credit is based on a formula that equals the full actuarial liability resulting from the conversion of the service credit. The cost reflects the value of the higher law enforcement retirement benefit associated with the conversion and, when applicable, the value of allowing the member to retire with an unreduced law enforcement benefit earlier and/

or a higher law enforcement final average salary. The total cost is then reduced by the non-law enforcement lump sum benefit available to you in lieu of the conversion. The member is responsible for paying the remaining amount due.

Similar to the full conversion calculation described above, the proration calculation also calculates the cost equal to full actuarial liability resulting from the conversion of the service credit. The service credit amount that is subject to proration is reduced to an amount for which the cost is fully covered by the non-law enforcement lump sum benefit (non-concurrent service only) available to you in lieu of the proration. Request for conversion or prorated service credit will be generated only if the member is already eligible to retire with a public safety or law enforcement benefit or becomes eligible for retirement by completing the conversion or proration.

Members must retire within 90 days from the receipt of the first payment to convert the service credit or the receipt of the agreement to prorate the service credit. If a member has regular or public safety service credit that is concurrent with the public safety or law enforcement service credit and is not eligible for conversion or proration, the accumulated contributions for the concurrent service shall be paid as a non-law annuity.

Law Enforcement/Public Safety Officers

Calculating Your Pension Benefit

Three factors impact the amount of your retirement benefit. They are your final average salary (FAS), your age at retirement and your years of service credit in the Traditional Pension Plan. While each factor is important, the more service credit you have, the greater your retirement benefit.

Final average salary (FAS)

For members in retirement Groups A and B (see page 2), your FAS is the average of your three highest years or the last 36 months of earnable salary while contributing to the Traditional Pension Plan.

For members in retirement Group C, your FAS is the average of your five highest years or the last

60 months of earnable salary while contributing to the Traditional Pension Plan.

Benefits for law enforcement and public safety officers are determined by a formula that

includes 2.5 percent of final average salary (FAS), multiplied by the first 25 years of service, plus 2.1 percent of FAS for each year of service thereafter. The benefit cannot exceed 90 percent of FAS or the limits set by the Internal Revenue Code.

All or a part of the benefit payment is subject to federal and state income taxation. Consult a tax advisor about how these taxes impact your benefits.

Purchased Service Credit

Members may purchase service credit for positions held out-of-state, with the federal government or with an Ohio municipal retirement system that will not be used to qualify for another pension. While these types of credit will be used in the calculation of a regular OPERS benefit, only certain types of service may be used in the calculation

of a law enforcement benefit (see the Service credit section found on page 2). The *OPERS Service Credit and Contributing Months* leaflet describes different types of service members may be eligible to purchase or obtain and how to establish such credit.

Plan of Payment

At retirement, law enforcement and public safety officers may select one of the optional payment plans, which include the Partial Lump Sum Option Payment (PLOP). These options and the PLOP are

explained in the *Retiring from Public Employment - The Traditional Pension Plan* leaflet as well as the OPERS Member Handbook.

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Limited Service-Related Reduced Pension

A law enforcement or public safety officer who has at least 15 years of total service credit (which may include service credit purchased in the law enforcement division) and who voluntarily resigns or is discharged for reasons other than dishonesty, cowardice, intemperance or conviction of a felony may apply at age 52 (only Groups A or B, Group C may apply at age 56) or later for a reduced pension. The pension will consist of an annual lifetime allowance equal to 1.5 percent of FAS multiplied by the number of years of service credit.

Contribution-Based Benefit Cap (CBBC)

OPERS will apply a contribution-based benefit cap (CBBC) 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 will apply to all retirement transition groups.

The benefit cap is not intended to impact members who have had normal raises and promotions throughout their careers.

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

$$\begin{aligned} & \text{(Accumulated Contributions)} \\ & \times \text{(Annuity Factor)} \times \text{(CBBC factor)} \\ & = \text{Annual benefit} \end{aligned}$$

For members in retirement transition 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.



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Benefits for Those With Both Law Enforcement and Non-Law Enforcement Service

Law enforcement and public safety officers who also have non-law enforcement OPERS service credit may have their benefit calculated in one of two ways:

1. Under the provisions for law enforcement and public safety officers: If they have sufficient law enforcement or public safety service they may have their non-law enforcement credit calculated as a separate monthly single-life annuity. This benefit may be taken as a one-time lump-sum payment or as a monthly annuity, provided the monthly annuity is at least \$50. The single-life annuity will be calculated with a reserve equal to the sum of:

$$\begin{aligned} & \text{(qualifying contributions plus} \\ & \text{allowable interest x 2)} \\ & + \\ & \text{(non qualifying contributions} \\ & \text{plus allowable interest)} \end{aligned}$$

Qualifying contributions are: regular contributions, redeposit of refunds, unreported public service paid by the employer, purchased Bureau of Workers' Compensation, and transferred or purchased non-law service from Ohio Police and Fire Pension Fund, Highway Patrol Retirement System, Cincinnati Retirement System, School Employees Retirement System or State Teachers Retirement System.

2. Under the regular provisions of the OPERS Traditional Pension Plan: Using all service credited to them as a public employee in OPERS (law enforcement and non-law enforcement).

The calculation that provides you with the highest benefit amount will be used.

In order to receive a retirement benefit under the regular provisions of the Traditional Pension Plan, a member must meet the unreduced or reduced age and service retirement eligibility requirements for his/her retirement transition group (refer to the chart found on page 2). The non-law enforcement benefit calculated under the Traditional Pension Plan for Groups A and B consists of an annual lifetime allowance equal to 2.2 percent of FAS, multiplied by the first 30 years of service plus 2.5 percent of FAS for each year, or portion thereof, of service over 30. The base allowance is reduced if you retire before you reach age and service retirement eligibility for an unreduced benefit. The benefit cannot exceed 100 percent of FAS or the limits set by the Internal Revenue Code.

The non-law enforcement benefit calculated under the Traditional Pension Plan for Group C consists of an annual lifetime allowance equal to 2.2 percent of FAS, multiplied by the first 35 years of service plus 2.5 percent of FAS for each year, or portion thereof, of service over 35. The base allowance is reduced if you retire before you reach age and service retirement eligibility for an unreduced benefit. The benefit cannot exceed 100 percent of FAS or the limits set by the Internal Revenue Code.

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Survivor Benefits

Survivor benefit eligibility is the same for law enforcement and public safety officers as it is for other OPERS members in the Traditional Pension and Combined Plans with one exception: Survivors of law enforcement and public safety officers may

be eligible for monthly survivor benefits regardless of how long the officer was contributing to OPERS. Also, if the officer was killed in the line of duty, their surviving spouse will not defer receipt of benefits until age 62.

Disability

Disability benefit eligibility is also the same with one exception: Law enforcement and public safety officers may apply for disability benefits regardless of the officer's years of service credit if the disabling

condition is the result of an on-duty illness or injury. These benefits are explained in *OPERS Survivor Benefits and Disability Benefits* booklets.

Non-OPERS Benefits

Survivors of certain law enforcement or public safety officers who die as a result of duty-related causes may qualify for additional benefits through the Ohio Public Safety Officers Death Benefit Fund.

The Board of Trustees of the Ohio Police and Fire Pension Fund, 140 E. Town St., Columbus, Ohio 43215, administers this Fund. Please contact them for further information at op-f.org.

Death Benefit

At the death of an age and service retiree or a disability benefit recipient who participated in the Traditional Pension Plan, a lump-sum death benefit based on years of service is paid to one of the following: the designated beneficiary on an approved *Designation of Beneficiary for Lump Sum Death Benefit* form or through the online retirement application or, if no designation is made, the first qualified beneficiary under automatic succession: 1) spouse, 2) children, 3) parents, 4) person responsible for member's burial, 5) member's estate.

Death Benefit Schedule

Years of members service credit	Benefit
at least 5 but less than 10	\$ 500
at least 10 but less than 15	\$1,000
at least 15 but less than 20	\$1,500
at least 20 but less than 25	\$2,000
25 or more	\$2,500

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Health Care Coverage

If you retire with a benefit effective date of Jan. 1, 2015 or after and have at least 20 years of qualifying service at age 60 or 30 -32 years of qualifying service at any age, you can apply for the OPERS Health Care Plan.

As of Jan. 1, 2014, only the following types of service credit count toward health care eligibility:

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

Non law service credit which is prorated or converted may affect your health care eligibility and allocation.

Members of a family participating in the OPERS Health Care Plan could have different medical plan administrators based on their Medicare eligibility:

- Participants who are Medicare eligible will select a plan through the OPERS Medicare Connector
- Participants who are not eligible for Medicare will be enrolled in the OPERS Retiree Health Plan administered by Medical Mutual.

More information about the OPERS Health Care Plan is available in the *Health Care Coverage Guide* at opers.org.



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Notes



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

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