Employer Account Summary now sent monthly

For consistency with the requirement effective January, 2008 making the employer liability due monthly, the quarterly Employer Account Summary changed in February. As of that month, the statement has been, and will continue to be, generated monthly.

What’s changed?

• The timing has changed.

  With the February summary, employers were shown a tighter snapshot of their account. For example, the February summary, generated on February 15, showed transactions posted from November 16 (the date of the last quarterly closing) through February 15, 2008.

  The next Employer Account Summary was generated March 15, 2008, and showed all transactions posted between February 16-March 15, 2008—a one-month time frame.

  Going forward, employers can count on the one-month time frame. That means the next Employer Account Summary will be generated April 15, 2008—and will show all transactions posted between March 16 and April 15, 2008.

• Some information has changed.

  You’ll find more detailed information because the last page of your Employer Account Summary will show specific due dates of unpaid transactions on the account. In the past, all future due dates were lumped together in a single category shown as Due After.

Some things remain unchanged

Employers should remember that the Employer Account Summary is generated as an informational tool. It is neither a bill nor an invoice; it is a statement of your account. Therefore, the monthly contribution liability will not be listed on the Account Summary until after the due date of the liability. If you wait to receive the Account Summary to generate payment, you will incur fines. Keep in mind that employer retirement contribution liabilities are due monthly, at the same time as the Report of Retirement Contributions. It is the employers’ responsibility to pay their retirement contribution obligation by the due date.

As always, charges posted to an employer account—such as penalties, interest and/or billings for elected officials, interrupted military service, delinquent contributions, overpayments—will be invoiced via a letter that will also clearly state the due date of the charge.
Empolyee alerted to new features on Member Benefits System

Because employers are an important resource for employees and retirees, it’s important that you’re kept informed of OPERS system enhancements. This will place you in a knowledgeable position when employees come to you with questions.

To that end, please note that OPERS recently enhanced the online Member Benefits System (MBS) to add another feature related to the purchase of service credit.

**MBS overview**

Introduced in 2002, the MBS is an online, interactive system that allows OPERS members, your employees, to access their accounts 24/7. Access to MBS is password protected and is used on an opt-in basis. Currently, more than 24 percent of all members use MBS. Each year, additional enhancements are added to MBS, making it an increasingly valuable tool for all members.

**What’s new in 2008?**

Recent enhancements to MBS allow employees to estimate the cost to purchase specific types of service including:

- Unreported elective,
- Additional service credit for elected officials,
- Exempted service,
- Leave of absence,
- Out of state and/or federal,
- Regular military,
- Redeposed OPERS credit, and
- School board credit.

Added enhancements for those already enrolled in a service purchase plan include:

- Easy access to your payoff balance,
- Calculations to determine how increases/decreases in service purchase payments might affect your payoff date (not available to those using pre-tax payroll deductions).

**More information available**

More information is readily available for interested employers via the Web site, www.opers.org. There, employers will find:

- A draft article targeted to employees detailing the most recent MBS improvements that employers can use in their newsletters. Clicking on the Employer section and following the prompts to Employer Tools, then Articles for Employers, you can find the informative article.
- Employees seeking general information about purchasing service credit will find a leaflet is available entitled, Service Credit & Contributing Months, also on the Web site under the Members’ Publications section.
- Employees with specific service purchase questions are encouraged to contact the Member Services Center at 1-800-222-7377.

**Employer Honor Roll**

Electronic Distribution of Employer Communications

**EDEC Registrations – December 1, 2007 – February 13, 2008**

- Randolph Twp
- Pike Twp
- Clay Twp
- Rutland Twp
- Carlisle Twp
- Morgan County
- Hopewell Twp
- Brown Twp
- Mason Twp
- Cambridge Regional Airport Authority
- Pitt Twp
- Warwick Twp
- Bucks Twp
- Valley Twp
- York Twp
- Ballville Twp
- Twin Twp
- Green Twp
- Harrison Twp
- Darby Twp
- Madison Twp
- Marion Twp
- Pierce Twp
- Orange Twp
- Ohio Transit Risk Pool
- BPM Joint Fire District
- Village of Shawnee Hills
- Delaware County
- City of Maumee
- Ohio State Penitentiary
- Joint Legislative Commission on Ethics
- Southwest Ohio Development Center
- Montgomery Developmental Center
Employer Spotlight:

Where in the world can you go from Ohio? Planes, trains, boats and more...

Ohio’s location near the center of the nation, and within 60 percent of the nation’s population, makes the transportation sector an important element of Ohio’s economy. Public employees make planes, trains, buses and boats a viable mode of transportation.

This quarter features Part One of our salute to the transportation sector and the public employers that keep it humming.

Total number of employees in the transportation sector who are OPERS members: 12,906

Toledo Lucas County Port Authority — Toledo The first port authority in Ohio, their ongoing mission is to ensure Toledo’s water, air, rail and surface transportation assets are developed and operated safely and cohesively. This employer services water transport of cargo, ferry service to Canada and a rail hub.

Toledo Area Regional Transit Authority (TARITA) — Toledo Providing more than 40 routes servicing almost 5 million passengers annually, TARITA also provides passenger service by selling the Toledo Blade on board at the newsstand price.

Mid-County Transit Board — Oak Harbor An OPERS-reporting employer since 1986, currently has 33 contributing employees.

Greater Cleveland Regional Transit — Cleveland With 2,521 employees serving 57.2 million passenger trips, this transit authority has 8,920 bus steps and 48 light-rail cars.

LakeMetra — Grand River A fuel-efficient employer uses compressed natural gas and a water-based diesel fuel technology to power its buses.

Cincinnati Development Authority — Cincinnati\n
Greater Dayton Regional Transit Authority (SORTA) — Dayton Featuring both gas buses and electric trolley buses, this employer celebrated its 119th anniversary of continuous electrically propelled public transit in 2007.

Port of Greater Cincinnati Development Authority — Cincinnati This employer’s mission is to implement the Central Riverfront Urban Design Master Plan for the mixed-use redevelopment of Cincinnati’s Central Riverfront Area.

Southwest Ohio Regional Transit Authority (SORTA) — Cincinnati Serving Southwest Ohio, SORTA provides more than 72 million rides per year, transporting approximately 20% of downtown Cincinnati’s workforce into the city.

Greene County Transit Board — Xenia This employer has an outstanding service record for transportation-disadvantaged residents and provides necessary transportation to work sites and medical appointments.

Heath Newark-Licking County Port Authority — Heath Owns and manages the Central Ohio Aerospace and Technology Center (COATC), formerly Newark Air Force Base.

Ashtabula County Port Authority — Ashtabula Provides economic development, industrial park development, and other port authority activities.

Metro Regional Transit Authority — Akron Providing public transportation throughout Summit County, METRO transports more than 6 million passengers annually.

Portage Area Regional Transit Authority (PARTA) — Kent Provides services to Kent State University and is known for its bus races—a bus obstacle-course competition.

Western Reserve Transit Authority (WRTA) — Youngstown WRTA serves more than one million riders per year, ensures access to about 149 square miles.

Stark Area Regional Transit Authority (SARTA) — Canton Recently recognized as the Most Outstanding Public Transportation System in the U.S. for agencies of similar size, SARTA is a strong community presence and participates in numerous community events including Don’t Drink & Drive New Year’s campaigns.

Coshocton County/Port Authority (CPA) — Coshocton An OPERS-reporting employer since 2003.

Mid-Ohio Transit Authority — Mt. Vernon OPERS member since 1994, employs 41.
Learn what’s new:  
2008 seminar schedule announced

Planning on making it Great in 2008? Employer Outreach offers employers all the tools necessary to make sure that happens.

This year, three distinct training tracks have been developed. However, certain facts have not changed. You’ll see that:

• All sessions are free of charge.
• Time is allotted for Q & A.
• Regardless of location, parking will always be free of charge.
• Seating is limited so registration is necessary, see registration information below.

RSVP required
It’s easy to get started on the Great in '08 commitment. To access any seminar, simply follow these simple steps:

• Review the descriptions for each seminar, and determine who best in your organization should attend each one. See here for exact dates and locations— or you can go online to view even more information at www.OPERS.org.

• Remember, more than one individual from any organization is welcome to attend. However, you’ll need to register each attendee for each seminar individually. Registration is necessary to make certain materials are available for all attendees.

Ready, set, register:
• Online: Go to the OPERS Web site, www.opers.org, or
• By phone: Call the Employer Call Center at 1-888-400-0965.

Once successfully registered, you’ll receive a confirmation notice from OPERS giving more information about location and directions.

All classes are filled on a first-come, first-served basis. To ensure you get the seminar time and location that’s best for you, we encourage you to act now.

This year’s training seminars offer an opportunity to learn for everyone—regardless of length of service and/or level of expertise. Take a look...

ECS Demonstration
The Employer Contribution System (ECS) is safe and efficient—truly a better way to conduct retirement reporting business. Currently, more than 97% of all OPERS-covered employees are reported via ECS—meaning that thousands of employers have taken advantage of the time saving efficiencies of submitting retirement contribution reports electronically. So, if you’re an employer who hasn’t yet joined ECS the real question is, what do they know that you don’t? Find out!

The two-hour ECS demonstrations are located throughout the state and have been designed so that you can see, first hand, what’s available to you and how it can enhance your business processes. If you’re considering ECS, this is a perfect opportunity to explore. Seminars are slated from March-June 2008.

Here’s the ECS Demonstration schedule:

<table>
<thead>
<tr>
<th>CITY</th>
<th>DATE</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellston</td>
<td>April 17</td>
<td>SE Regional Library System</td>
</tr>
<tr>
<td>Piqua</td>
<td>May 8</td>
<td>Edison Community College</td>
</tr>
<tr>
<td>Findlay</td>
<td>May 15</td>
<td>University of Findlay</td>
</tr>
<tr>
<td>Canton</td>
<td>May 22</td>
<td>Stark County District Library</td>
</tr>
<tr>
<td>Ashtabula</td>
<td>June 11</td>
<td>Ashtabula Public Library</td>
</tr>
<tr>
<td>Bowling Green</td>
<td>June 12</td>
<td>Wood County Public Library</td>
</tr>
<tr>
<td>Canton</td>
<td>June 19</td>
<td>Stark County District Library</td>
</tr>
</tbody>
</table>
2008 seminar schedule continued

Employer Contribution System (ECS) Columbus only

Available to employers currently using ECS to submit Reports of Retirement Contributions, this seminar is designed for you to become familiar with the many functions of ECS. You’ll discover even more ways to use this system to save time and enhance your efficiency. This three-hour seminar features hands-on opportunities to navigate the ECS Web site—while using your own data. Additional topics include:

• Correcting blocked reports,
• Effectively using Pay Period End (PPE) Code Management,
• When and how to submit a Supplemental Report,
• Completing Large Earnings worksheets,
• How to successfully submit a Report of Retirement Contributions using the data-entry or file transfer feature, and
• How to submit the Personal History Record electronically.

Because of the technical capabilities necessary, this seminar will be held in Columbus at the OPERS building only.

Retirement Basics for Employers

Employers have always been viewed as an important, accurate resource by their employees—this is especially the case with retirement information. This two-hour seminar will review basic information concerning OPERS retirement—which will help employers better answer questions they may be asked. Topics covered include:

• Eligibility for age-and-service retirement,
• Age-and-service retirement calculation,
• Payment plans,
• Partial lump-sum option plan (PLOP),
• Retirement application processing,
• Employer’s certification of final date of service, and
• Other benefits after retirement.

Here’s the schedule for the Retirement Basics for Employers seminars described above:

<table>
<thead>
<tr>
<th>CITY</th>
<th>DATE</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Columbus</td>
<td>May 14</td>
<td>OPERS</td>
</tr>
<tr>
<td>Mason</td>
<td>May 20</td>
<td>City of Mason Municipal Center</td>
</tr>
<tr>
<td>Piqua</td>
<td>June 17</td>
<td>Edison Community College</td>
</tr>
<tr>
<td>Toledo</td>
<td>July 16</td>
<td>Heatherdowns Public Library</td>
</tr>
<tr>
<td>Warren</td>
<td>July 22</td>
<td>Kent State University, Trumbull</td>
</tr>
<tr>
<td>Cleveland</td>
<td>August 20</td>
<td>Westlake Porter Public Library</td>
</tr>
<tr>
<td>Cambridge</td>
<td>Sept. 17</td>
<td>Crossroads Public Library</td>
</tr>
</tbody>
</table>

Here’s the schedule for the ECS seminar:

This is a three-hour, morning session from 9:30-12:30. Because of the technical capabilities necessary, this seminar is held in Columbus at the OPERS building only. The dates available for this seminar are:

• Thursday, May 8
• Thursday, August 14
• Thursday, November 13
Keeping employees healthy, wealthy and wise

Throughout the year, employees find support with other enrolled employees. On-site options to earn points are available, in conjunction with health care partners, providing blood pressure screenings, health-risk assessments, training, educational opportunities and more. Certain activities proven to have a significant positive impact on health such as weight loss, smoking cessation and exercise earn employees the most points. Prevention activities such as mammograms, PSA screenings, eye exams, physicals and colonoscopies also earn points. Verified lifestyle changes such as exercise give employees the opportunity to earn points each week.

Return on investment

Studies show that employers who implement a wellness program routinely receive a significant reward on their investment—both in terms of hard dollars saved in health care costs and soft dollars in terms of employee absenteeism. Most importantly, employers have healthier, more productive employees with an enriched lifestyle. That’s truly a win-win situation.

OPERS will share additional information with public employers in upcoming newsletters regarding health partner information, wellness program implementation materials and more. OPERS encourages all employers to consider implementing a wellness program. Simply put, we truly believe that saying, “Stay healthy” means more than, “Get well soon.”

Important message for employers: Refer questions to the experts

The health care environment is one that’s constantly evolving. Recognizing the complexities of health care coverage, the importance of continuous coverage and that all situations are different—we urge you to encourage your employees to direct their health care coverage questions to the experts at the Member Services Center at 1-800-222-7377.

Misinformation can be extremely frustrating for employees who are soon to be-retirees or for current retirees, and misunderstandings might cost the individual thousands of dollars.

Especially important are questions involving:

• Transitioning coverage (such as employee to retiree),
• Medicare Part B sign up or coverage,
• Spousal coverage, and
• Re-employed retiree coverage.

Remember: Correct answers on health care coverage for retirees—from the people who know—are just a phone call away.
The bottom line?
Online with ECS saves you time

Most employers agree that time is money. Equally true, everyone has the same amount of time. How is it that some people accomplish more than others? Well, of course, time management is one answer to that question—the other answer is harnessing the power of technology.

Employer Outreach is acutely aware of the importance of saving employers time. Providing you with enhanced systems and processes is our goal. Ultimately, we want to help you keep processing hours low—even as complexity grows in terms of more detailed reports, more employees reported and, ultimately, more individuals accurately processed through retirement.

We know you’re working hard to do more with less.
Even though switching to online processing may be daunting at first, online can save you time—enabling you to do more—and to do more with higher accuracy and enhanced security—in less time.

And, let’s talk security...
With sensitive personal and/or financial information on many of the OPERS-required documents, it makes sense that everyone is focused on security. Although stringent safeguards are in place whenever sensitive information is transmitted, it just makes sense that the longer the transit time, the more at-risk information will be. However, for online transmittal, OPERS uses the state-of-the-art encryption techniques used by major financial institutions. The split-second transfer via the Internet is, in fact, much safer than paper transit.

Warning to online?
Of course, with the potential for time savings, accuracy enhancement and improved security, we’re hoping you jump into online reporting with both feet. We encourage you to review your business processes so that you move toward online sooner rather than later so that we can help you harness the power of technology—ultimately saving you time and money.

Here are some low-effort, high-impact activities you can do online:
- Access routinely used forms to download internally—saves transit time AND you can discard archived forms. You will also be certain to have the most up-to-date version.
- Schedule online payments—you can control when the funds will be taken from your account.
- Eliminate paper updates for the Employer Manual. You can rely on the online version that will always have the most up-to-date information.
- Register for an employer seminar as described in this newsletter (pages 4-5).

Take a look at these time estimates:

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>ECS ONLINE TIME</th>
<th>BUSINESS-AS-USUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessing forms</td>
<td>3 minutes</td>
<td>48 hours to process forms request + 2-3 days mail transit</td>
</tr>
<tr>
<td>Submitting reports:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Payroll of 25</td>
<td>via ECS: 0.5 hours</td>
<td>1.0 hours + 2-3 days mail transit</td>
</tr>
<tr>
<td>• Payroll of 100</td>
<td>via ECS: 2.0 hours</td>
<td>4.0 hours + 2-3 days mail transit</td>
</tr>
<tr>
<td>Making payments</td>
<td>2 minutes</td>
<td>30 minutes + 2-3 days mail transit</td>
</tr>
</tbody>
</table>
This newsletter is written in plain language for use by public employers who are subject to coverage under 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 the Employer Outreach Office at 888-400-0965, or seek legal advice from your attorney.