

EMPLOYER Outreach



OHIO PUBLIC EMPLOYEES RETIREMENT SYSTEM

www.opers.org

Thanking forward-thinking employers

In marketing terminology, customers who quickly convert to, or embrace, new products are considered to be fast adaptors. In the world of Employer Reporting, we call those fast adaptors forward-thinking—or star—employers.

Our thanks go to these fast adaptors who were the first to successfully submit *Certification of Employee's Final Payroll* forms via ECS:

- Henry County successfully submitted on May 12.
- Cuyahoga County successfully submitted on May 13.

Beginning May 9, 2008, employers who use ECS to submit retirement contribution reports were required to submit the certification information for retiring employees to OPERS via ECS. Formerly, this information was sent in a letter via U.S. mail. The mailing of this information often resulted in delays and provided only nominal security. Most importantly, difficulties occurred if changes were

required due to employees changing their retirement dates (a frequent occurrence).

Online saves time

The ongoing initiative to put routine forms online so that submission can occur via ECS has already won rave reviews for the *Personal History Record*, the first form to acquire processing online status. The most recent forms to go live for online submission were the *Certification of Final Payroll* information for:

- Retiring employees,
- Employees taking a disability, and
- Employees requesting refunds of their OPERS account.

Our thanks to those employers who have adapted to the new form—and to all those who will. Look for additional online forms as the project rolls on.

Remember, online saves time. ▲

Look who dropped in...

Board of Trustees member, Lennie Wyatt, governor-appointed investment expert, made a recent visit to Employer Reporting. During his visit, he listened in to the Employer Call Center's calls

and rang the bell signaling another employer that signed up for ECS. He came away with a better understanding of employers and the Employer Outreach goal of creating a partnership at work.



Lennie Wyatt rings the bell.



Lennie Wyatt and Lisa Rundag, Employer Outreach Customer Service Representative ▲

SECOND
QUARTER
2008

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Take credit where credit is due

Nothing beats the feeling of finding a credit balance, but accountants will tell you they should be used...sooner rather than later.

To that end, here's a special request to all employers who have a credit balance posted on their *Employer Account Summary*: Please apply it as soon as possible.

To help you apply a credit accurately, here are a few tips:

- Remember, credit balances can be used only against the employer obligation—the credits cannot be used toward employee (member) contributions.
- Always make sure the credit balance is an actual credit and not the result of failing to report an employee on your *Report of Retirement Contributions*. If you have any questions, Employer Reporting can help you determine if you are carrying an actual credit.

Here is where you'll see your name

Here is the amount of your credit

Here is where you indicate how you want to use your credit.

So you'll know

Just as a head's up, during the third quarter, employers with credit balances will receive a letter and with the letter will be your *Account Credit Coupon*. The letter lets you know exactly what credits you have and, more importantly, exactly how you can use the credits—most often applied toward future employer obligations. You'll use the *Account Credit Coupon* to let us know how you want the funds allocated.

Special note for those employers using UAN

You'll need to apply your credit toward payment of the employer portion of retirement contributions or other employer liabilities by making an adjustment to your OPERS *Withholding Payment*. For more information, review the instructions found in Appendix C of your *UAN Payroll Manual* (http://uanlink.auditor.state.oh.us/pdf/uan_win_software/PayrollManual.pdf). Of course, you can also contact your Employer Outreach representative. ▲

Employer Honor Roll

Electronic Distribution of Employer Communications

EDEC Registrations – February 14, 2008 – June 11, 2008

Petroleum Underground Storage Tank Rel Cmp Bd
Hanover Twp
Harris Twp
Warrensville Developmental Center
Adams County Hospital
Clark County
Orion Rehabilitation Center Inc
Defiance County
Hancock County
Village of Frazeyburg
Concord Twp Miami County
Norwich Twp Franklin County
Dudley Twp
Franklin Twp
Springfield Twp
Perry Twp
Cass Twp

Deerfield Twp
Marietta Twp
Ohio Public Defender Commission
Ohio Women's Reformatory
Worker's Compensation Bureau
Toledo Correctional Institution
Butler County
Erie County
Licking County
Pickaway County
Washington County Public Library
City of Oxford
Clinton Metropolitan Housing Authority
Hancock Metropolitan Housing Authority
Village of Maineville

Village of Oakwood - Cuyahoga County
Village of Spring Valley
Hamilton County Public Library
Henderson Memorial Public Library
Marysville Public Library
Upper Arlington Public Library
German Twp
Madison Twp
Harrison Twp
Lanier Twp
Plain Twp
Clinton Twp
Wooster Twp
Eden Twp
Youth Services - Marion Juvenile Correctional Facility
Youth Services Central and Regional Offices

Youth Services - Freedom Center
Youth Services - Mohican Juvenile Correctional Facility
Youth Services - Circleville Juvenile Correctional Facility
Youth Services - Cuyahoga Hills Juvenile Correctional Facility
Youth Services - Scioto Juvenile Correctional Facility
Youth Services - Indian River Juvenile Correctional Facility
Ohio River Valley Correctional Facility
Montgomery County
Holgate Community Library
Madison Twp
Jerusalem Twp
Marion Twp
Twinsburg Twp

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 Two 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

Erie-Ottawa Regional Airport Authority – Port Clinton Also known as the Carl R. Keller field, it is located just east of Port Clinton and has been an OPERS employer since 1999.

Lorain Port Authority (LPA) – Lorain Providing recreational and transportation facilities, LPA oversees several lakeside parks, fishing facilities, lighthouses and shuttle boats.

Cleveland-Cuyahoga County Port Authority – Cleveland Provides waterborne cargo transportation services and economic development facilitation. In 2006, 959 ships visited the Port Authority, transporting 13-15 million tons of cargo including iron ore, stone, cement, salt and semi-finished products.

Ohio Transit Risk Pool (OTRP) – Fairlawn Formed in 1994, OTRP is a property-casualty insurance pool for qualified Ohio transit authorities, providing sufficient size and resources to efficiently and effectively administer a partially self-insured program.

Fairport Harbor Port Authority – Fairport An OPERS employer since 1989, this public boat launch on Lake Erie features four ramps.

Eastlake Port Authority – Eastlake OPERS-reporting employer since 1993.

Conneaut Port Authority – Conneaut The Port of Conneaut offers fishing, boating, launch ramps, marina services, picnic locations, charter boats, D-Day reenactments, and one of the best wind surfing locations on Lake Erie.

Wood County Regional Airport Authority – Bowling Green The airport has a new terminal building. The airport authority supports economic development on the grounds and is home to Bowling Green State University Aviation Studies program.

Van Wert County Regional Airport Authority – Van Wert With 5 employees, this entity has been an OPERS-reporting employer since 1991.

Allen County Regional Airport Authority – Lima Servicing Lima and all of Allen County, this airport covers 696 acres and has two runways.

Columbus Regional Airport Authority – Columbus The Columbus Regional Airport Authority oversees the operations of Port Columbus, Rickenbacker and Bolton Field airports.

Montgomery County Transportation Improvement District – Dayton Created by a board of county commissioners; this employer operates and funds highway-related projects.

Butler County Transportation Improvement District – Hamilton This employer coordinates federal, state, and local resources in planning, financing, constructing, and operating local transportation projects.

Coshocton County Airport Authority – Coshocton The airport contributes more than \$1 million to the local economy annually and hosts the *Wings Over Coshocton* air show in September.

Akron-Canton Airport – North Canton Akron-Canton airport services 90 arrival and departure flights on six airlines each day.

Cambridge Area Regional Airport Authority – Cambridge An OPERS-reporting employer since 1999, this airport provides area cargo and passenger service.

Tuscarawas County Port Authority – Dover Created by the county commissioners in 2000, this employer is developing a comprehensive Business Park in Dover.

Ashtabula County Airport Authority – Jefferson Provides airport services for private and business planes.

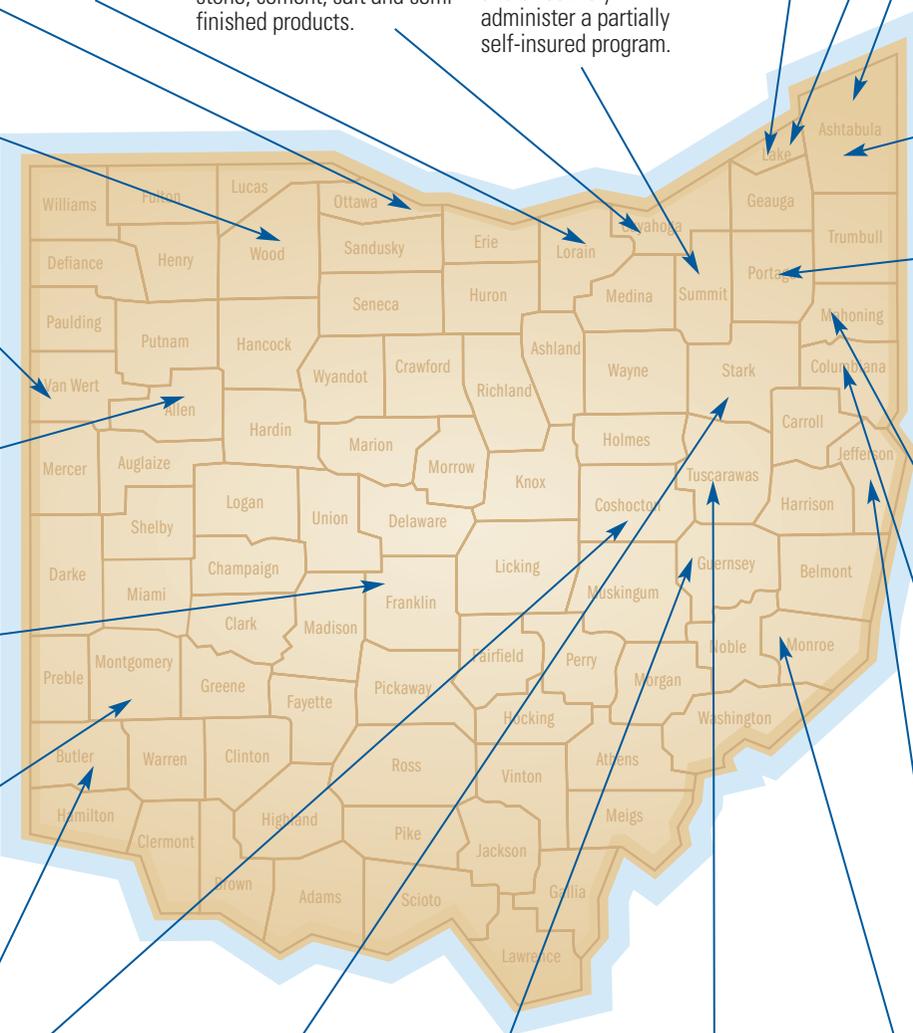
Portage County Regional Airport Authority – Ravenna Located near Geauga Lake, this employer provides airport services for private and business planes.

Western Reserve Port Authority – Vienna Western Reserve Port Authority operates the Youngstown-Warren Regional Airport, serving passenger and cargo needs.

Columbiana County Port Authority – East Liverpool This employer promotes economic development with Columbiana County and commerce on the Ohio River by providing international cargo service that delivers resources to industries.

Steel Valley Regional Transit Authority – Steubenville This employer oversees the Jefferson County Airpark.

Monroe County Airport Authority – Woodsfield Adjacent to Monroe County Commerce/Industrial Park this airport offers a lighted runway, 24-hour fuel availability and light mechanical services.



Something to talk about: Seminar snapshots



Seminar sizes are small to ensure maximum knowledge exchange for attendees.

Ever wonder if the employer-specific seminars sponsored by Employer Outreach are worth your investment of time? We recognize that choosing to attend a seminar represents a significant amount of time away from the office, but we think that investment in time and effort pays off with significant dividends down the line—for a variety of reasons:

- Studies show that encouraging employees to attend training makes the employee feel important, valued and connected—in short, happier in their job.
- The time savings associated with knowing exactly how to do a job well and accurately is important to both employee and employer.
- Attending seminars provides employees with an opportunity to network with peers from other employer entities (see the Cynthia Walton story, page 5).

Ready to invest the time and reap the rewards?

Employers can sign up as many employees as needed. All OPERS seminars are free of charge, but registration is necessary. Complete information about registration can be found online at www.opers.org, click Employers, and then select Seminars. Here's the summer lineup of employer-specific seminars; please join us and meet other employers with your same concerns...

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 next available seminar is Thursday, August 14.

Retirement Basics for Employers seminars:

See the Web site for agenda, topics and sign-up information.

<i>City</i>	<i>Date</i>	<i>Location</i>
Toledo	July 16	Heatherdowns Public Library
Warren	July 22	Kent State University, Trumbull
Cleveland	August 20	Westlake Porter Public Library
Cambridge	September 17	Crossroads Public Library



The ECS seminars and demonstrations provide hands-on training and have plenty of time for instructor-attendee interaction.



Time permitting, attendees can tour Employer Outreach—meet the people you've been talking to and learn, first-hand, what exactly goes on here.



Signing up...after the ECS seminars and demonstrations, some employers are ready to sign up for online reporting. Those who do get to ring the bell—sounding off to all of Employer Reporting that another employer has signed up for reporting via ECS.

Is the time involved worthwhile?

Well, yes, we think so. However, don't just take our word for it... check out this seminar story from:

Cynthia Walton, Trenton Township, Delaware County

I was having issues with paper reporting and just couldn't seem to get the issues resolved. The folks in Employer Outreach encouraged me to consider handling my reports via ECS. Honestly, I just didn't feel like I had the time it was going to take to learn it.

Earlier this year, Employer Outreach called and asked me if I'd like to attend an ECS demonstration. Since the lead time was long, I agreed...thinking I might cancel out. The day arrived and I really didn't want to drive 45 minutes to go downtown for this seminar. But I did—and let's just say I arrived with a less-than-perfect attitude.

It was totally worth it. I was so impressed with the instructor who worked well with everyone—including some very difficult people (not me). I learned a lot in that seminar, so much that I signed up that day for ECS. The end of the story? I came away thinking I'm really glad I went to that seminar. I learned something useful and got to apply the knowledge immediately. As an extra benefit, I met other clerks—in networking with them I learned a couple of tips that had nothing to do with the seminar—but have helped me a lot anyway. ◀

Health Care Update

Demystifying Medicare

We know from employers that active employees as well as retirees are asking questions about health care. Therefore, we're working to positively position you with all the information you need to be an accurate resource; helping you to maintain the trust you've established with your workforce—a significant factor in continuing to recruit the type of employee you want and need in the future.

Following is the first in a series of articles, designed to break down the elements of Medicare so that employers have at-a-glance, accurate information to share with employees. This way, employees have a knowledge base when talking with the health care experts—because you, as their employer, have given them accurate, plain-language information.

Start at the beginning

This installment gives employers an overview of Medicare language and an in-depth look at Medicare Part A.

First, an overview.

- Medicare Part A—is basically hospital insurance. This is the insurance that helps cover inpatient care in hospitals and skilled nursing facilities.
- Medicare Part B—is considered to be medical insurance. This helps cover medically necessary physician services, outpatient hospital care and some other medical services not covered by Medicare Part A.
- Medicare Part D—this is prescription drug coverage. Please know that OPERS does not recommend that our benefit recipients sign up for Medicare D because it requires an additional premium. The OPERS health care plan already provides prescription

drug coverage that's better than Medicare Part D and does not require an additional premium.

Details about Medicare Part A

Medicare Part A, in addition to providing hospital coverage, also covers hospice care and some home health care.

Qualifying for Part A

Individuals are automatically eligible for coverage under Medicare Part A at age 65, if eligible to receive Social Security or railroad retirement coverage.

- A retiree needs at least 40 quarters of Social Security credit to be eligible for Medicare A coverage at no cost.
- A retiree may also qualify for Medicare A coverage through a spouse's work record.
- A retiree can become eligible for Medicare Part A either before or after age 65 under certain conditions.

OPERS and Medicare Part A

If an OPERS retiree has insufficient Social Security credit to receive premium-free Medicare A, the OPERS health care plan will provide substitute coverage for Medicare A. However, OPERS must have proof that the retiree has been denied premium-free Medicare Part A—usually in the form of a letter from Social Security. Once this letter has been received by OPERS, retirees can receive hospitalization coverage through OPERS.

Action needed

Coverage via Medicare Part A is not automatic. Retirees, and spouses, if applicable, must sign up for Medicare Part A (and Part B, but we'll cover that next time) as soon as eligibility

requirements are met. It's important to realize this applies even if retirees and spouses are still in the work force or re-employed. There are a few details to note:

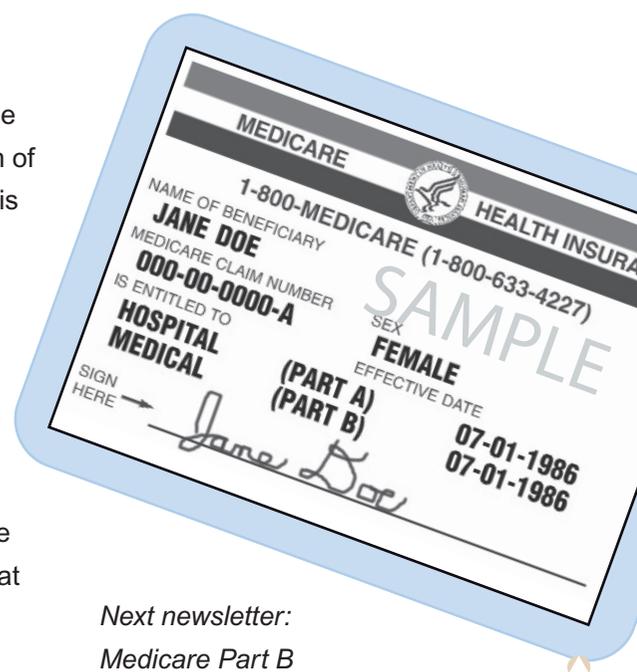
- If a retiree becomes eligible for Medicare before age 65, the retiree should notify OPERS immediately.
- If a retiree is under age 65 and covered under the OPERS health care plan, OPERS will contact the retiree prior to the 65th birthday and request proof of their Medicare coverage.

Risks on not enrolling in Medicare

Any retiree who does not enroll in Medicare when first eligible should realize that the OPERS health care plan will not make up the difference of what Medicare would have paid had they been enrolled. That means the retiree would be uninsured for a large portion of their medical expenses.

Note the date

Each year, open enrollment for Medicare is from January 1 through March 31. A retiree can call Social Security at 1-800-772-1213 to enroll or visit www.medicare.gov for enrollment instructions.



Next newsletter:
Medicare Part B

Forms requests

The Employer Call Center is completely dedicated to helping employers. As with any call center, some requests are of extreme importance—others are routine. However, a quick review of the call volume is showing an increasing trend in an area we categorize as self-service.

Specifically, the number of calls from employers requesting an employer-specific form that can be found and downloaded or ordered in quantity from the OPERS Web site is growing. Although we're extremely pleased you find the call center to be worthwhile and responsive, we wanted to remind employers that nearly all forms you need can be located on the OPERS Web site, www.opers.org, under Forms in the Employer section. Accessing the Web site will enable you to resolve your request for forms immediately – and you'll be certain you have the latest version.

Help when help is needed

We really want to be available with all the information necessary to help employers successfully complete the retirement contribution process. If a form is new or difficult to access, give us your input—we want to know about problems so that we can get to work and correct them.

Quick refresher

To order or download forms:

- Simply access the OPERS Web site at www.opers.org,
- Then, click on the Employer section, and
- Click on forms.



You'll see each employer-specific form can be ordered with a click, you simply specify quantity.

You'll also see there are some handy reminders about some forms to keep you current (especially true for forms you don't use frequently).

Multiple contacts/single employer—project underway

As part of the ongoing effort to better serve employers, you will soon be contacted (by telephone or letter) requesting updated contact information for OPERS communications. Some employers may have been contacted already.

In the past, OPERS sent correspondence to one main contact or a group of designated contacts. That person was then responsible for reviewing and disseminating information to others within the organization. Feedback from employers indicated this distribution system created difficulties with time-sensitive information—especially for multiple-site employers and those employers with designated job functions.

New technology has enabled Employer Reporting to solve this dilemma. With employer input on contact names, job functions, and specific addresses, employers will be sent topic-specific correspondence directly to the individual(s) you've designated as the contact—no more in-house processing and subsequent delays.

Please reply as soon as possible with the requested information; your staff will then begin to receive correspondence specific to their area of responsibility. If you've misplaced the original letter (or if it's been held up with internal processing), call your Employer Outreach representative for another copy. 

Info to Go

Rule changes are more than routine

Several times each year, Employer Outreach publishes *Employer Notices* that outline changes to the existing or review newly approved rules of the Ohio Public Employees Retirement System. Although these publications may appear to be routine, you're asked to review each edition carefully. OPERS is required by law to send all employers information regarding legislated changes to the rules. These rules govern what OPERS does and how we do it. Sometimes, there's an impact on employer's responsibilities in reporting retirement information to the System. Therefore, keeping current with any changes is important to public employers so that you remain compliant.

What should you do with this information? Well, usually you'll need to review your correspondence and forms to make sure you've adapted to the changes. Sometimes you just need to be aware of the change. If more is required, you'll find recommended actions in the *What you need to do* section of each *Employer Notice*.

Health care coverage clarity

Employers are encouraged to remind those employees who are

contemplating retirement to take an in-depth look at the OPERS-sponsored health care coverage for retirees. Why? Well, the OPERS health care coverage is usually not the same as the coverage provided to an active employee. This could result in some significant differences in terms of coverage for prescription drugs, medical supplies, medical equipment and other important medical details. The differences and similarities should be completely understood by any soon-to-be retiree. Employees seeking more information can contact the Member Services Center directly at 1-800-222-7377.

Enhancements to ECS

Error-proof reporting and ease in scheduling payments is our goal. As a result of employer input, you'll see a few enhancements to ECS effective in June.

- The process for scheduling payments has been enhanced. Specifically, the process now includes an automatic prompt if you schedule a payment for either the employee or employer portion of a contribution report past the due date.
- Additionally, if you schedule a payment not related to a contribution report more than 30

days into the future, ECS will ask you to check the date you have entered. (This prompt was added at employer request as employers were mistakenly entering 2009 dates.)

- Also, the *Service Purchase by Payroll Deduction Reports*, have been modified so you'll only need to provide the month and year of the deductions.
- An additional reason for supplemental reporting has been added at employer request. You can now select *Payment to terminated or deceased member*. This will allow you to report earnable salary required to be paid to employees as a result of longevity payments, conversion plan, etc., after the employee is no longer on your payroll.

Rules finalized

The amendments to standing rules outlined in the April 16, 2008, *Employer Notice* were finalized at the June OPERS Board of Trustees meeting and now have an effective date of June 23, 2008. When first announced, the rules were approved only as a 90-day measure. To view the entire overview of these changes, visit the OPERS Web site at www.opers.org and view the information.

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