

EMPLOYER Outreach



OHIO PUBLIC EMPLOYEES RETIREMENT SYSTEM

www.opers.org

Straight talk about pension systems

As employers, you're experts at what you do—whether that's running a large city, a medium-sized township, or a small library. You recognize OPERS as a cost-effective, proven and stable benefit that helps you attract and retain qualified employees to perform critical public sector work. But, do you really know how a public pension system works?

The economy—and its impact on pension systems—is receiving significant attention these days. To put this market's impact into perspective, it's important to fully understand how pension systems work. Here's an overview with a few important facts to help you better understand how your pension system is positioning itself in this economy and for the future.

First things first

To begin, there are two main types of retirement plans—a defined benefit plan and a defined contribution plan. The *defined benefit* plan is one in which the retirement benefit is determined by a formula. The *defined contribution* plan is one in which the ultimate benefit is determined based on the accumulated earnings on those contributions. A 401 (k) is a defined contribution plan. OPERS administers three pension plans from which members choose: the Traditional Plan (a defined benefit plan), the Member-Directed Plan (a defined contribution plan), and the Combined Plan (a hybrid plan with defined benefit and defined contribution elements).

How pension systems work

Simply put, pension systems, such as OPERS, receive contributions from employees and employers and invests the contributions into a diversified portfolio, and generates an expected return. Ultimately, these investments generate sufficient funds to pay pension benefits when a person retires.

In Ohio, contributions for most members are capped at 14% contributed by the employer on the employee's behalf and 10% contributed by the employee.

A word about investment income

Generating a sound investment return is critical for a sound pension system, because

- Investment income pays the expenses of administering the System, and
- Investment income generates about *two-thirds of the entire pension benefit*; the remaining one-third is generated via employer and employee contributions.

As stewards of the defined benefit plan, the System carefully invests the contributions to ensure a sound retirement for public employees—eliminating the need for employees and employers to have investment expertise and allowing public employees the peace of mind to focus on what they do best—their jobs.

How pension funds are measured

Public pension funds, such as OPERS, are held to very specific and strict standards. OPERS' activities are monitored by the state legislature. In addition, OPERS reports activities and results to the state auditor and complies with the Governmental Accounting Standards Board's (GASB) regulations and guidelines.

OPERS is open in reporting to the employers and employees who contribute money into the System. One of the most important facts the System reports to contributors and other stakeholders is the *funded ratio*. The funded ratio provides a point-in-time snapshot of the financial picture, informing stakeholders exactly how much OPERS has accumulated toward paying its expected future obligations.

The unfunded part of the funded ratio is called the *unfunded liability*. It's important to realize that unfunded liabilities are not bad—you might view them as a home mortgage. Just as with a mortgage, it's important to have a realistic plan for paying the balance off over a reasonable period of time. OPERS has a plan and is paying off its unfunded balance over a specific period of time—well in compliance with the law and the Board's directives.

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SECOND
QUARTER
2009

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→ **Employer Payment Remittance Advice (form E-3) now available online.** ←

Straight talk about pension systems

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At the last actuarial valuation (dated December 31, 2007), completed in 2008, OPERS had a funded ratio of 96%, meaning for every \$1 of future liability, OPERS had \$.96 accumulated. When the December 31, 2008 valuation is completed, in the fall of 2009, we anticipate the market volatility of 2008 will have diminished that funded ratio, but the financial foundation upon which OPERS is built remains strong.

The economy's impact

Pension systems everywhere, including OPERS, have been adversely affected by the volatile market of 2008. Although OPERS' asset base is less than it was a year ago, it's important to understand why there's no need for long-term concern. Remember,

- OPERS invests for the long term. While typical investors think in terms of years, institutional investors like OPERS think in terms of decades. This investment strategy allows the fund to weather market volatility by maintaining a disciplined approach and a diversified portfolio spread over many asset classes and sectors.

- OPERS will continue to maintain a diversified portfolio and look to the long term. For more than 74 years, OPERS has performed through and outlasted market volatility. That's why our approach to investing at OPERS has and will continue to be disciplined. That's how we remain focused on providing a secure retirement for public workers, and we look forward to experiencing the benefits of a resurging investment marketplace.

- We know the pension funds for our nearly 936,000 members are safe. We know they are well-managed and well-positioned for the future.

OPERS has many strengths

Although the 2008 market has been difficult, it's important to remember that OPERS has a strong foundation, a strong asset base and a 74-year tradition of delivering on our promises. Because OPERS has adhered to a disciplined investment strategy, our fund is diversified and well-positioned to emerge from this down market—because our portfolio is spread over many asset classes. In addition, staff is

working to keep costs low; because, over the long term, costs really do matter. We have experienced and talented investment professionals; we have dedicated executive management, extremely capable staff and outstanding leadership provided by our Board of Trustees—all working diligently during this time of financial turmoil.

In a recent report, the Ohio Retirement Study Council determined that OPERS is, "well run and very transparent. And, while not immune to the conditions of the current markets, the long-term investments are managed very prudently."

This market has been difficult, but it will not last forever. For 74 years, OPERS has provided financial security for Ohio's public employees. We have faced severe downturns in the market before and we will likely face them in the future. We have traditionally emerged stronger than before the downturn, and we have every confidence that this will again be the case when the market improves.

What's your FOCUS?

Paperless payment

In a recent focus group, three topics were discussed by employers: the paperless-payment function, general communication from Employer Outreach and a segment about what's on the employers' minds. Here's what we learned from this group about the paperless-payment function offered by OPERS:

Those signed up for the electronic payment function (about one-third of the group) endorsed the process strongly. When asked what they liked about it, the responses were:

- Everything,
- No need to get multiple signatures,
- No need to track down checks,
- Get to choose exact date of payment.

Those not signed up were completely aware of the electronic payment option and had no real negative feeling, just haven't found the time to switch. Interestingly, when this was

Throughout 2009, employers will find the recap of employer focus groups and phone surveys presented in this section of the newsletter. Make sure your opinion counts; if invited to attend a focus group—accept and fully engage. When tapped for a phone survey, spend a few minutes ensuring your thoughts, concerns and suggestions are aired.

OPERS wants, and needs, your input to make sure our initiatives are in focus.

discussed, those signed up for the paperless-payment option urged the non-users to sign up immediately. Why? Well, experienced paperless-payment employers felt the time saved each month *more than made up for the initial signing-up learning curve*. By the way, experienced users pointed out the process was extremely intuitive—meaning the amount of time needed for the learning curve wasn't very long.

In general, the most attractive features of electronic payment to all employers were:

- Speed: 100%,
- Security: 100%,
- Less expensive than cutting a check: 100%,
- Better for environment: 33%.

Employer-specific seminar schedule finalized through 2009

Whether your employees are new to their jobs or tenured, the Employer Outreach training seminars will provide an outstanding opportunity to learn new or hone established skills. Our seminars are employer-specific and therefore always provide a value proposition for you and your employees. The training seminars offered through the end of 2009 provide an array of opportunities. Some seminars are segmented by employer type, some are topic-specific, and some will help employers learn more about using OPERS' tools and processes. As always, you'll see that:

- All sessions are free of charge.
- Time is allotted for Q & A.
- Regardless of location, parking is free of charge.
- Seating is limited so registration is necessary.

New in 2009

New in 2009—you'll find Web-based seminars designed for convenient, online learning. Note which seminars are Web-based, especially effective for those employees with time constraints or who simply prefer to learn via the Web.

Exact details and registration information

Complete information about each seminar, including exact location, times, topics covered and registration link can be found on the OPERS Web site at www.opers.org.

Register: Two ways

- Call Employer Outreach at 1-888-400-0965. Please note: Employer Outreach cannot register you for a Web-based seminar. You must register via the Web.
- Online at www.opers.org. Click Employers, then Seminars.

Here's the training lineup from Employer Outreach for July through November 2009. Take a look...

Employer Contribution System (ECS) seminar

Designed for employers currently using ECS to submit the *Report of Retirement Contributions*, this is a graduate-level seminar to provide employers with the opportunity to view all features and functions of ECS.

Date	City
July 14	Portsmouth
August 4	Hillsboro
August 20	Warren
September 3	Port Clinton
September 15	Troy
October 6	Caldwell
October 15	Lima
November 5	North Canton
November 17	Elyria

Seminar for Libraries

Payroll and human resources professional for Ohio's public libraries are faced with specific contribution reporting issues. Here's an interactive seminar designed to provide you with valuable information on a wide variety of topics, discussed specifically as they apply to the public library population.

Date	City
July 7	Warren
August 13	Web-based
August 25	Portsmouth
September 10	Franklin
October 20	Poland
October 22	Web-based
November 19	Toledo

Seminar for Large Employers

We define a large public employer as one having 500+ employees. If that describes your organization and you have human resources or payroll responsibilities, review this schedule for the best time for you to attend in 2009. This seminar was designed with large employer input to help you tackle the issues large employers face—issues compounded by the number of employees you need to process.

Date	City
July 9	Web-based
July 28	Brunswick
September 8	Garfield Heights
September 29	Xenia
October 8	Youngstown
October 27	Web-based
November 5	Fremont

Retirement Overview for Employers

Employers are a primary resource for employees with questions about retirement. Employer feedback tells us this seminar on retirement basics should be mandatory for all employers, but it's available at your choosing. Attendees will

receive an overview (for some, a review) on retirement basics. Then, we'll cover more complex issues facing employers with soon-to-be retirees on staff. This course makes sure you're educated to better answer your employees' questions.

Date	City
July 23	Web-based
August 18	Coldwater
September 1	Logan
September 16	Web-based
September 17	Youngstown
October 1	Port Clinton
October 13	Web-based
November 3	Web-based
November 12	Wooster

A Guide for New Administrators on OPERS and OPERS Reporting

This seminar is targeted especially for new fiscal officers facing new jobs or new job responsibilities. If you're new to the job of fiscal officer, payroll clerk, clerk/treasurer or administrator and responsible for OPERS reporting, you'll want to take this seminar.

Date	City
August 5	Web-based
September 24	Coshocton
October 6	Wooster

Retirement Plans and Service Credit

Employers are frequently asked for sound advice; you need to educate yourself with the knowledge to be an outstanding advisor for your employees. This interactive seminar provides payroll and human resources professionals with a detailed overview of two main topics: OPERS' retirement plans and service credit.

Date	City
July 28	New Philadelphia
August 11	Coshocton
August 19	Web-based
September 22	Web-based
October 7	Web-based
October 29	Web-based
November 10	Wapakoneta
November 12	Columbus

Seminar for Townships/Villages

Townships and villages comprise the largest number of employers reporting to OPERS. This course is especially important for township or village fiscal officers and clerks so that you can have a rewarding and productive job experience.

Date	City
July 30	Shaker Heights
August 6	New Philadelphia
August 27	Web-based
September 29	Tiffin
October 14	Web-based

Overview job description: OPERS Board of Trustees members

Because of the importance of the work of the members of the Board of Trustees, no job description can completely reflect the scope of services performed. In general, it's important to understand that the Board of Trustees is the governing body of OPERS, providing direction, focus and oversight for all OPERS activities.

Work activities

In general, Board members can expect to:

- Review and adopt policies concerning investments, members, contributors and benefit recipients
- Provide oversight for OPERS staff activities
- Adopt administrative rules
- Conduct membership determination hearings
- Approve disability applications
- Report to the Ohio Retirement Study Council
- Review and adopt an annual administrative budget
- Certify employer contribution rates
- Monitor the actuarial status of the System
- Review and approve staff-proposed plans to reach OPERS' stated goals,
- Administer and determine the level of coverage for the OPERS health care plan
- Conduct an annual strategic planning session
- Perform an annual self-evaluation

Time commitment

The OPERS Board of Trustees meets monthly on the third Wednesday of each month in Columbus. Board members also automatically serve on the Ohio Public Employees Deferred Compensation Program Board of Trustees, which meets approximately eight to 10 times each year.

On average, Board members should expect to spend 40 working days each year on OPERS Board of Trustee business, including meetings, education, committee commitments or planning. New Board members, or those with a limited financial background, should anticipate spending a little more time during their first year to accommodate additional training.

In addition, retreats are scheduled once or twice each year for strategic planning or other topics.

Board members are requested to attend one or two conferences for continuing trustee education.

Board members are required to complete specific education sessions and an orientation session for new Board members within 90 days of taking seat (by the April Board meeting).



Three Board positions up for election in 2009

Board members serve dual positions on OPERS' Board of Trustees and Ohio Deferred Compensation Board of Trustees

OPERS' Board of Trustees has an impressive tradition of service, diligently guiding OPERS throughout its 74-year history. As a group, the Board has shown wisdom and leadership in steering OPERS through decades of change. In the coming years, OPERS, like all retirement systems, is facing unprecedented challenges—challenges that include the growing numbers of retirees, a volatile global economy and rising health care costs. The challenges ahead require that those serving on the OPERS Board continue this outstanding tradition of service and dedication because the importance of this Board's work continues to grow in significance.

In 2009, three positions serving dual appointments on the OPERS Board of Trustees and Ohio Deferred Compensation Board of Trustees are up for election. The positions up for election this year represent two employee groups, county employees and miscellaneous employees, and one position representing retirees.

Only those employee groups whose representatives are up for election and affected retirees will receive ballots. This year, for the first time ever, ballots may be completed online in addition to phone or paper ballot options. The employee groups whose representatives' positions are up for election this year are:

- County employees—representing those working at a county job within the state of Ohio (approximately 101,921 employees), and
- Miscellaneous employees—representing those employed by one of the following: park district, conservancy district, sanitary district, health district,

township, metropolitan housing authority, state retirement board, public library, county law library, union cemetery, joint hospital, or institutional commissary (approximately 52,249 employees).

Those elected will serve four-year terms beginning Jan. 1, 2010. Individuals elected to the OPERS Board of Trustees automatically serve on the Ohio Deferred Compensation Board of Trustees. There is no compensation for serving on the OPERS Board of Trustees or the Ohio Deferred Compensation Board. However, expenses incurred while serving the System are reimbursed.

Interested? Note these Board eligibility requirements

Any actively contributing public employee who is a member of OPERS in one of the categories up for election is eligible to represent their group, except one who is receiving a disability allowance.

By law, a candidate must obtain at least 500 active member signatures from their representative group. Within those 500 signatures, at least 10 different counties must be represented by a minimum of 20 signatures each.

Tips for a successful candidacy:

- For nominating petitions, the member's place of employment determines the county—not the member's residence.
- Candidates are urged to get more than the required number of signatures. Nominating petitions are verified, name-by-name. Make sure all entries are completely filled out and legible. Partial information or illegible information could result in a nomination being disqualified—meaning the

candidate might not have the required number, which would eliminate the candidacy.

A separate communication will be sent directly to all current retirees outlining the requirements for candidates seeking the retiree position (representing approximately 134,776 retirees).

Special requests for employers

Employers in the county and miscellaneous categories are urged to use every outlet possible to promote the OPERS Board elections—and to encourage interested, eligible employees to run for a position on the Board. In addition, we're requesting you make copies of the petitions when you receive them (see sidebar calendar of important election dates) to ensure petitions are available to any interested employee.

Accurate address information for your employees is always important for OPERS to have; it's critical information during an election year. Please remind your employees to submit any recent or upcoming address or name changes to OPERS. Accurate information will ensure each eligible employee receives voting material.

Employees may submit an address change via:

- The electronic Member Benefits System (eMBS) on the OPERS Web site,
- By contacting a customer service representative at 1-800-222-7377, or
- By written notification submitted to OPERS.



2009 Board of Trustees election calendar

Please be aware of these important election dates for 2009 and post the information as prominently as possible.

June 12

Notice of Election posters will be sent to all employers. Complete election materials, including petitions and forms will be included with posters.

Aug. 3—4:30 p.m.

Candidates must have completed petitions, forms and draft biographical information filed with OPERS. (Note: This is an actual receipt date, not a postmark date.)

Aug. 19

OPERS Board certifies slate of candidates and their biographical statements, which will appear on the voting material. Candidates will be notified of eligibility.

Aug. 28

Voting materials will be sent to all qualified voters at their home address. As in the past, voters will have the option of voting by mail or through an interactive voice response (IVR) system. This year, voters will also have the option to vote online.

Oct. 2

Last day for OPERS to receive votes via IVR system, online or paper ballots (deadline is actual date, not postmark date).

Oct. 5

Votes will be tabulated and results verified under the supervision of the Secretary of State.

Oct. 5

Winners notified.

ECS-reporting employers: take note...

Health Care Update

Best business practices used to select health care vendor

Although health care is neither mandated nor guaranteed, OPERS is diligent in working toward the goal of providing access to quality health care for retirees. Similarly, Employer Outreach works to keep employers informed so that you can work with soon-to-be retirees—positioning those employees with accurate, timely information with which to make sound retirement decisions. Following is important information for you, as employers, as you begin to discuss retirement with employees considering retirement in 2010.

Best practices at work

The medical portion of the OPERS retiree health care plan is administered by an outside vendor under contract with OPERS. Periodically, to ensure the best possible service quality and price structure, OPERS releases a request for proposal (RFP) so that potential vendors can bid on this contract. The RFP process ensures that we evaluate the marketplace and our vendor

relationships. Following this practice means we know the selected administrator will provide the best available health care coverage and services. This means, ultimately, we maximize the potential of strengthening the solvency of our health care fund *now* so that future retirees will have access to quality health care.

The goal

The overriding goal for the RFP process is to determine which medical coverage vendor is best able to meet our needs and the needs of our retirees including:

- Providing retirees with every opportunity to improve personal health,
- Improving clinical outcomes for our retirees and their covered dependents, and
- Achieving excellence in customer service.

Why now?

Factors, including the current economy, health care inflation, a growing retiree

population and the fact that OPERS paid more than \$735 million in medical claims and premiums last year, combine to make the selection of a medical coverage administrator more crucial than ever before. We are confident that the process we've designed will allow us to select an administrator to be our partner in providing quality health care coverage while facing a unique set of challenges in the coming years.

Decision pending

The RFP selection process is ongoing but will be decided this summer; this will allow retirees ample time to process information that will be important when preparing for open enrollment in October. The selected vendor will begin administering the medical portion of the OPERS health care plan on January 1, 2010.

Note: The prescription drug coverage with Express Scripts will not be affected by this process—important information for current and soon-to-be retirees.

Important reminder: Seasonal hiring and disability benefits

Employer Reporting wants to make sure employers have all the information needed to remain compliant with the laws governing the pension system.

To that end, if your organization hires seasonal employees, please be aware that hiring someone who is receiving a disability benefit from OPERS means you, as the employer, have specific reporting responsibilities with tight deadlines. If you do not adhere to these requirements, you may incur significant liabilities. *As an employer, you must know that failure to give OPERS timely notice of re-employment of a disability benefit recipient means you will be responsible for repayment of the overpaid benefits—even if the newly hired employee fails to disclose their status as a disability benefit recipient.*

Overview of your responsibilities

With all new hires, employers must determine if the individual is receiving a disability benefit from OPERS. If yes,

- Complete and submit the *Notice of Re-employment of an OPERS Benefit Recipient* (form SR-6).
- The form must be received by OPERS within the month employment begins.

- Inform your new employee that the disability benefit will be immediately terminated upon returning to public employment. If the member returns to employment on the first of the month, benefits terminate as of that month. If they return after the first of the month the benefit will terminate on the last day of that month.
- This information applies to disability benefit recipients who accept public sector employment covered by OPERS.

Tight turnaround for new hires

If a disability benefit recipient begins employment within the last 10 days of a month (calendar days), you must notify Employer Outreach at 1-888-400-0965 to provide immediate notice of employment. This allows OPERS adequate time to stop the next disability payment. If OPERS does not receive notice in time to stop the disability benefit payment, you (the employer) will be held liable for the overpayment. (If you notify OPERS via a phone call, *Notice of Re-employment of an OPERS Benefit Recipient* is still required.)

More information

Additional information is available on an *Employer Notice* issued October 1, 2008. You can access this information via the OPERS Web site at www.opers.org.

Mailbox

Following are some of the most-often asked questions that come to Employer Outreach via the Employer Call Center:

Q: Do I need to submit a *Personal History Record (PHR)* when an employee is returning to work after a period of unemployment?

The PHR is important because it:

- Tells OPERS an employee has been hired and retirement contributions will be remitted,
- Gives us specific information to facilitate our actuarial calculations for the employee, and
- Details contact information.

Although you're not required to send a new PHR when an employee is returning to work, it's always a good idea to ask the employee to verify contact information. If a change of address has occurred, have the employee complete the *Address/Bank/Name Change Request* (form F-50). You can find the form on the OPERS Web site under the Member Forms section.

Q: Does the *Employer Payment Remittance Advice* (form E-3) need to be sent with every payment?

The Remittance Advice is required with every payment to ensure your payment is correctly allocated. A few tips to remember:

- The form was changed to accommodate multiple checks per form.
- Employers have the option to submit the Remittance Advice electronically via ECS.
- Employers sending payments electronically eliminate the form entirely because the allocation information is captured during the paperless payment process.

Q: How do I know when contribution rate changes apply to my organization? I'm not certain if I contribute at local rates, public safety or law enforcement rates.

OPERS sends *Employer Notices* detailing rate information when contribution rates change.

Remember, it is possible for a single employer to be withholding contributions at different rates—depending on the

type of employment. Non-law enforcement personnel will contribute to the local division and law enforcement personnel will contribute to either the public safety or law enforcement division. Determining which division each of your law employees is in depends on the primary duties of your personnel.

It's important for employees to be reported using the correct division and, therefore, the correct retirement contribution rate. If you have any questions, contact Employer Outreach and we can provide guidelines to assist you in making determinations. The requirements are also available in the *Employer Manual*, available on line at www.opers.org.

Q: Are emergency medical technicians (EMTs) reported in the public safety division?

EMT/EMS employees are not classified in the public safety division for OPERS retirement contribution purposes. EMT personnel contribute to OPERS at the regular, non-law enforcement rate. Only law enforcement officers who meet state law requirements contribute to the public safety division of OPERS. EMT/EMS employees are reported to OPERS only if their position does not require them to have firefighter training.

Q: How do I know if my contributions are sent on a pre-tax or post-tax basis?

Your employer code indicates the tax basis. An employer code with the last digit ending in 0 denotes post-tax, whereas the last digit ending in an 8 denotes a pre-tax deduction.

Q: Does my employer code change each year? For instance, my employer code ended in -08 in 2008, does it now end in -09?

No. Your OPERS employer code stays the same. Just so you know, employer codes are created to designate whether the contributions are submitted on a pre-tax or post-tax basis. An employer code with the last digit ending in 0 denotes a post-tax basis whereas the last digit ending in an 8 denotes pre-tax basis.

Compliments or complaints: *We're open for business*

Ongoing, two-way communication has proven to be the most effective way OPERS can build a valuable relationship with employers. Many employers already use the multiple communication avenues available to let Employer Reporting know about what's going right and what needs improvement.

"Any employer who has a compliment or complaint about any Employer Reporting product, service or interaction is encouraged to contact us," said Joseph Mann, manager of Employer Reporting since November

2006. According to Mann, suggestions and input from employers have helped ensure the smooth implementation of new projects and to realign ongoing functions and services.

Employers are encouraged to contact Employer Reporting via:

- The Employer Call Center at 1-888-400-0965,
- Email box, or
- By attending the training sessions and the add-on focus groups.

Of course, cards and letters are always welcome.



Joseph Mann (shown here, right) following the presentation of OPERS' STAR Award to Jeff Cranston, long-term Employer Reporting employee who is known to many of the employer organizations.

must be submitted online...more information about this mandatory change will be coming your way.

Info to Go...

Retirement plan selection: online video seminar available

Choosing the right retirement plan is important for all employees. Let us help. Effective immediately,

The How to Select Your OPERS Retirement Plan

seminar is available and can be accessed via

www.opers.org.

Encourage your employees to click on Seminars in the Members section of the Web site. The seminar has eight video chapters; your employees can watch any or all segments depending on their interests and time. Employees with Internet access can watch the video at home—at their convenience.

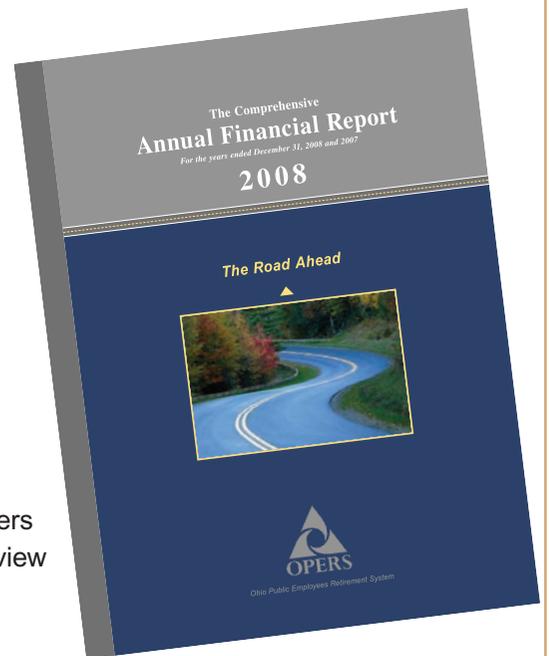
- *Action requested:* All employers are encouraged to promote use of the videos in their new-employee orientation materials.

OPERS' 2008 Comprehensive Annual Financial Report now available

Because being knowledgeable about your pension system is important, OPERS is committed to providing to all stakeholders complete and accurate financial information. The OPERS annual report has information all employers should know including the latest actuarial reports, information on the funded status of the System and other post-employment benefits (OPEB).

By law, OPERS is required to publish the annual report prior to July 1 for the preceding year. Because we know many employers use the OPERS annual report to complete specific

financial statements and/or to create organization-specific annual reports, the OPERS annual report is usually available well in advance of that mandated deadline. Typically, the OPERS annual report is published in May and this year was no exception. All employers are encouraged to review the OPERS annual report, available electronically at www.opers.org.



Update on online forms

In case you missed the announcements...

- Now available online: *Employer Payment Remittance Advice* (form E-3).
- Coming first quarter 2010: Although currently available online, it will be mandatory for the *Personal History Record* (PHR, form A) to be submitted online for all ECS-based employers. Remember, because the electronic-based PHRs do not require signatures, they save you time. ▲

➔ **Employer Payment Remittance Advice (form E-3) now available online.** ←



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