

EMPLOYER Outreach



OHIO PUBLIC EMPLOYEES RETIREMENT SYSTEM

www.opers.org



FOURTH
QUARTER
2009

Election results announced: Have you heard?

The 2009 OPERS Board of Trustees election results have been certified; it's official. Three seats on the Board of Trustees were up for election, including one retiree seat and the seats representing miscellaneous and county employees. For all seats, the incumbents were re-elected:

- **John Maurer** has been re-elected to his position representing retirees.
- **Helen Youngblood** has been re-elected to represent county employees.
- **Cynthia Sledz** has been re-elected to represent employees in the miscellaneous category.

In total, almost 155,000 active public employees were eligible to vote for the county and

miscellaneous representatives. All three Board members will begin serving new four-year terms beginning in January 2010.

Board of Trustees elections slated for 2010

In 2010, four seats on the OPERS Board of Trustees will be up for election. Those seats represent municipal employees, state employees, college and university employees and one of the two retiree seats.

The OPERS Board will establish an election calendar at the March 2010 Board meeting. Detailed information for the 2010 elections will be published in a future employer newsletter.

The 2010 OPERS Board of Trustees



Seated, front row: John W. Maurer, Representative for Retirees; Cynthia L. Sledz, Vice Chair, Representative for Miscellaneous Employees; Ken Thomas, Chair, Representative for Municipal Employees; Hugh Quill, Director of the Ohio Department of Administrative Services, statutory member

Standing, second row: Lennie Wyatt, Governor Appointed Investment Expert; Sharon M. Downs, Representative for Retirees; Charlie Adkins, Treasurer Appointed Investment Expert; Helen Youngblood, Representative for County Employees; Kimberly Ann Russell, Representative for Non-teaching College/University Employees; James R. Tilling, General Assembly Appointed Investment Expert; Eddie L. Parks, Representative for State Employees

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Mandatory online submission for PHR slated for March 31, 2010

As previously announced, by the end of first quarter 2010, all ECS-reporting employers will be required to submit the *Personal History Record* (PHR) online. The exact date for online submission will be March 31, 2010. After that date, no PHRs will be accepted in hard copy format from ECS-reporting employers.

Why wait?

Employers are reminded that you don't have to wait for the March 31 deadline. The function to submit PHRs online is already available; any employer who chooses to file the PHR online can do so via data entry or file transfer prior to the mandatory changeover date. In fact, we're encouraging you to initiate the function as soon as possible; the sooner you begin filing online, the sooner you'll realize the benefits.

What are the benefits?

Simply put, online PHR provides for:

- Secure transmission of sensitive data—OPERS' security is provided by 128-bit SSL encryption—the same encryption used by most financial services institutions.
- Speedy transmission of sensitive data—online transmission takes seconds, not days. It just makes sense that information taking less time in transit is more secure.
- Improved efficiency—employers using file transfers will handle information just once because the online PHR captures data from your human resources system—eliminating the need to re-key information.
- Streamlines processes—because online PHRs are automatically certified via the electronic system, employer signatures are not required.

Tips for success

As you begin the online process, employers are encouraged to keep in mind these tips to speed you toward success. Employers need to know:

- *The online PHR is slightly different from the paper-based form* because some fields have been eliminated. Employers are no longer required to supply/certify some data—data that more appropriately will come from your employee. When the online PHR is used, OPERS will contact your employees directly for some information requested on the paper-based PHR.
- *Employee signatures are not required.*
- *No need to re-submit online any PHRs previously sent on paper.* If you resend information already sent via hard copy, you create repetitive work for you and for us.
- *File specifications for the online PHR are available now; you can find the information:*
 - ❖ Online, in the *Employer Manual*,
 - ❖ Archived on the Web site under *Employer Notices*; look for the *Employer Notice* dated September 24, 2009,
- *Are you an employer who uses data entry?* That option is available as well.
- *Training for employers is available.* In December, the complete 2010 Employer Reporting Seminar Schedule

will be published via *Employer Notice*. Refer to that document for a complete list of training opportunities.

As always, the main tip for success is for all employers to remember the Employer Call Center at 1-888-400-0965 is open and available to help you speed your way to online submission of PHRs...the sooner the better but mandatory by March 31, 2010.

Looking for help on this transition?

Employer Outreach is sponsoring many seminars (Web-based) throughout February and March 2010 to help you. Information on all Employer Outreach seminars will be available soon. However, we know how busy the first quarter is for employers. To help your transition planning, here's the schedule for the first quarter Web-based demos for the online *Personal History Records*:

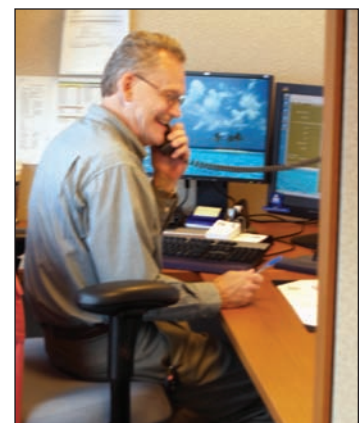
February dates	Times
Wednesdays, February 3, 17	10-11 A.M.
Thursdays, February 4, 18	12-1 P.M.
Wednesdays, February 10, 24	2-3 P.M.
Thursdays, February 11, 25	10-11 A.M.
March dates	Times
Wednesdays, March 3, 17	10-11 A.M.
Thursdays, March 4, 18	12-1 P.M.
Wednesdays, March 10, 24	2-3 P.M.
Thursdays, March 11, 25	10-11 A.M.
Wednesday, March 31	12-1 P.M.

Chuck Tufts: The adventure continues

After 14 years with OPERS, Chuck Tufts retires as of December 31, 2009. Chuck has been with Employer Outreach since its inception in 2000. Many, many employers know Chuck well and worked with him often via the Employer Call Center.

Through the years, employers relied on his expertise, humor and problem-solving abilities to assist them with upgrades, conversions and enhancements—and, of course, day-to-day questions.

Chuck's retirement will be effective by the time most employers read this. However, Chuck wanted his employer counterparts to know, "My thanks to all of you who shared your knowledge, questions and concerns with me. Each of you helped me do the best job I could."



By phone or via the computer, Chuck Tufts worked to be a reliable, friendly resource for employers.

Health Care Update

Retiree health care coverage potentially different from employee health care

The retirement lifestyle is vastly different from employment lifestyle; we know many employers work hard to help employees make that transition. Planning for changes in health care coverage is a vital element of planning for retirement. OPERS is encouraging all employers to help prepare any employee retiring in 2010, and beyond, with the information needed for a smooth transition.

Upon retirement, most employees move from their employer-provided group health care plan to the OPERS retiree health care plan. It's important for those preparing for retirement to fully understand that retiree health care coverage is potentially different from employee health care coverage, specifically in the areas of eligibility requirements and coverage options available under the OPERS retiree health care plan.

Here are some examples where soon-to-be retirees need to be fully knowledgeable:

- Eligibility requirements for the employee's family members may be different. Employees providing coverage for family members will need to review requirements.
- The OPERS plan uses a calendar year (January through December) for annual deductibles; other plans may use a different cycle. If that's the case, employees could end up paying annual deductibles under both plans—an important fact to consider when selecting a retirement date.
- The network of approved physicians and medical facilities under the OPERS retiree plan may differ from the employee's current plan. As a retiree, your employee may need to choose different medical providers to maximize available coverage.

Help is available via...

- The OPERS Web site, www.opers.org, provides a wealth of information to help soon-to-be retirees. The site provides detailed coverage information, eligibility requirements, answers to frequently asked questions and shows links to provider Web sites. A personalized health care cost estimator is also available within My Benefits System (MBS).
- Employees can also contact OPERS at 1-800-222-7377 with any questions regarding the retiree health care plan.
- OPERS offers a health care seminar specifically designed to address the needs and concerns of employees who are within five years of retirement. Employees will learn the details of their coverage options at retirement and how to navigate the application process. Remember, seminars will be available throughout the year, and Web-based seminars will be slated in 2010.

Here's the regional schedule for first quarter 2010:

City	Date
Miamisburg	Friday, January 15
Strongsville	Friday, January 29
Toledo (Perrysburg)	Monday, February 18
Columbus	Friday, February 26
Canton	Thursday, March 11
Cambridge	Friday, March 19

All active member health care seminars begin at 1:00 P.M. Registration is required and seminars do fill quickly. Please call 1-800-222-7377 or visit www.opers.org to register via MBS.

Another change for retirees: new health care administrators in 2010

Also in 2010, employers will want to keep in mind additional, previously announced changes:

- Humana will be the administrator for the medical portion of the OPERS health care plan for Medicare-eligible retirees. Many will recognize Humana as an administrator with an established and strong reputation for providing for the unique needs of seniors.
- For those retirees who are not yet Medicare-eligible, the medical portion of the OPERS health care plan will be administered by Medical Mutual. Medical Mutual provides the largest physician and hospital network in the region.

It's estimated the two new medical plan administrators will provide an estimated savings of more than \$92 million over the next three years.



Resources for Employers

OPERS Web site—a wealth of information

Employers are encouraged to visit OPERS' Web site often; the information found there is impressive and important to you—and your employees. Here are just a few examples of what the OPERS Web site can do for you. Sign on to www.opers.org to see the wealth of information that can be yours with a few clicks. Take a look...

Straight facts on hot topics

Looking for the straight facts on pension topics? The OPERS Web site is a great way to keep informed. Employers will find the Web site is somewhat unique in that our home page shows you exactly what's been recently changed or updated. There is no guess work on your part. Just look

for the *Special Coverage* icon or the *Recent Updates* link.

For example, employers looking for the straight facts on proposed pension plan change options will find exact information on recommendations of the OPERS Board of Trustees at the request of the Ohio Retirement Study Council (ORSC) on the OPERS Web site. Just access the home page at www.opers.org and click on the *Special Coverage* option.

MBS provides service for your employees

The OPERS Web site also provides a wealth of information for your employees, our members, via My Benefits System

(MBS). Once registered for MBS, employees can handle many functions 24/7. Those who use MBS can complete Traditional Plan retirement applications, update personal information on their OPERS account, obtain service purchase data and access the retirement calculator.

Why is this important? We suspect employers are frequently asked how to handle some of the functions that can only be handled by your employees. Therefore, we're hoping you'll find the time to encourage your employees to register on MBS, which will ultimately save time for you and your employees.

2010 reminder: Encouraging healthy lifestyles saves money

As we end 2009, many are thinking about positive changes in a new year. Employers are encouraged to remember that employer-sponsored wellness programs can actually reduce costs and benefit your bottom line.

Studies show that wellness programs increase employee morale and productivity, while reducing absenteeism. In addition, employer-sponsored wellness programs have been shown to:

- Reduce medical claims costs,
- Reduce worker's compensation and disability claims, and
- Engage employees to be savvy health care consumers by helping them identify their health risks and embrace healthier lifestyles.

Don't go it alone

Employers considering implementing a wellness program (or if you already have one and are planning to enhance offerings or document results) are encouraged to seek the advice of experts.

Here are some resources for you to consider:

- Start with your insurance provider and inquire about educational and wellness programs.

- Many health care organizations (local and national) have wellness programs that you can access at little or no cost.
- Talk to other employers with similar demographics to find out what worked for them. Smaller employers might want to partner with other small employers to generate economies-of-scale savings for programs.
- Check out the Web sites of local health departments to see what programs might be available.
- The Small Business Initiative Web site at <http://www.sbwi.org/employers.asp> has free wellness programs designed for employers.*

Encouraging healthy lifestyles in employees will save you money. And, healthy employees tend to make healthy retirees—one more way you are helping employees of today prepare for retirement.

**Note: The listing of any Web site address in this newsletter, other than the official OPERS Web site, is neither an endorsement nor a guarantee for Web site content.*

Paperless payments in three words: security, security, security

One of the most positive features of the paperless payment function is the enhanced security it provides. We know some employers believe that paper payments delivered via the U.S. Postal Service is the safest way to go. If that's you (and you know who you are), please consider these facts about the security online payments provide:

- **Fact:** Funds are transmitted from account to account via a secure file transfer protocol (FTP) encrypted file. OPERS' encryption is the same as what large financial institutions use.
- **Fact:** Funds are transmitted in seconds—not in transit for days.
- **Fact:** Sending funds electronically means you have reduced the chance for human error—funds simply go through fewer hands so the margin for error, misplacement or fraud is significantly less.

Lost in the mail

We hope you're convinced. If not, one last thought: More often than you'd care to think, through no fault of its own, the U.S. Postal Service cannot deliver mail. How often? Well, in 2006 (the last year these numbers were published), more than 82 million posted items landed in the U.S. Postal Service's Mail Recovery Center (formerly called the Dead Letter Office). That's a significant increase from the 2005 figure of 73 million items.

Why do we bring this up? Clearly, mistakes do happen. And, if your report and/or contribution are lost in the mail, it means you are at risk of incurring a fine. You don't want that; we don't want that.

The simple fact is...

Electronic payments are more secure than paper-based. Sign up today through ECS.

Preparing for flu season

Flu season is here. Although everyone is hoping the season will come and go without severe consequences, all employers are encouraged to have an action plan prepared in the event that multiple employees need to take simultaneous sick leave.

Cross-training employees encouraged

As an employer, OPERS has taken steps to ensure our continuity of business so that your reports and contributions are processed efficiently in case of an extended employee absence. Similarly, we know that you've prepared plans to ensure your main functions are handled.

We understand that retirement contribution reporting is not your main function. However, we urge you to take a moment to ensure retirement reporting and contributions will continue to be submitted as required by law, even in the

case of extended employee absence. Please take the time necessary now to ensure your organization has multiple employees who can handle these functions.

We're here to help

As always, Employer Reporting is here to assist you. Everyone is working hard right now, and many employees are stretched

with multi-tasking. If you've identified additional individuals who need to be trained on any aspect of the retirement reporting function, but you simply don't have the time for training, contact us at 1-888-400-0965 or via email at employeroutreach@opers.org. We'll set up a site visit or one-on-one tutorial at your convenience.

More information available

Looking for more information? You can find up-to-date, reliable information from national and local public health agencies, emergency-management organizations and other sources. Here are some links that might be helpful to employers:

- For information from the national Centers for Disease Control, visit: www.cdc.gov/h1n1flu.
- The prestigious *New England Journal of Medicine* has established an in-depth Web site on the flu, visit www.h1n1.nejm.org.
- For Ohio-specific information, visit the Ohio Department of Health's Web site at www.odh.ohio.gov.

Thank you, employers...

Almost nine years ago ECS was introduced...providing time savings, cost savings, accuracy...

As of December 2009, 99% of all OPERS active members, your employees, and 77% of employers report via ECS.

Info to Go...

➔ Employer Call Center hours changed in October

Did you notice? Employer Call Center hours were changed in October to better align hours of operation with our customers' needs. As of October 5, Employer Call Center hours are 8:00 A.M. to 4:30 P.M.

➔ Reminder: Use employer code with emails

When using the Employer Reporting-specific email box (employerreporting@opers.org), remember to include your employer code with your question, comment or concern. Why? When your email hits the general mailbox with your employer code, it will get routed quicker to the right subject-matter expert, saving OPERS valuable time and getting you a faster response.

➔ OPERS Board recommends changes to current pension benefit plan design

At its November 18 meeting, the OPERS Board of Trustees adopted a set of changes to our pension benefit plan design. The OPERS Board and staff researched and proposed the new plan design in response to a request by the Ohio Retirement Study Council (ORSC). To provide all stakeholders detailed and up-to-date information on the plan design, OPERS maintains a special section on our Web site devoted

to the plan design changes. The section features the latest facts, updates and media coverage available. Please visit www.opers.org and also watch future newsletters for updates as we work with the Ohio General Assembly toward an effective date for the new plan design legislation.

➔ Helping your employees—accurate addresses are important

OPERS needs accurate employee home addresses to ensure year-end financial forms are mailed to the correct address.

Employers are urged to have employees notify OPERS of a change of address one of three ways:

- Complete the *Address/Bank/Name Change Request* (form F-50),
- Register for and use My Benefits System (MBS), or
- By calling the Member Services Center at 1-800-222-7377.

Note: We know that many employers are service oriented and try to handle this for employees. However, employers cannot change addresses for employees—employees must do this. So, we're asking employers to remind employees to let OPERS know about any change of address—or simply give your employees the change form. See related article on the MBS, page 4.

Details, details...sometimes it's hard to remember small actions when those actions are required only once a year. To help make your contribution reporting perfect so that your new year can start without a flaw...here are some year-end reminders to make your life a little smoother:

Elected officials paid on each pay date throughout the year

A simple fact, frequently overlooked: Contribution reports must show when employees *earn* salary, regardless of when the employee is actually *paid*. Employers must report earnings on the appropriate month's report, even if your employee is paid early.

This information is critical for employers who have a payroll system requiring the payment of elected officials within the calendar year. Remember, you must ensure your retirement reports accurately show when the money is actually earned. This is sometimes reported in error, especially with elected officials who have a specific term of office; so you may need to report elected officials on a separate additional regular report.

Payments through the end of the year

For employers trying to finalize year-end payroll by December 31 (but that's not the actual pay period end (PPE) date for your pay schedule), you'll want to make sure your retirement contribution report is accurate and not rejected due to a pay frequency code/date mismatch.

To avoid that error: If your organization requires you to end *all* pay periods on December 31, you'll need to code each employee with a pay period end (PPE) code of H (pay schedule or frequency change) in the month of December, and then a pay period begin (PPB) code of H in the month of January. This will prevent your report from being blocked.

Contribution rates for state and local employees and employers effective Jan. 1, 2010

Remember the scheduled increases for law enforcement groups and public safety groups become effective Jan. 1, 2010. Here are the 2010 contribution rates beginning with *all pay periods ending* in January 2010:

	Local	State	Public Safety	Law Enforcement
Employer	14.00%	14.00%	17.87%	17.87%
Employee	10.00%	10.00%	10.50%	11.10%

Please make the necessary adjustments to your payroll and reporting systems.

Keeping employers in the know: Defined Contribution Quick Facts

OPERS members, your employees, may have the option of choosing one of three retirement plans offered by OPERS: the Traditional Pension Plan, a defined benefit plan; the Member-Directed Plan, a defined contribution plan; and the Combined Plan, a plan with both a defined benefit and a defined contribution component.

Each plan offers distinct options for your employees. Those who choose the Member-Directed and Combined plans have the opportunity to direct the investment of some or all of their retirement contributions. Ultimately, the retirement benefit from the Member-Directed Plan is based on the contributions accrued and the accumulated earnings/losses derived from those contributions. The retirement benefit from the Combined Plan is based on the contributions accrued and the accumulated earnings/losses derived from a portion of those contributions, plus a formula-established retirement benefit.

Resources available

As an employer, you're an important informational resource for all employees. It's probable your employees ask you for information about their retirement plan choices. We want you to know OPERS makes many resources available; resources specifically designed to help you position your employees so that they can choose the right retirement plan. OPERS-sponsored educational resources such as seminars and collateral materials will help ensure your employees have the facts necessary to make sound decisions about their retirement choices.

Quick facts for you

Here are a few quick facts about the OPERS Member-Directed and Combined plans every employer should know:

- **Established:** The Member-Directed and Combined plans are now in their seventh year. In 2000, legislation was passed requiring OPERS to establish a defined contribution retirement plan. After intensive study, in 2003, OPERS began offering two additional retirement plans—the Member-Directed Plan and the Combined Plan.
- **Enrollment:** At year-end 2003, the Member-Directed and Combined plans had approximately 7,900 members. Currently, more than 17,000 public employees have chosen either the Member-Directed or Combined Plan.
- **Employers:** Do you have an employee who has signed up for either the Member-Directed or Combined Plan? Chances are; you do. Employees from more than 1,300 different public employers have opted for one of these plans.
- **Assets:** As of year-end 2008, the Defined Contribution Portfolio had assets of more than \$226 million.

Help for you and your employees

A complete listing of retirement planning seminars and informational materials is available via the Web site at www.opers.org. If your employees have in-depth questions, encourage them to contact the OPERS Help Line at 1-866-OPERS-4-U.

Mailbox

Q: As a public employer, what are my responsibilities when we outsource our personnel to a private employer?

This is an excellent question, one facing many employers right now. In terms of retirement processing, OPERS would require:

- A copy of the executed agreement(s) between the public and private employer,
- A list of the affected employees and their Social Security numbers, and
- Verification that these public employees will be performing the same, or similar, function with the private employer.

We'll review all documents and determine whether these employees will continue to be public employees. OPERS will respond to the employer in writing with detailed information. However, generally it's important for you to remember:

- A public employer remains responsible for the administration of Chapter 145 of the Ohio Revised Code (Again, OPERS will contact

you, as a public employer, about any concerns or issues such as unreported service or status of employment.).

- OPERS will allow the private employer to remit retirement contributions if this is the desired process established between the two employers.

Q: I've received a request from a former employee asking me to complete a form documenting past service. What do I do?

The short answer is that you need to research your records and complete the form with the information requested.

The longer answer is that all public employers are required to keep specific employment records for employees for this very reason. You simply never know when an employee will request documentation regarding prior service. Remember, if the individual opted out of OPERS, then that individual is *not* a member of OPERS and, as such, we will have no record of that individual's public

service. When any public employee contacts a former public employer—regardless of how many years ago the service was performed—the public employer is required to provide OPERS/and the former employee with the data requested.

By the way, remember that sometimes a person is an independent contractor—and the lines between independent contractor and employee can get blurred over time. If the situation you're discussing involves an independent contractor who is requesting service credit, you'll need to complete the *Independent Contractor/Employee Determination* form (form PED-1ER). You can find the form on the OPERS Web site. When submitting the forms, make sure you attach the supporting documents.

Complete information about previous service credit and employer responsibility for archiving exemption forms can be found in the *Employer Manual*.

CEM: Employer Reporting rating holds steady at 94

Each year, OPERS is evaluated by an independent, external benchmarking service, Cost-Effective Measurement, or CEM. OPERS invites scrutiny and analysis by this pension system expert so that we can:

- Improve customer-service levels,
- Discover best practices, and
- Better manage our business.

CEM gathers information via surveys and then reviews—and rates—a pension system’s activities by analyzing costs, service levels to specific target groups (members, retirees and employers), plan complexity, transaction volume, and cost of environment (city in which system is located). Including OPERS, approximately 66 of the leading pension systems in the world are measured against their peer groups.

The results from the most recent report (developed from year-end 2008 statistics) show that for the fourth consecutive year, OPERS’ rating for service to employers was outstanding with an overall ranking of 94; the peer average was 72.

Insights on service and operations

The CEM report provides insights into our business processes and provides an arm’s length analysis for objectivity. What have we learned? Take a look:

- Employer Reporting reconciles information and payments from 3,104 employers—that’s significantly above the peer median of 1,269.
- Despite the appreciably larger employer base, OPERS’ cost for service to employers is \$536 per employer—well below the peer median of \$793.
- Employer Reporting responded to 38,156 calls from employers and more than 1,400 email inquiries.

Effective managers

One of the main reasons we review this information so carefully is to help ensure all OPERS business units are effective managers of retirement contributions. Our results show we’re controlling costs and providing quality service to all stakeholders—including members, employers and retirees. Overall, the numbers indicate OPERS is an effective steward, or guardian, of retirement contributions for our members, your employees. OPERS received excellent ratings on a wide variety of topics.

OPERS continues to work to control administrative costs because, over time, costs really do matter. CEM analysis shows the OPERS cost-per-member decreased by 1.6% in the past year and OPERS’ administrative costs continue to be less than the peer median.

In addition, OPERS rated well in terms of service provided:

- Approximately 90% of all calls had the desired outcome (meaning the calls were not abandoned and the information needed was delivered) and callers to OPERS had a significantly shorter wait time than other peer pension systems.
- OPERS provides member statements that are more current than other pension systems.
- Overall, OPERS rated a service score of 77—well above the peer median of 73 and 3% higher than our last rating.

Next steps

Of course we’re pleased with our numbers, but there’s always room for improvement. The Employer Reporting unit—as with all divisions of OPERS—works to provide our employer stakeholders with the best possible service, products and technology to make your retirement contribution work as accurate, easy and effective as possible.

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