



# Survivor Benefits

The 11-member OPERS Board of Trustees is responsible for the administration and management of OPERS. Seven of the 11 members are elected by the groups that they represent (i.e., college and university non-teaching employees, state, county, municipal, and miscellaneous employees, and retirees); the Director of the Department of Administrative Services for the State of Ohio is a statutory member, and three members are investment experts appointed by the Governor, the Treasurer of State, and jointly by the Speaker of the Ohio House of Representatives and the President of the Ohio Senate.

For a current listing of OPERS Board members, please visit [www.opers.org](http://www.opers.org)

It is your responsibility to be certain that OPERS has your current address on file. If OPERS is not made aware of address changes, we cannot guarantee that you will receive important information pertaining to your OPERS account.

This booklet is written in plain language for use by members of the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney. OPERS is not required to provide health care coverage to retirees or their dependents and will only do so at the discretion of the Board of Trustees.

# Survivor Benefits

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As an OPERS member participating in the Traditional Pension or Combined plan, in addition to benefits available to you, your survivors may qualify for benefits if you die before retirement or while receiving a disability benefit.

Survivors of members who participated in the Member-Directed Plan are not eligible for survivor benefits through OPERS. Under the Member-Directed Plan, the vested portion of your individual account would be available to your qualified survivors through a refund of your account.

OPERS members are allowed to designate a beneficiary of their OPERS account. The designation may consist of primary and contingent beneficiary(ies). Members who have account balances in multiple OPERS retirement plans (Traditional Pension, Combined and Member-Directed plans), are allowed to have a Universal Beneficiary Designation to cover all their retirement plans, which may consist of primary and contingent beneficiary(ies).

## Designating a Beneficiary

Prior to retirement, the beneficiary(ies) for your OPERS retirement plan(s) may be determined in one of two ways:

### Automatic Succession

The first and most common way is by automatic succession as established by the laws and rules governing the plans. The order is as follows:

1. Spouse,
2. Biological/legally adopted children (sharing equally),
3. Dependent parent(s),
4. Parents (sharing equally), and
5. Your estate.

### Specific Designation

The second way is by specific designation, which requires you to name a person, persons, trust, estate or an institution as your beneficiary. If you designate a trust, estate, institution or multiple beneficiaries, your account will be refunded in a lump sum unless there are qualified children who are eligible to receive monthly benefits. If you designate two or more beneficiaries to receive a refund of your account, you may provide the specific percentage that each beneficiary is to receive. If no percentages are specified, each designated beneficiary will receive an equal portion of your account refund.

If you participated in the Traditional Pension or Combined plan and have met the requirements

for survivor benefits, any qualified children will be eligible to receive monthly benefits regardless of your beneficiary designation.

# Survivor Benefits

## Designating a Beneficiary Continued

### Changes to Beneficiary(ies)

There are certain circumstances under state law when an event cancels or overrides a specific designation. Marriage, divorce, dissolution of marriage, legal separation or the birth or adoption of a child makes a prior specific designation invalid. If, after one of these events occurs, a new designation is not submitted to us, the beneficiary will be determined by automatic succession.

If you take a refund of your account, your beneficiary designation is automatically canceled. If you later become a member, automatic succession will apply unless you file a specific designation.

If you are also a member of the State Teachers Retirement System of Ohio or the School Employees Retirement System of Ohio and you participate in the OPERS Traditional Pension Plan, the last beneficiary designation among the three systems if the beneficiary is eligible for a combined survivor benefit from any of the systems.

You may make your beneficiary designation or make changes to a previous designation by visiting our website at [opers.org](http://opers.org) and accessing your online account or by downloading and completing the *Designation of Beneficiary* form and mailing it to OPERS. You may also obtain a form by calling us at 1-800-222-7377.

## Member Requirements for Survivor(s) to be Eligible for Benefits

As a member participating in the Traditional Pension or Combined Plan, your qualified survivors will be eligible to receive monthly survivor benefits if, at the time of your death, you have met at least one of the following requirements:

- Had at least 18 months of contributing service under the Traditional Pension Plan or Combined Plan with three of those months occurring within the two and one-half years immediately before death;
- Were receiving a disability benefit from OPERS;
- Were contributing as a law enforcement or public safety officer; or
- Were eligible for retirement under the Traditional Pension or Combined plan, but had not retired.

If you meet any of these requirements, your survivors may qualify for benefits as described in the “Survivor Eligibility and Benefit Information” section.

For purposes of determining eligibility for benefits, service credit earned or purchased under the Traditional Pension Plan or Combined Plan is not aggregated.

If, at your death, you were eligible for retirement under the Traditional Pension or Combined plan and did not have any children eligible for monthly benefits, a monthly benefit for your spouse or other sole dependent beneficiary may be paid as though you had retired and selected the Joint Life Plan. If the survivor benefit payable by OPERS would be less than \$50 per month, instead of a monthly payment, OPERS will pay a refund of the member contributions and interest. Information on retirement payment plan options, such as the Joint Life Plan, is available in the OPERS Member Handbook.

*Additional information concerning the benefits payable to qualified survivors begins on page 4.*

# Survivor Benefits

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## Survivor Eligibility and Benefit Information

### Spouse

If, at the time of your death, you had more than 10 years of service credit or your spouse was age 62 or older, your spouse would be eligible to receive monthly survivor benefits effective the first of the month following your death and payable throughout your spouse's lifetime. However, if, at the time of your death, you had less than 10 years of service credit, your spouse would not be eligible to receive monthly benefits until the first of the month after your spouse attains age 62, unless there are qualified children eligible for benefits or your spouse has been adjudged unable to earn a living due to a disabling condition.

If your qualified children are eligible for monthly benefits and you had less than 10 years of service credit, your spouse may also receive benefits until there are no longer any qualified children receiving benefits. In that case, benefits would continue to your spouse provided your spouse has attained age 62. Otherwise, benefits would stop and then resume the first of the month after your spouse attains age 62.

If you are a law enforcement officer who is killed in the line of duty, there is no requirement that you have at least 10 years of service credit or that your spouse is age 62 or older for your surviving spouse to receive monthly benefits.

### Child(ren)

Your child(ren) qualify for monthly benefits if they are your biological or legally adopted child(ren) under age 22, who has never been married; or a child, at any age, who is physically or mentally incompetent at the time of your death.

The monthly survivor benefit is effective the first of the month after your death or the month following eligibility.

Benefits will terminate upon the earliest of the following: the child's marriage, adoption by someone other than a stepparent, death, entry into active military service or attainment of age 22.

### Dependent Parent

A dependent parent is one who relied on you for at least one-half of their financial support during the 12 months preceding your death. A dependent parent may receive survivor benefits if age 65 or older, or at any age if adjudged physically or mentally incompetent at the time of your death.

# Survivor Benefits

## Benefit Payments for Qualified Survivors

Depending on the eligibility requirements met at the time of your death, your beneficiary(ies) may be eligible for one of the following benefit payments:

1. A monthly survivor benefit based on a percentage of your final average salary (FAS);
2. Monthly joint-survivor benefits calculated as Joint Life Plan with a Partial Lump Sum Option Payment (PLOP); or
3. A lump-sum payment of your refundable account (if applicable).

### Monthly Survivor Benefit

If you met any of the eligibility requirements (see “Member requirements for survivor(s) to be eligible for benefits” on page 2), your qualified survivors may receive a monthly benefit effective the first of the month following your death or the month following eligibility, based on a percentage of your final average salary.

Number of qualified survivors	Percent of member’s FAS	Minimum benefit payable
1	25%	\$250
2	40%	\$400
3 or more	50% or more	\$500

The percentage increases if you had 20 or more years of service credit at the time of your death.

Your surviving spouse would receive an amount of no less than 25 percent of your final average salary and all other qualifying survivors would share equally in the remaining portion of the benefit.

Years of service	Percent of member’s FAS
20	29%
21	33%
22	37%
23	41%
24	45%
25	48%
26	51%
27	54%
28	57%
29 or more	60%

# Survivor Benefits

## Benefit Payments for Qualified Survivors Continued

### Monthly Joint Life Plan with Partial Lump Sum Option Payment (PLOP)

If you were eligible for retirement under the Traditional Pension or Combined plan and did not have any children eligible for monthly benefits, a monthly benefit for your spouse or other sole dependent beneficiary may be paid as though you had retired and selected the Joint Life Plan. This benefit is effective the month following your death or the month following eligibility and provides for the monthly allowance to continue through your spouse's or other sole dependent beneficiary's lifetime. If the survivor benefit payable by OPERS would be less than \$50 per month, instead of a monthly payment, OPERS will pay a refund of the member contributions and interest.

**The PLOP is an option that allows the beneficiary to receive a lump-sum benefit payment along with a reduced monthly survivor benefit.**

The surviving spouse or other sole dependent beneficiary who is eligible to receive monthly benefits under the Joint Life Plan may also elect to receive a Partial Lump Sum Option Payment (PLOP).

The PLOP is an option that allows the beneficiary to receive a lump-sum benefit payment along with a reduced monthly survivor benefit.

The lump-sum payment cannot be less than six times or more than 36 times the monthly amount that would be payable under the Joint Life Plan and will not result in a monthly allowance that is less than 50 percent of the monthly benefit.

If a PLOP is selected, the total amount paid as a lump-sum and monthly benefit will be the actuarial equivalent of the amount that would have been paid had the lump sum not been selected. The PLOP is fully taxable.

### Lump-Sum Payment of Refundable Account

If, at the time of your death, your beneficiaries did not meet any of the eligibility requirements to receive monthly benefits as qualified survivors, a refund of your member contributions, plus interest may be made to your beneficiary(ies). If you had at least five or 10 years of qualifying service credit, the refund may include an additional amount with interest based on your years of service.

If you are receiving a disability benefit under the original plan at the time of your death, a cash refund of your account may be available to your beneficiary(ies). The refund will not include the additional amount, previously described, and will be reduced by the amount of disability benefits that were paid to you.

If you are receiving a disability benefit under the revised plan at the time of your death, the refund will not include the additional amount, previously described, and is not reduced by the amount of disability benefits that were paid to you.

# Survivor Benefits

## Benefit Payments for Qualified Survivors Continued

### Death Benefit

Upon the death of an age and service retiree or a disability benefit recipient who participated in the Traditional Pension or Combined Plan, a non-taxable, lump-sum death benefit, based on years of service, is paid to one of the following in the order given:

1. The designated beneficiary;
2. The surviving spouse;
3. The surviving children;
4. The surviving parents;
5. The person responsible for burial expenses;
6. Your estate.

Death Benefit Schedule	
Years of service	Death Benefit
Less than 10	\$500
At least 10, but less than 15	\$1,000
At least 15, but less than 20	\$1,500
At least 20, but less than 25	\$2,000
25 or more	\$2,500

For members participating in the Member-Directed Plan, a death benefit is not available through OPERS. In the event of the member's death, the vested portion of the member's defined contribution account that has not been distributed is available to the member's beneficiaries.



# Survivor Benefits

## Benefit Payments for Qualified Survivors Continued

### Receiving Benefits

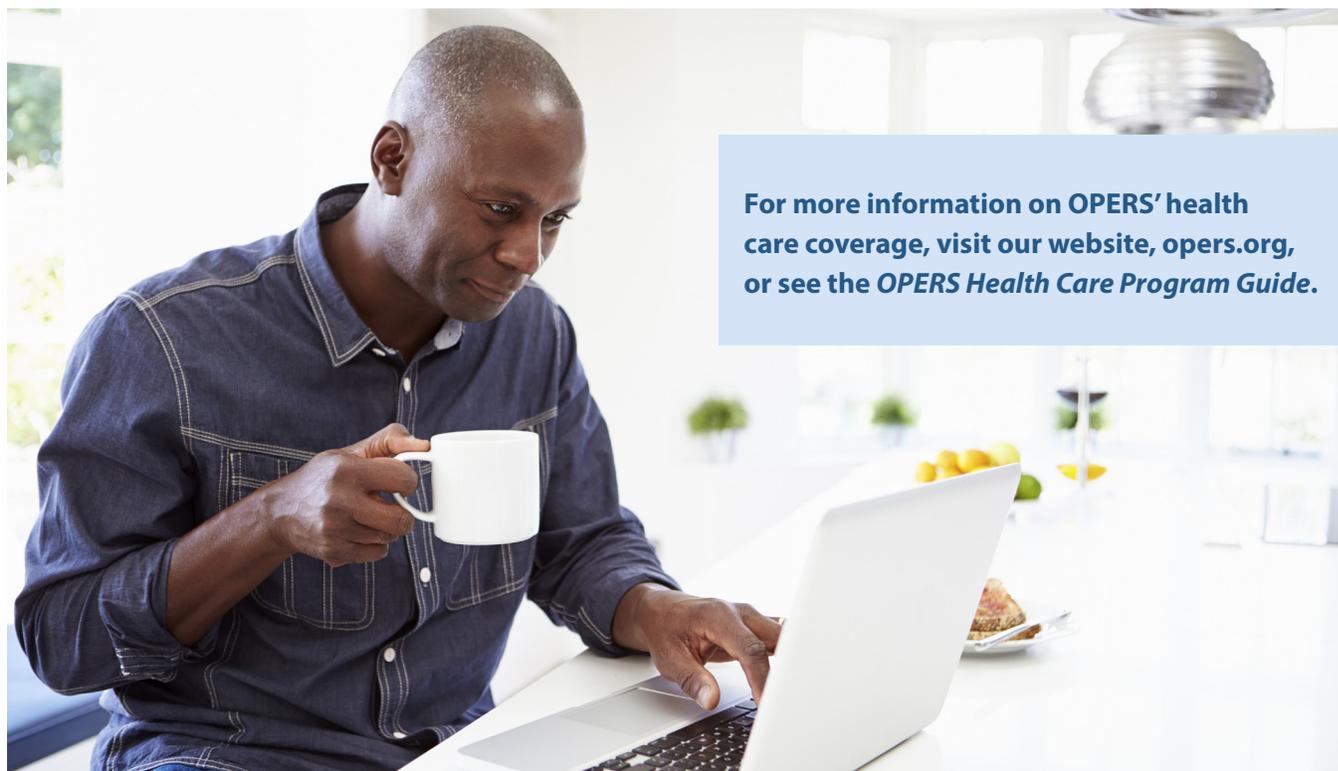
Qualified survivors' benefits may be effective either the first of the month following the member's death or the first of the month following the first date of eligibility.

Prior to payment of a monthly survivor benefit, survivors of members who participated in the Combined Plan must agree to transfer both the deceased member's defined benefit portion and the individual defined contribution account of the Combined Plan to the Traditional Pension Plan for the payment of monthly benefits. For purposes of calculating survivor benefits, all service credit earned under the Combined Plan is treated as if the credit was earned or purchased in the Traditional Pension Plan.

The benefit will be processed, following receipt of all required information. A copy of the member's death certificate is required before any benefit can be paid.

### The OPERS Health Care Program

Refer to the *OPERS Health Care Program Guide* or [opers.org/health-care](http://opers.org/health-care) for details on the OPERS health care program and eligibility.



**For more information on OPERS' health care coverage, visit our website, [opers.org](http://opers.org), or see the *OPERS Health Care Program Guide*.**







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