



Elected Officials



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.

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.

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Optional Membership Available

Membership in OPERS is optional for service as an elected official; however, if you do not choose membership in OPERS, you must contribute to Social Security. Membership in OPERS as an elected official is required if you have an OPERS account through previous elected service or if you are an age and service retiree from OPERS or another Ohio retirement system.

If you wish to join OPERS, you must notify your employer and complete a *Personal History Record* (PHR). It's important to note, once an elected official becomes a member of OPERS, membership is irrevocable for all future OPERS-covered positions, whether elective or non-elective.

With certain exceptions, elected officials who choose to join OPERS, and have submitted the PHR, have 180 days from the date membership begins to select one of the OPERS retirement plans (see below). As of Jan. 1, 2022, new OPERS members can elect to participate in the Traditional Pension Plan or the Member Directed Plan. The Combined Plan is closed to new members, but will continue for participants who elected into this plan on or before Dec. 31, 2021. If you have already had an opportunity to select one of the OPERS retirement

plans, you will continue to participate in the plan you previously selected.

If you fail to select a plan, you will participate in the Traditional Pension Plan. Membership in OPERS will limit your ability to make tax-deferred contributions to an individual retirement account (IRA).

Elected officials who choose to participate in the Traditional Pension or Combined plan may purchase service credit for elective service occurring prior to July 1, 1991, if they did not previously contribute to Social Security for that time. In addition, the official has to have contributed for at least 18 months based on the current elective service before purchasing.

If you are retired under OPERS or another Ohio retirement system and return to work as an elected official, you will be treated as a re-employed retiree. For more information see the "Returning to Work After Retirement" section on page 7.

Additional information regarding OPERS membership and benefits can be found in the OPERS Member Handbook.

An elected official is an individual who is:

- Elected by the public to a position of the state of Ohio;
- Elected by the public to a position of a political subdivision whose employees are covered by OPERS; or
- Appointed to fill an elective position.

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The OPERS Retirement Plans

Traditional Pension Plan

The Traditional Pension Plan is a defined benefit plan under which a member's retirement benefit is based on a formula. The formula is determined by years of service credit in the plan and the average of the three or five highest years of earnable salary, or final average salary, depending on your OPERS retirement group (A, B or C). OPERS manages the investment of employee and employer contributions to ensure that funds are available to pay the formula benefit.

The Traditional Pension Plan also includes disability and survivor benefits, as well as cost-of-living adjustments after retirement and access to the OPERS health care program, if eligible.

Member-Directed Plan

The Member-Directed Plan is a defined contribution plan under which employee and employer contributions are deposited into a member's individual defined contribution account and invested as directed by the member. The member's retirement benefit is based on employee and employer contributions and the gains and losses on those contributions. Under the Member-Directed Plan, the member directs the investment by selecting from 10 target date funds and six core investment options. A portion of the employer contribution is credited to a Retiree Medical Account, which may be used for the payment of qualified health care expenses only after retirement or termination of service.

Combined Plan

The Combined Plan is a retirement plan with both defined benefit and defined contribution components. Under the defined benefit portion of the Combined Plan, the member's retirement benefit is determined by a reduced formula (similar to the Traditional Pension Plan). OPERS investment professionals manage the investment of employer contributions to ensure that funds are available to pay the reduced formula benefit. Under the defined contribution portion of the Combined Plan, employee contributions are deposited into the member's individual account and invested as directed by the member. The member's retirement benefit under this portion of the Combined Plan is based on employee contributions and the gains and losses on those contributions. The member directs the investment by selecting from among 10 target date funds and six core investment options.

The Combined Plan also includes disability and survivor benefits, as well as cost-of-living adjustments after retirement, and access to the OPERS health care program, if eligible.

As of Jan. 1, 2022, the Combined Plan is no longer available as a plan selection for new members.

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Service Credit

Service credit in the Traditional Pension and Combined plans or contributing months in the Member-Directed Plan represents the period of time during which you are employed by a public employer and making contributions to OPERS.

You earn service credit or contributing months for each month you contribute to OPERS. With certain exceptions, you may be eligible to purchase service credit and, in limited instances, free credit may be available.

Under the Traditional Pension and Combined plans, service credit is calculated on a monthly basis, January through December of each year. The minimum earnable salary will increase by 1.75 percent each year beginning Jan. 1, 2020, through Dec. 31, 2029. If you work less than 12 months in a year or your earnable salary is less than the minimum amount per month, you will receive part-time or prorated service credit for pension purposes. For the current year's monthly minimum earnable salary, please see the *Benefits of Membership* handbook available at opers.org.

In the Member-Directed Plan, you earn contributing months and they are used toward vesting in the employer contributions made on your behalf.

35 Percent Additional Credit

Any elected official who became a member of OPERS before Jan. 1, 2001 may, prior to retirement, purchase 35 percent additional credit on any full-time elective terms served since Jan. 1, 1935, which was not subject to Social Security and for which a full month of service credit was earned for each month during the calendar year.

Those elected officials who became members on or after Jan. 1, 2001, may purchase up to five years of 35 percent additional service credit only if they have at least five years of OPERS service credit. For contributing service on or after Jan. 1, 2014, full-time service is service for which the earnable salary is at least \$1,000 per month for each month during the calendar year excluding in-term salary increases. As of July 7, 2013, the cost to purchase this service credit was increased to represent the actuarial cost of the benefit in the Traditional Pension and Combined plans. If the purchase allows you to retire sooner, an additional amount will be charged.

You earn service credit or contributing months for each month you contribute to OPERS. With certain exceptions, you may be eligible to purchase service credit and, in limited instances, free credit may be available.



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Service Credit Continued

Non-Contributing Elective Service

After you have contributed to OPERS for 18 months, you may purchase credit for non-contributing elective service occurring prior to July 1, 1991, provided that the service was not subject to Social Security. If the purchase allows you to retire sooner, an additional amount will be charged. A *Certification of Unreported Public Service* should be completed and submitted to OPERS as a complete record of the earlier service. This form must be certified by the employer for which the service was performed.

In-term Pay Increase

Elected officials whose salary is increased during a term of office and who are denied receiving the additional salary by reason of constitutional provision may make additional contributions. The additional contributions will be based on the amount the official would have contributed had the salary increase been received. The additional contributions will increase the official's earnable salary and, depending on the amount of the official's salary, the additional contributions may increase the official's service credit. Changes to Ohio retirement law amended this provision to require that the official pay both the employee and employer contributions on the additional salary and restricted this payment to the period of the denied salary. After July 7, 2013, elected officials are no longer be able to make the payment at any time prior to retirement. Additionally, in-term pay increases do not count toward health care service credit and cannot be included in earnable salary

to make an elected official eligible to purchase 35 percent additional credit for the term during which the pay increase occurred.

Other Service Credit

Any other types of service credit which you are eligible to purchase in the Traditional Pension and Combined plans may be obtained directly through OPERS in one or more payments or by post-tax payroll deduction through your employer. Federal tax law may limit the amount of certain types of service credit purchased in a specific year. Re-employed retirees are not eligible to purchase service credit.

The OPERS Health Care Program and Benefits Eligibility

The OPERS Health Care Program

While OPERS is not required to provide health care coverage by law, we recognize the important role it plays as part of a secure retirement. Refer to the *OPERS Health Care Program Guide* or opers.org/health-care for details on the OPERS health care program and eligibility.

Only the following service credit types will apply to eligibility for the OPERS health care program.

- Contributing service
- Eligible service in another Ohio retirement system
- Military time that interrupts public service (USERRA)
- Unreported public service
- OPERS redeposit (restored) service

Under the Member-Directed Plan, a portion of the employer contribution is credited to a retiree medical account, which may be used for the reimbursement of qualified health care expenses only after retirement or termination of service. For more information on the RMA, refer to *Retiree Medical Account for Member-Directed Plan Participants* fact sheet on the OPERS website.

Disability and Survivor Benefits

If you have at least five years of contributing service credit under the Traditional Pension or Combined plan, you may be eligible to apply for disability benefits if you become permanently disabled from your position of public employment held at the time the disabling condition began. Prior to the approval of a disability benefit, members participating in the Combined Plan must agree to transfer service credit to the Traditional Pension Plan for payment of benefits.

If your death should occur after you established the equivalent of 18 months of full-time service credit in the Traditional Pension or Combined plan, your qualified beneficiaries may be eligible for monthly survivor benefits and a lump-sum death benefit. For details, see the *Disability Benefits* and *Survivor Benefits* leaflets available at opers.org.

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Retirement Eligibility

Retirement Eligibility

Under the Traditional Pension Plan and Combined Plan, retirement eligibility is based on age and years of service credit. The minimum age and service eligibility requirements to receive a reduced benefit based on each retirement group is age 60 with five years of contributing service for Groups A and B and age 62 with five years of contributing service for Group C. If you are participating in the Member-Directed Plan, you are eligible to retire after you reach age 55.

Please see the table below for the age and service retirement eligibility requirements for each of the retirement groups. You can find your current retirement group on your annual statement or in your online account.

UNREDUCED	Group A		Group B		Group C	
	Age	Service	Age	Service	Age	Service
State/Local	Any	30	52	31	55	32
			Any	32		
	65	5	66	5	67	5
Law Enforcement	48	25	50	25	52	25
	62	15	64	15	64	15
Public Safety	52	25	54	25	56	25
	62	15	64	15	64	15
Law and Public Safety	52	25	54	25	56	25

REDUCED	Group A		Group B		Group C	
	Age	Service	Age	Service	Age	Service
State/Local	55	25	55	25	57	25
	60	5	60	5	62	5
Law Enforcement	52	15	52	15	56	15
	N/A	N/A	48	25	48	25
Public Safety	52	15	52	15	56	15
	48	25	48	25	52	25
Law and Public Safety	48	25	48	25	52	25

The requirements for access to the OPERS health care program are different than the retirement eligibility requirements shown above. Please refer to the *OPERS Health Care Program Guide* or opers.org/health-care for eligibility and program information.

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Returning to Work After Retirement

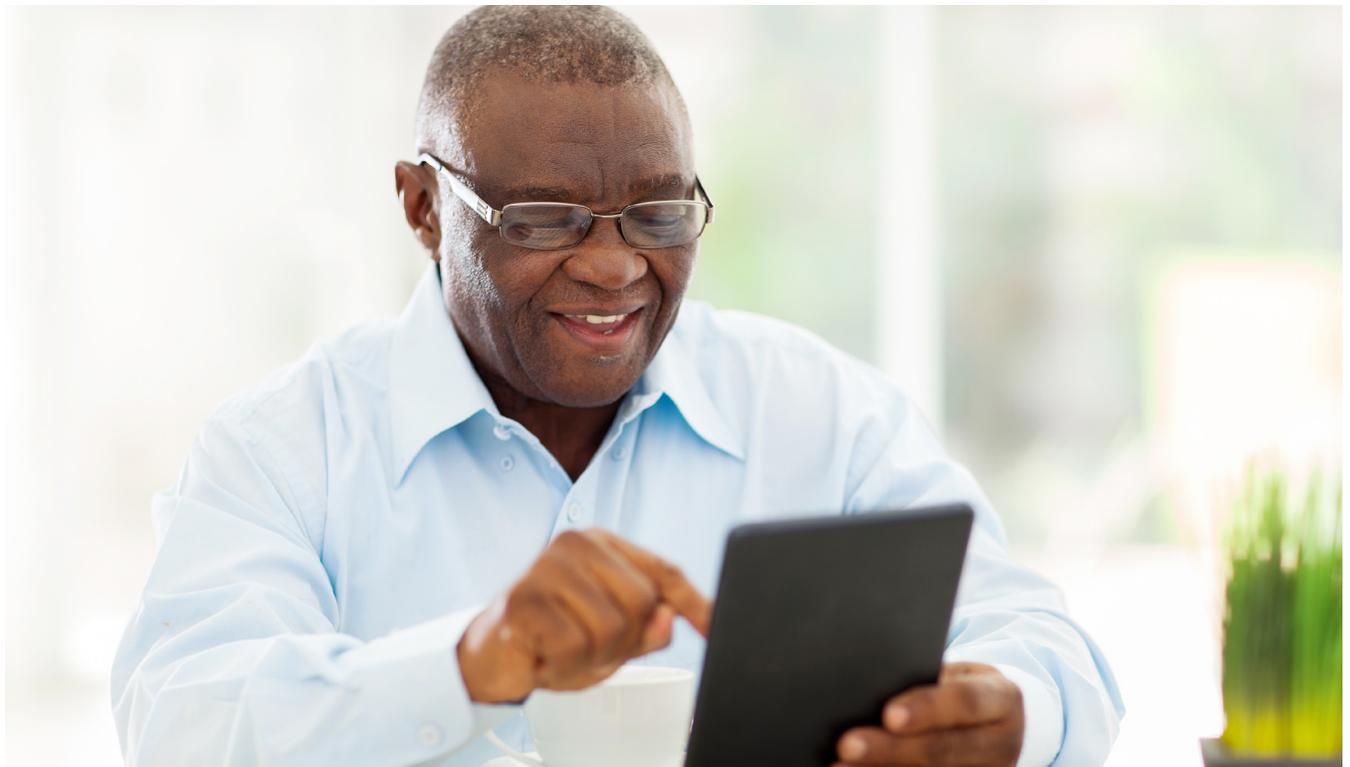
Re-Employment

Returning to work in an OPERS-covered position after a member retires under any of the OPERS retirement plans or begins receiving a disability benefit, may affect continuing receipt of benefits. This includes service in an elected position. Retirees and OPERS disability benefit recipients who become re-employed must notify the employer that they are receiving an OPERS benefit. These individuals should discuss their re-employment plans with their employer to determine if there are any policies or restrictions on re-employment.

A Notice of Re-Employment or Contract Services of an OPERS Benefit Recipient (Form SR-6) is required to be filed with OPERS by the public employer. Contributions must begin from the first day of re-employment. An age and service retiree who returns to public employment within two months of retirement must contribute, but the current

retirement allowance for each month in which re-employment occurs during those two months will be forfeited. Re-employed age and service retirees are not eligible to select one of the OPERS retirement plans, but instead will contribute to a Money Purchase Plan account which may be annuitized or paid as a lump sum upon termination of re-employment. See the *Returning to Work After Retirement* leaflet for more information.

Benefits shall terminate for an OPERS disability benefit recipient who returns to public service as an elected official regardless of compensation.



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Returning to Work After Retirement Continued

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OPERS age and service retirees who return to OPERS-covered employment as elected officials are treated as re-employed retirees. Individuals who have retired from another Ohio retirement system and become OPERS members as elected officials are also treated as re-employed retirees. However, if OPERS members are covered for non-elected official service and are also elected officials contributing to Social Security for their elected positions, their elected service has no effect on their OPERS retirement, nor are they OPERS re-employed retirees for subsequent elected service.

A *Notice of Re-employment* filed with OPERS is required for elected officials who retire from OPERS during a term of office and are appointed to the same position for the remainder of the same term, or are elected to the same office for the next consecutive term. For these elected officials, the annuity portion of the retirement benefit is suspended and the pension portion of the benefit is forfeited for the term(s), unless:

- The director of the Board of Elections has been notified in writing, at least 90 days prior to the primary election for the next term, of the elected official's intent to retire.
- The elected official was already retired at least 90 days prior to the election; or
- The appointing authority has been notified that the official was already retired or intends to retire prior to the end of the term.

An elected official should contact OPERS and their public employer to determine whether retirement and re-employment will impact pension benefits. The OPERS health care program is not available during a period of pension suspension.



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Ohio Public Employees Retirement System
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ISL-H (07/2023)